

# KNOW YOUR RIGHTS!

You are not a number. Your circumstances and needs are unique. We use a personalized, client centered approach, to maximize your entitlements, minimize taxes, and protect the quality of your life.



Gary B. Garland, Esq.

Member, National Academy of Elder Law Attorneys

Member, Estate & Financial Planning Council of Central New Jersey

Board of Directors, Society for Financial Service Professionals

Member, New Jersey State Bar Assn.



**AS ONE DOOR  
CLOSES, ANOTHER  
OPENS...**



## Some Estate Documents

Wills  
Power of Attorney  
Living Will  
Health Care Directive  
Revocable Trusts  
Irrevocable Trusts  
Pet Trusts  
Charitable Trusts  
Dynasty Trusts  
Life Insurance Trusts  
Asset Protection Trusts  
Marital Trusts/Loving Trusts  
Family Trusts  
I Love You Trusts  
Guardianship  
And so much more!

## Gary B. Garland, Esq.

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ESTATE PLANNING -  
MEDICAID PLANNING -  
ELDER LAW

PROTECTING  
YOURSELF  
PROTECTING  
YOUR FAMILY  
PRESERVING  
YOUR LIFESTYLE

TAKE CHARGE  
OF YOUR FUTURE



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**AS GRAPES APPRECIATE TO WINE, YOUR ESTATE CAN CONTINUE TO GROW**

ESTATE PLANNING IS NOT JUST FOR MILLIONAIRES OR TAXABLE ESTATES. PLANNING LETS YOU MAXIMIZE THE QUALITY OF YOUR LIFE WHILE YOU CONTROL HOW YOU WANT YOUR LIFETIME ACCUMULATIONS TO BE USED OR DISTRIBUTED. **IT TOOK YOU A LIFETIME TO ACCUMULATE YOUR ASSETS — THE GOVERNMENT CAN SPEND IT IN 2 MINUTES.** PROTECT YOURSELF AND YOUR FAMILY. IF YOU HAVE A TAXABLE ESTATE, WE CAN MINIMIZE TAXES. REGARDLESS OF THE SIZE OF YOUR ESTATE, WE HELP YOU PLAN YOUR LEGACY, WHETHER THROUGH A WILL, TRUSTS, OR OTHER METHODS. WE CAN SET UP FAMILY DYNASTY TRUSTS THAT ENDURE FOR GENERATIONS, OR SIMPLE WEALTH DISTRIBUTION PLANS. IF APPROPRIATE, MEDICAID PLANNING CAN PROTECT YOUR ASSETS WHILE PLANNING FOR LONG TERM CARE.

## Is Estate Planning Right For You?

Yes. If you have a taxable estate (currently greater than \$675,000 for New Jersey residents) there will be estate tax consequences. Even if your estate is less than \$675,000, you need to protect yourself against long term illness. Who will make medical decisions if you are unable? Statistics show you are 6 times as likely to become disabled than to pass away in any given year. Disability does not just occur to the elderly — a serious accident or sudden medical condition can leave you at the mercy of the law, rather than conforming to your religious and moral desires. A living will makes your wishes known, and the hospital must follow those desires. A health care power of attorney grants someone you trust the ability to make medical decisions for you, within your guidelines, when you are no longer able to make them known. A power of attorney allows a trusted loved one to handle your affairs. These are legal documents EVERY-



**CONTROL YOUR FUTURE**

ONE needs regardless of health or financial condition.

## Do I Need A Will?

Yes, regardless of the size of your estate. Without a will, the law will decide how to carve up your estate. A will enables you to decide where and how to distribute your assets in conformity with your wishes.

## Do I Need One Or More Trusts?

Maybe. Depending upon your circumstances, wishes, and goals, one or more Revocable and/or Irrevocable Trusts may be appropriate for your needs. You may desire trusts for the benefit of individuals or charities. This complex subject requires much more room than will fit in this brochure. We spend a considerable amount of time discussing your situation, goals, and wishes.

We have offices in Freehold, New Jersey, Manchester, New Jersey and New York City. We can make arrangements to meet you at your convenience. Please contact us to discuss how we can help you.

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