RETIRED MEN'S ASSOCIATION OF GREENWICH, Inc. (RMA) invites you to attend its meeting, on <u>Wednesday, June 12,2013</u>. First Presbyterian Church, Lafayette Pl., Greenwich.

LAURA WEINTRAUB BECK of CUMMINGS & LOCKWOOD

ESTATE PLANNING UNDER CURRENT TAX LAWS

Estate planning is about money and preserving assets for yourself and your near and dear. But that is only part of what a good law firm provides, beyond drafting wills and trusts and filing tax returns. Wealth-preserving estate plans are a bridge between generations—ensuring that values, wishes and goals are maintained.

Such services extend to numerous family issues such as divorce and remarriage, incompetency and disability, and other matters related to an individual's personal life, such as a significant change in assets, which require a sound wealth protection plan. It is important to have an estate plan in place and keep the plan current, making changes after significant events in one's life. Entrepreneurs need to coordinate their personal and business finances in a well-designed tax-minimizing plan that deals with the succession of business ownership, intellectual property and other business issues that benefit the family and the business. Wills should be drafted based on the client's unique need, offering legal counsel that ensures that the will is not only valid and enforceable, but tailored to the client and his family. Trusts help clients protect assets, which includes support in the proper administration of the trust. Durable powers of attorney help clients protect their finances in the event they become incapacitated. Living wills allow medical professionals and loved ones to make appropriate health care decisions, when the client can no longer communicate his wishes.

Ms. Beck is a Principal of Cummings & Lockwood, resident in its Greenwich office, where she is a member of its Private Clients Group, focusing on estate planning, including business succession planning, trust and estate administration, and probate litigation. She is a Fellow of the American College of Trust and Estate Counsel, and a member of the Estates and Probate Section of the Connecticut Bar Association. She received her B.A. from Trinity College, an M.P.P. from the Kennedy School of Government at Harvard University, and her J.D. from Columbia. She is Chairman of the Board of Directors of the Child Guidance Center or Southern Connecticut, which provides mental health services to children.

RMA meetings are free and open to the public; no reservations are required. Please plan to arrive around 10:30 for our social break (coffee and cake), followed by our speaker at 10:45. Meetings are held at the First Presbyterian Church in Greenwich. For additional information, call Bernard Schneider, 203-698-2558; bgsesq@gmail.com.