



# The Senior Focus Newsletter

## Covered in this issue:

- 5 Estate Planning Success Tips
- Upcoming Seminars in December
- Lifelock Identity Theft Protection

## Famous Quotes

"Our attitude toward life determines life's attitude towards us"

-Earl Nightingale

"Our talents are the gift that God gives to us... What we make of our talents is our gift back to God."

-Leo Buscaglia

"To respond is positive, to react is negative."

-Zig Ziglar

"We are what we repeatedly do. Excellence, then, is not an act, but a habit."

-Aristotle

"Barack Obama said today that politics has become too gummed up by money and influence... and then he had to leave to attend a fundraiser."

-Jay Leno

"Most folks are about as happy as they make up their minds to be."

-Abraham Lincoln

December 2009



Legacy Consultants All Stars  
William Thurman – Lead Consultant  
Scott Blair, Raymond Huff, Alex George,  
& Kevin King.  
836 Distribution Drive  
Beavercreek, OH 45434

## 5 Estate Planning Success Tips

While our representatives continue to talk about the repeal of estate taxes, there is still a federal estate tax in effect. The threshold for imposing this tax was raised to \$1 million per person for people dying in 2003, and the estate tax is scheduled to disappear for only one year – 2010. In 2011, the estate tax is scheduled to reappear, so continue to take the following recommended actions in protecting your assets!

1. **Keep your will or trust up to date.** Many state laws invalidate any will made prior to a major life event, such as marriage, divorce, moving to a new state, or the birth or adoption of a child. Keep your legal residence address, marriage status beneficiaries list, etc. updated.
2. **Keep track of beneficiaries for all of your IRAs, qualified plans and insurance policies.** Do you know who your beneficiaries are for these assets? If you don't, they may be going to someone you no longer wish to receive them. You can easily change the name of the person who will receive their benefits by filling out the form.
3. **Maintain an appropriate Mix of Investment Risk.** It's detrimental to have too much money allocated to risk in stocks or mutual funds, as a percentage of total cash assets and age. Over time, more risky investments should be moved into safe and stable investments such as Annuities.
4. **Estate planning for your spouse or other sole survivor scenarios.** If your net worth is high enough, your estate may be subject to taxes. A simple estate plan can save some individuals hundreds of thousands of dollars in estate taxes.
5. **Plan, Plan Plan.** The future is in your control. Decisions you make about how you structure your estate will affect your family. Until you've taken action, you don't have an estate plan, but don't be overwhelmed. Nothing is irreversible, and you can take small steps to put your plan into place. Planning is most important for business owners, who must plan for the succession and/or buy-out of their business.

Annuity.com

## Upcoming Seminars in December



Kent's Restaurant  
1750 W. Main St.  
Troy, OH 45373

Tuesday  
December 1st  
5:00 P.M.

Wednesday  
December 2<sup>nd</sup>  
5:00 P.M.

Guarantee your reservations by calling  
1-800-452-1239



Bill Thurman was born and raised in Ohio. He and his wife, Cheryl, have five children. Bill built his wealth preservation practice over the last 20 years. Early in his career, Bill made the decision to specialize in working with seniors. He is a national speaker, conducting workshops and seminars for seniors. His workshops address the special areas of concern faced by those in their "golden years" such as Medicaid planning, reverse mortgages, and not outliving your money. Bill is currently the Lead Consultant for Legacy Consultants, LLC.

Bill enjoys a number of activities and hobbies such as golf, spending time with his family, coaching youth football, and running the non profit foundation he started 18 years ago, The Making a Difference Foundation. He and his wife of 20 years live in Xenia, Ohio.

### Worried About Identity Theft?

LifeLock® is a leader in proactive identity theft protection. And we back our clients with a \$1 million total service guarantee. All for just \$10 a month or \$110 annually. **Save 10% OFF THE RETAIL COST** by using the promo codes **Senior**.

#### How LifeLock Works:

When you enroll in LifeLock, we place fraud alerts, in your name, with the three major credit bureaus and we update them every 90 days. If anyone attempts to change your address, apply for a new line of credit or otherwise do anything requiring a credit check, the merchant is requested to contact you by phone and verify your identity. We also remove your name from junk mail lists and pre-approved credit card lists, which further protects you from ID thieves.

#### What LifeLock provides:

- Requests credit fraud alerts on your behalf
- Requests free annual credit reports on your behalf
- Reduced junk mail and reduced pre-approved credit card offers
- Proactive identity theft protection
- \$1 million total service guarantee

#### How to Enroll:

- Simply visit **LIFELOCK.COM** and click "Enroll Now" or call **800-LIFELOCK (543-3562)**
- Use promotional code **Senior** included in your packet in order to save 10% off the retail cost.



## More Seminars in December!

Golden Corral  
12090 Mason Montgomery Rd.  
Cincinnati, OH 45249

Tuesday  
December 1<sup>st</sup>  
5:00 P.M.

Wednesday  
December 3<sup>rd</sup>  
5:00 P.M.

Guarantee your reservations by calling  
1-800-452-1239

Golden Corral  
1740 Bechtle Ave.  
Springfield, OH 45504.

Tuesday  
December 15<sup>th</sup>  
5:00 P.M.

Guarantee your reservations by calling  
1-800-452-1239