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Protect Your Wealth for the Future

Economic uncertainty is a part of life. Markets can be unpredictable day-to-day, let alone years into the future. That uncertainty is one of the many reasons people want to start estate planning, so they can protect their loved ones and leave a legacy.

Protect Your Assets

Protecting your assets is the ultimate goal of estate planning, and you can leverage various strategies to do so. For example, you can set up a trust to protect your assets from creditors and lawsuits.

You can consider revocable or irrevocable trusts to see which makes sense for your plan. Revocable trusts can be altered. Irrevocable trusts cannot be changed once established, but they can offer some tax advantages.

Leverage Tax Advantages

You can use tax-advantaged strategies to keep more of your estate intact for your beneficiaries. For example, you could establish an educational account, like a 529, that allows a beneficiary (e.g., your child or grandchild) to make tax-free withdrawals to pay for college.

Remember, tax laws are subject to change. It is important to keep an eye on those changes and how they might impact your estate planning strategy.

Remain Adaptable

Fluctuating economic conditions are inevitable. In some cases, it makes sense to be patient and wait for any potential economic storm to pass. However, if market volatility begins to significantly affect your assets or tax laws change in a way that impacts your estate, it may be wise to adjust your approach to estate planning to protect your wealth and ensure your beneficiaries are taken care of.

Working with a trusted financial advisor can help keep you informed and prepared to make adjustments to your estate plan as necessary. Reach out if you're interested in building a legacy for your loved ones no matter what the future brings.

Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.



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