Peace of Mind Solutions
for Life
Estate, Legacy and Business Planning

ALTMAN
& ASSOCIATES

Creative, Comprehensive, Collaborative

THE mere mention of money, particularly in context with conversations about aging, death or disability can unleash a range of emotions. Many people are uncomfortable discussing their financial and legal affairs or deeply personal matters, particularly with family members. Sometimes that reluctance prevents them from planning for the inevitable, forcing loved ones to sort it all out later.

ALTMAN & ASSOCIATES CAN HELP

Our practice is devoted to the specialized planning needs of successful individuals and families. Combining our legal, tax and financial expertise, we concentrate in the areas of:

- Legacy and Estate Planning
- Tax Planning
- Business Succession Planning
- Asset Protection
- Fiduciary Services
- Trust and Probate Administration
- Special Needs Planning

Creative, Comprehensive, Collaborative Support

With over 40 years of combined legal experience, we have helped individuals effectively plan for the future. A boutique law firm, ALTMAN & ASSOCIATES is committed to a highly personalized, client centered approach, while providing comprehensive and confidential services that safeguard what you've worked so hard to accomplish.

OUR MISSION

To listen carefully...and understand the goals and wishes of our clients regarding the preservation and transfer of wealth, and to render *comprehensive* advice and *creative* solutions to life's uncommon challenges in a *collaborative* effort with our clients' trusted advisors.

OUR PRACTICE

Services Tailored to Your Needs

The complexities of ever-changing tax and privacy laws and the growing diversity of assets make sophisticated estate planning more important than ever. Our comprehensive planning approach takes into account many of life's unforeseen twists and turns. We translate the hopes and dreams of individuals into a legacy that eliminates ambiguity and conflict.

Some of our clients are motivated by the desire to provide for a child with special needs, or to minimize capital gain, income or estate taxes. Others want to eliminate future conflicts among heirs, or to spell out their preferences for medical treatment in the event they can no longer make decisions for themselves.

Expert Guidance

ALTMAN & ASSOCIATES carefully analyzes the big picture with you – posing the questions and offering expert guidance so as not to leave important issues about your estate unresolved.

Because no two clients are alike, our practice tends to be highly customized, taking into account the unique circumstances, needs and goals of each client. We recognize the extremely confidential and personal nature of our relationships, and we value the trust our clients place in us.

Whatever your situation – and regardless of the size of your estate – ALTMAN & ASSOCIATES offers time-tested services to preserve and enhance wealth and ensure that your wishes are honored.

THE ULTIMATE PLANNING EXERCISE is to consider how you want your assets to be owned, managed and preserved during your lifetime...and how you wish for them to be distributed upon your death. It's an intelligent and generous effort that can protect you and your loved ones from the vagaries of probate, creditors, excessive taxation, court battles and family feuds – even failed marriages.

OUR SERVICES

Legacy and Estate Planning

Effective legacy and estate planning is the only way to ensure that your assets will be transferred to, and used appropriately by, your intended beneficiaries. Good planning, prior to your death, provides the means to control your assets, your health care and future medical treatment, and designate who gets what, when and how. Effective planning aims to preserve the maximum amount of wealth intended for your beneficiaries while providing you the desired level of financial security and flexibility during your lifetime.

Tax Planning

ALTMAN & ASSOCIATES assists individuals in all aspects of individual income, gift and estate tax planning, including establishing charitable trusts and private foundations, as well as comprehensive counsel to minimize federal and state income and estate taxes. Our staff prepares the required tax forms and represents clients during tax examinations by the taxing authority. We also provide tax advice for our estate planning clients who own sole proprietorships, general and limited partnerships, corporations and limited liability companies, from organization through operation to succession.

ESTATE PLANNING CAN:

- *SHELTER your personal and business assets from future lawsuits, judgments and liens.*
- *ELIMINATE personal liability for business activities.*
- *PROTECT your privacy.*
- *MINIMIZE or ELIMINATE federal gift, estate and generation-skipping taxes without loss of control or access during your lifetime or the lifetime of your beneficiaries.*
- *FUND charitable gifts and legacies through tax savings that enable you and your family members to direct resources to the causes most important to you.*
- *PREVENT state and federal agencies from depleting your estate when a family member requires special medical care.*

Business Succession Planning

Succession planning seeks to develop a smooth transition between you and the future owners of your business. With family businesses, succession planning can be especially complicated because of the relationships and emotions involved. Our practice focuses on the four most important issues: management, ownership, taxation and financial security.

Asset Protection

Do you own a business? Several properties? Have you properly protected yourself from the creditors and predators of the world? Or, do you run the risk of losing much of what you've taken a lifetime to build?

ALTMAN & ASSOCIATES will draw upon their skills in a wide range of estate planning and asset protection techniques in constructing your overall plan for protecting your future.

Fiduciary Services

Independent and objective, ALTMAN & ASSOCIATES is not affiliated with any organization, and does not sell products of any kind. We understand the complex fiduciary responsibilities of a trustee. Whether we are making decisions as a trustee or acting as an advisor to others, we do so with integrity, diligence and fairness, and with a genuine understanding of our legal obligations. Our staff has extensive experience in creating and maintaining guardianships for minors, as well as advising fellow attorneys and parents about choices related to the assets of children with special needs.

Trust and Probate Administration

Trusts, unlike wills, afford the benefit of avoiding probate – a lengthy and costly legal process that oversees the transfer of assets. They also can be beneficial while the donor is alive to ease management in the event of incapacity. A proper estate plan is only complete when you designate individuals to follow through on your wishes. If probate is necessary, ALTMAN & ASSOCIATES will handle the entire administrative and legal details associated with the probate process. This can be a stressful time for those who have recently lost a loved one. We will responsibly distribute the assets according to the applicable documents and desires of the decedent. We also offer many other administrative services that uniquely suit a family's needs, goals and objectives.

