3rd Quarter 2017

ATTORNEYS AT LAW
THE ANDERSEN FIRM
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Current Events Update

for Financial Advisors

Estate Planning | Estate Settlement & Probate
Asset Protection | Litigation | Real Estate

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FINANCIAL ADVISOR CURRENT EVENTS UPDATE THIRD QUARTER 2017

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on the cover

This photo is a representation of the generations we seek to help our clients protect by offering planning, protection, problem solving, and peace of mind.

The photographer is unknown.

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THE ANDERSEN FIRM, Attorneys at Law

Law isn't just our profession, it is our passion. You and your clients will thrive from the distinct advantage of being represented and counseled by attorneys who are at the top of their profession. You get a partner and a teammate when you and your clients work with The Andersen Firm. Together we build relationships, developed and nurtured by our attorneys and their highly skilled and accessible team. These will be the relationships you value and trust, year after year.

As a financial advisor working with The Andersen Firm, you will receive guidance on how to position wealth management with your clients, suggested talking points that open communication and strengthen your relationships with your clients, and successful marketing ideas. This team approach allows us to develop a deep understanding of the clients' wishes, intentions, and goals enabling us to provide sophisticated, creative, and practical approaches to solving the most pressing questions. These strong relationships grant financial advisors and our mutual clients with the service of a boutique firm with the strength and experience of a giant.

Annual

CLIENT EDUCATION

CONFERENCE CALL

On June 29, 2017, The Andersen Firm held it's annual client education conference call.

The agenda included an overview of the current state of The Andersen Firm, our new website and practice areas as well as the following tax and estate planning topics: 2017 tax update, 8 states who changed tax rates and the New York cliff, how the IRS 2704 regulation affects clients who have a sale to an IDGT, celebrity estate planning mistakes, updating your plan, avoiding litigation in estate planning, what to do in the event of disability and death - plus a Q&A session.

If you were not able to join this call and would like to hear the presentation, you may do so by visiting our website at http://theandersenfirm.com/resources/client-education/

laugh for the day

A dying grandfather tells his grandchild, “I want to leave you my farm. That includes the barn, livestock, the harvest, the tractor, and other equipment, the farmhouse and $24,548,750.45 in cash.”

The grandchild, absolutely floored and about to become rich says, “Oh grandpa, you are SO generous! I didn’t even know you had a farm. