



Have you prepared your family and loved ones for a future without you?

What will happen to your family when you are gone? Have you and your spouse discussed what happens if one of you dies and the other remarries or loses capacity? Does your estate plan address those risks?

It is a topic that people do not like to talk about. However, you need to discuss these matters before it's too late.

Consider . . .

- Could you benefit from multiple Wills, an Alter Ego Trust or other tools to minimize exposure to the Estate Administration Tax (also known as the “probate fee”) and related reporting obligations?
- What will happen to your estate if you own a business, have investment property, marketable securities or are a shareholder in a company?
- What happens if you have U.S. assets or foreign investments?
- Is there a child with a disability, mental illness, addiction, or serious creditor issues? How will you look after them and protect their inheritance once you've passed?
- How do you deal with your stepchildren and the stepchildren of your children?
- What if you have a child who has distanced him or herself from the family? Will you treat this child, or any child, differently than the others?
- Are you in a second marriage or common-law relationship? Have you properly addressed your obligations to your spouse?
- Could your family benefit from the use of a family trust, either while you are living, or upon your death?

Giving You Peace of Mind

At Pallett Valo we assist our clients in all aspects of estate planning and risk management. Our goal is to help our clients arrange their personal and business affairs in the most efficient and advantageous manner possible. We develop a customized plan to ensure the smooth transition of assets and the care of loved ones at a time when they need it most.

We are experienced in the complex issues relating to business succession planning and ongoing wealth transfer. In this way, our clients are better prepared to deal with aging, illness, incapacity and death. We represent and advise Estate Trustees, beneficiaries, heirs, surviving spouses, substitute decision makers and other family members regarding estate administration issues. We have unique expertise advising families with disabled beneficiaries.



Call today to arrange a meeting with one of our compassionate team members.



PALLETT VALO LLP
Lawyers |