Special Needs Planning

In many cases, a disability can limit a child's capacity to become independent and financially secure as an adult. This is what makes planning for the future of individuals with special needs so very important, especially today when government entitlements are declining and the costs of care are rising.

ALTMAN & ASSOCIATES can help ease your financial burdens now, by helping you make the best use of government programs currently available. We can also show you a number of strategies, such as special needs trusts, to protect your child with special needs after you pass away.

OTHER SERVICES

- ~ Medicaid Planning
- ~ Pre-Nuptial Agreements
- ~ Pet Trusts
- ~ Non-traditional Family Planning

OUR PROCESS

What You Can Expect

EVALUATION

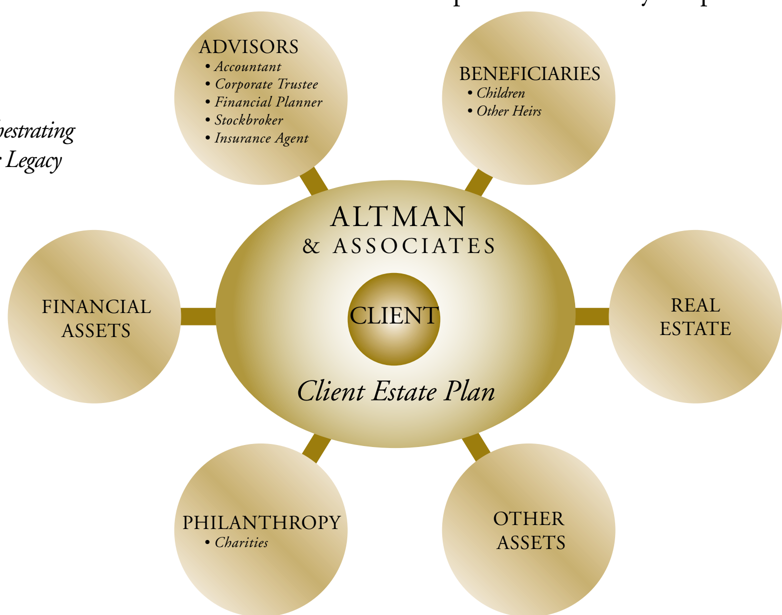
In the initial phase of the process, we will embark on a discovery together to understand how we can tailor a plan to fit your needs. For the most part we listen, while you share with us the issues that matter most to you. Years of experience enable us to guide you comfortably through a variety of personal questions – about your business, your estate, your family and other concerns – and to uncover the obstacles you wish to avoid.

ENGAGEMENT

During the engagement phase, we work as a team with your accountant, financial advisor, insurance representative, stockbroker, corporate trustee, banker or other trusted advisors to shape your plan. In addition to identifying the title, location and purpose of your assets, we will evaluate a number of alternative structures and strategies for your consideration. Collaboratively, we can ensure all your accounts, property, and assets are identified in advance, as well as when funding the trust.

During this stage, with our guidance, you will decide who gets what, when and how. Thorough legal documents will be drafted articulating your wishes with provisions to protect you and your intended beneficiaries against as many unexpected future events as possible. Depending on the complexity of your situation, this stage may take one to three months to complete. Once you are satisfied, ALTMAN & ASSOCIATES will prepare all the proper documents in final form for your signature. When your documents are signed, we will coordinate the implementation of your plan with

Orchestrating Your Legacy



your trusted advisors, which includes changing the title of your assets and amending the beneficiary forms of your retirement accounts.

POST-ENGAGEMENT

While the plan we create anticipates many of life's unforeseen contingencies, none of us can predict the future. The most unexpected circumstances – good and bad – can and will arise. For that reason, we recommend that your plan be reviewed at least once every four years to protect you and your intended beneficiaries. The original documents will serve as the basis for future amendments, if necessary.

OUR CLIENTS

ALTMAN & ASSOCIATES represents individuals, families, professionals, fiduciaries, professional corporations and closely held businesses. Advising clients in the accumulation, retention and disposition of their estates – whether of a substantial or modest nature – involves sensitive issues. Our Rockville and Columbia, Maryland offices serve clients who live primarily in Maryland, Washington D.C., and Virginia.

FEES

ALTMAN & ASSOCIATES eliminates the fear and uncertainty about costs for our services, as we normally charge an established fee for each engagement. By any measure, our fees are reasonable and entitle you to extraordinary knowledge and expertise. A single fee takes into account all our efforts during the Engagement phase, as described on page 6.

THE RISKS OF *NOT* PLANNING

Without a will or a trust, the inheritance laws of your state will determine how your property will pass to your heirs. If you have no heirs, the assets will be appropriated by the state. Improper planning leaves the Courts to serve as the final arbiter of all questions concerning the settlement and disposition of your estate.

Most potential problems can be eliminated by advance planning and legal documents that clearly describe your wishes. Without such a plan, you and your family have limited or no control and may be subject to the hardship of probate proceedings and unnecessary estate and income taxes.

Life is Uncertain

By investing the time now to plan your estate, you could possibly save your loved ones months, perhaps years, of agony and thousands of dollars in court fees and estate taxes. A proper estate plan can ensure that your wishes will be respected, and will go a long way in preserving harmony among your beneficiaries.

For a confidential meeting to discuss the range of services we offer, please call us.

301.468.3220

Visit our website at:

www.altmanassociates.net

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