

468 N CAMDEN DRIVE 2ND FL  
BEVERLY HILLS CA 90210

310.285.5375 TEL

310.943.1481 FAX

[druckerlaw.com](http://druckerlaw.com)



**Drucker Law Offices**  
A Professional Corporation

PRACTICING EXCLUSIVELY IN  
ESTATE PLANNING · PROBATE · TRUST ADMINISTRATION  
CONSERVATORSHIPS · TRUSTS & ESTATES LITIGATION

## Crucial Coordination



Sometimes we are most vulnerable in life when we do not know what we do not know. You may need to shore up your estate plan to provide smooth sailing ahead for you, loved ones and assets.

### Estate Plan Essentials

While a distribution plan for assets after death is an important aspect of estate planning, the process begins with life planning. Our bodies and minds may not keep up with our rise in birthdays. Falls, strokes or Alzheimer's could leave us legally incapacitated.

What then?

You need legally appointed trusted family members or friends making your personal, health care and financial decisions, including carrying through your wishes of appointed guardians for any minor children in the home. Take steps to allocate inheritance based on what you know about each unique circumstance – special needs, problems with addiction, divorce, bankruptcy...

Without a plan, a judge will decide, costing your family money, time, emotions and privacy.

### Retirement Plan Requirements

If you want to protect retirement fund distributions – usually a large part of estates — from

the potential creditors of adult children, then special alternative arrangements need to be made now. As in the case of Clark v. Rameker, “retirement funds” were not entitled to any special asset protection treatment, subject to the creditors of direct beneficiaries who are individuals.

### **Long-Term Care Logistics**

Expect sticker shock like \$7,000/mo. for long-term care. Cash and savings pay initial expenses, then liquidated investments. Finally, retirement dollars are withdrawn and subject to ordinary rates of income taxation. Created with pre-tax dollars, the funds have grown tax-deferred until withdrawal.

Elder law attorneys can help you qualify for Medicaid or acquire long-term care insurance that allows you access to the cash value of the policy, pays for your long-term care, if needed, or a life insurance death benefit to your loved ones, if not.

Work with experienced legal counsel who can coordinate a seaworthy strategy with your financial advisor and insurance professional.

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### **Welcome!**

Building wealth is only half the job. Protecting wealth for your loved ones and yourself is equally important. Through estate planning, business planning, and asset protection, Drucker Law Office will help you protect everything you love – family, friends and favorite charities. For more information be sure to visit our web site at [druckerlaw.com](http://druckerlaw.com), where you will have access to our blog, newsletter archives, events schedule, and a complimentary newsletter subscription!

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468 N. Camden Drive, 2nd Fl  
Beverly Hills, CA 90210

310.285.5375  
[info@druckerlaw.com](mailto:info@druckerlaw.com)