



Join us for a **FREE Informational Seminar**

## **WILL & ESTATE PLANNING CONCEPTS**

*You'll Get Practical Answers To Common Questions:*

- How can I maximize inheritance to my heirs?
- Can I make more today, while leaving more for others?
- What Tax Changes will affect you and your family?
- Can I use tax laws to my advantage?
- Power of Attorney or guardianship? Or both?
- What are the advantages & disadvantages of using a Living Trust?
- Is it better to make gifts now or after death?
- What are the pitfalls to IRAs?
- Does Community Property title have advantages?

### **A WELL-BALANCED ESTATE PLAN INCLUDES:**

- ✓ Planning ahead for disability
- ✓ Maximizing gifts to heirs
- ✓ Using tax laws to your advantage
- ✓ Benefits of charitable trusts
- ✓ Increasing income

**Save The Date — RSVP — Bring A Friend**

Thursday, November 12, 2015 - 10:00 a.m. to 11:45 a.m.

Port Angeles Senior Center • 328 E. 7th ST, Port Angeles, WA 98362

**Presenters:** Kim Sherwood & Kurt Burger, Planned Giving Directors

**RSVP:** 800-859-5066 or Email **RSVP:** [nwlegacy@usw.salvationarmy.org](mailto:nwlegacy@usw.salvationarmy.org)

**Contact Phone:** 800-859-5066

Attendees may request a comprehensive *Complimentary Estate Planning Tool Kit!*