

Get Your Ducks In a Row!

Estate & Long-Term Care Planning News
from Carolina Family Estate Planning

January 2018

Give your Estate Plan an Annual Check-Up

Happy New Year! For many, the month of January signals a fresh start and a renewed commitment to creating new resolutions for the upcoming year. And while typical New Year's resolutions involve cultivating better eating, exercise, or sleeping habits — it may also be a good time to consider reviewing any changes to your estate plan from the previous year. Contrary to popular belief, creating an estate plan is not just a one-time occurrence. In fact, I recommend an annual review of your estate plan to ensure it stays current and works as intended. Here are three important areas to consider when updating your estate plan.

Health: Changes in your health may warrant significant changes to your estate plan. For example, if you were just diagnosed with a chronic illness which may require a future need for long-term care, your estate plan should provide instructions for the kind of medical care you would like to receive. In the event you become incapacitated, it is critical to review the agents for whom you have appointed to manage your healthcare directives. Even if your health is in good shape, it is still important to revisit these decisions and ensure that the individuals you have selected fully understand your plan and the responsibilities associated with their roles.

Family: Marriage, divorce, birth, and death are huge life

events that affect your estate plan. For instance, if you have a new child or grandchild, you may decide to add them as new beneficiaries to your estate plan. Similarly, if you recently remarried, you may want to name your new spouse as the primary beneficiary on all of your accounts and remove your ex-spouse from any prior estate planning documents. The same holds true if you have any children in the middle of a divorce: it is likely you will want to remove your ex-son-or ex-daughter-in-law from your estate plan. Also, if one of your beneficiaries has passed, you will be advised to name an alternate beneficiary in his or her place. Reviewing these family changes on an annual basis will ensure that your plan continues to protect the ones you love most.

Retirement: Estate planning is a key component of a successful retirement. Thus, if you are considering retirement, it is essential to take a thorough account of your estate plan and finances. Your retirement accounts are some of the most valuable assets you own, and it is crucial to ensure these assets are maximized and planned for in a way that is beneficial to your loved ones. You may also consider opening an IRA Trust to leave your family well-protected after your passing. (Please visit vip.carolinafep.com/IRATrustGuide for additional information.)

I hope this article will help encourage you to review your estate plans with your family in the new year. *Please stay tuned for our February issue, where I will be exploring the new tax law and how it relates to your estate planning.*

May 2018 bring you and your family good health, peace, and prosperity.

Warmest Regards,



Jackie

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Announcing The CFEP Team 100: Nominations Needed

Christina M. Ayala, Communications Specialist

Do you love your financial advisor, accountant, lawyer (other than your estate planning attorney 😊), or any other professional you work with in the Raleigh, Cary, Apex or Holly Springs area? Nominate them to be included on the Carolina Family Estate Planning Team 100!

What is the CFEP Team 100?

The CFEP Team 100 will be our go-to source when connecting potential clients with professionals in our area. Think “Angie’s List,” but it only contains professionals we or our clients would personally recommend.

Why create the CFEP Team 100?

The CFEP Team 100 is a way for us to give back to a community that has provided us with many invaluable resources over the years. Even in the Internet Age—especially in the Internet Age—a personal recommendation carries a lot of weight when you’re looking for help.

We often get phone calls and emails regarding situations that our firm does not handle. Usually, we can connect the caller with a professional we have met through the course of our business. And yet, our current list is still incomplete. It is our goal that the CFEP Team 100 will serve as a resource and assist any caller in finding a solution when they need it most.

We envision being a concierge to help connect clients and their families with professionals in any field. By compiling a list of the very best service providers in the area, we can ensure that our clients and their loved ones will receive high-quality service at every turn.

If you have worked with a firm or provider you believe should be on our CFEP Team 100 list, please email us at newsletter@carolinafep.com. Thank you for helping us help your neighbors!

Thank You For Introducing Your Friends & Family to Our Office!

It is an honor when clients, partners, and friends refer clients to us. When you tell someone about your experience with Carolina Family Estate Planning, you are helping them Get Their Ducks in a Row!

