



Common Estate Planning Mistakes

1. Property not placed in living trust.
2. Deficient will or trust prepared by non-Florida attorney.
3. Belief that the estate tax has been repealed.
4. Belief that living trusts avoid estate taxes.
5. Undoing estate plan with joint property.
6. No provision in your living trust for your long term care in the event of your disability.
7. Individual retirement accounts, annuity benefits and life insurance proceeds passing to the wrong beneficiaries.
8. Not having health care powers of attorney and living wills for every state in which you reside.
9. Deficient financial power of attorney.
10. Life insurance owned by the wrong person.
11. Disinheriting spouse inadvertently using a family trust.
12. Disinheriting grandchildren inadvertently.
13. Not taking advantage of annual gift tax exclusion.
14. Leaving inheritance outright to children who cannot manage finances or have marital or creditor problems.
15. Choosing the wrong successor trustee.

Securing Your Family's FutureSM