

# The Legacy Enhancer™

Whether your estate is fairly modest or you've reached that point in your life when you realize that you have more assets than you really need, The Legacy Enhancer™ process will help to ensure that what you have left when you're gone will be utilized in the fashion that is most in line with your goals and objectives. Whatever your legacy may be, it can ultimately only go to one of three places: your family and friends, charities, or taxes. In utilizing The Legacy Enhancer™ process, we help you decide what you want your financial legacy to be and who you want to help most.

"Build something that outlives you"

The Legacy Enhancer™ process is designed to help you prevent problems before they occur and to make the most of the wealth that you've worked a lifetime to achieve. Like a picture that allows you to capture memories forever, The Legacy Enhancer™ works to capture and create your living legacy for years to come. You may be working now or have worked in the past and our goal is to ensure that your hard-earned wealth legacy truly reflects your personal values and benefits the people and causes that you care most about.

While you may have a basic understanding of how the law works at your death and how your estate will be handled after you're gone, we take you through an educational exploration to help determine the level of proactive estate planning that best aligns with your goals and objectives. Utilizing The Legacy Enhancer™, we develop strategies to deal with the Income in Respect of a Decedent (IRD) issues inherent in your PST Plan or Rollover IRA balance. We help ensure coordination between estate planning documents, beneficiary designations, life insurance policies, asset titling and various other aspects of your estate planning that all play a part in how your estate will function while you're alive and how it will be distributed at the time of your death. We help you understand the various charitable planning paths available to you for lifetime gifting and bequests at death, present options for how best to leave your family what you deem appropriate and strategies to then maximize what you can do for the charities of your choice. In many cases, utilizing The Legacy Enhancer™ allows our clients to achieve a "zero tax plan" where the entire estate is left to family and charity without losing any portion of the estate to taxes.

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## *Answers the Questions*

- ◆ What estate planning documents do we really need in place?
  - ◆ Do we need a trust document in addition to a will? What really do trust documents do?
    - ◆ Are we prepared in the event of a prolonged disability or chronic health issue?
    - ◆ Do we know what taxes will be due at our death and how those taxes will be paid off?
  - ◆ Do we still need any life insurance we might have? Do we need more? Less?
    - ◆ Are the life insurance policies we have still "good" policies? Should we keep them, change them, or drop them?
    - ◆ Is having the proper documentation all we need to really worry about when it comes to estate planning? What about how we own our assets?
  - ◆ Can we afford to do gifting to our family now? Are there better ways or better assets to gift them?
    - ◆ If we have a charitable interest that we care about, how can we know the best way and timing to make gifts or bequests to them?
    - ◆ Are there ways to get the tax advantages of charitable gifting now and to decide later the recipients and timing of these gifts?

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