We would like to thank the following people and organizations:

Bobby Feisee, Insight Law	John Owen & Denise Borter
Carla Liberatore, Merrill Lynch	Kelly Reeves, Senior Life Home Care
Cary Newcomers Club	Linda Ward, Ward Family Law Group
Cheryl Karlos	Tim Plummer & Jennifer McClean
Dan Thomason, First Citizens	Tom Gervase, Coastal Federal Credit Union
Elizabeth Asbill, Edward Jones	Tony Dowling, Wells Fargo
Emily McQuiston	Ron & Martha Sorrentino
Jeff & Jane Hearn	Steve & Jackie Parham

Want to help your parents’ group, church group, or community organization “get their ducks in a row”? Contact us at newsletter@CarolinaFEP.com to start planning a special CFEP presentation.

Nala's Nook

Nalsworth Dogglethorp, III, Esq. here (a.k.a, Nala). My job is to bring you something fun or interesting each issue:

12 Funny New Years Resolutions

1. Start using Facebook for something other than quizzes and trivia games.
2. Watch less T.V. ...in standard definition.
3. Spend more time watching cute cat videos on YouTube.
4. Save money for a rainy day. That way, I can continue shopping online without leaving the house.
5. Stop buying junk on eBay since QVC has better deals.
6. Lose weight by hiding it somewhere I'll never look for it.
7. Visit the grocery store more often than restaurants, especially when free samples are available.
8. Eat more fruit... snacks.
9. Check my work email more than once a year.
10. Change my username to "password" and my password to "username" to make it harder for hackers to figure out.
11. Start purchasing lottery tickets at a luckier store.
12. Claim all of my pets as dependents on my taxes.



Healthy Breakfast Egg Cups

This quick egg cup recipe is as healthy as it is delicious!

Ingredients

- 6 large eggs
- 1/4 cup of milk
- 1/8 teaspoon of salt
- 1/8 teaspoon of black pepper, ground
- 1 medium red bell pepper
- 3/4 cup of spinach
- 1/4 cup of cheddar cheese, shredded



Directions

1. Spray a muffin tin with cooking spray and set aside.
2. Preheat oven to 375°F.
3. Whisk the eggs and milk together in a bowl. Season with salt and pepper.
4. Dice the bell pepper into small pieces. Stack the spinach leaves, roll them up, and slice them thin. (This method is called chiffonade.)
5. Add the peppers, spinach, and shredded cheddar to the egg mixture.
6. Fill muffin cups 3/4 full and bake for 20-25 minutes until centers are set and no longer runny.
7. Allow to cool slightly before serving.

Planning for the 2nd Half of Life in these Political and Economic Times...

11 Threats to You, Your Family, and Your Assets

Upcoming Free Seminars: RSVP Required

January 31st: 3:00 pm • February 7th: 10:00 am

February 15th: 6:30 pm • February 28th: 3:00 pm

Register by phone: **919-694-4437** or online: **seminars.carolinafep.com**

Can't attend? Call us & we'll update you about future presentations or other resources.

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What's New at Carolina Family Estate Planning

2018 is finally upon us! As many of you know, we have expanded our practice to include Probate and Trust Administration, for clients who did not originally plan with us. If you or anyone you know needs help settling the estate of a loved one, please call our office for assistance.



Attorney Kellie Corbett celebrates her 1-year work anniversary at CFEP this January! Her enthusiasm and legal expertise have been a great asset to our team as well as our clients. We appreciate all of your hard work, Kellie!



Our sincerest thanks to everyone who voted for us in Cary Magazine's 'Best in Western Wake'. We are pleased to announce that we received Honorable Mention this year. This makes the 3rd year in a row that we have placed in the competition. It's truly an honor to be recognized for this award, and we appreciate all of you for helping us get this far.

Please be sure to check out our CFEP Team 100 article available on page 2. If you know someone that you think would make a stellar addition to the CFEP Team 100, please email us at newsletters@carolinafep.com with your recommendations. We appreciate your help!

We hope you have had a wonderful holiday season. On behalf of all of us at CFEP, we wish you all continued good health and happiness in the new year!

Do you have your ducks in a row? 
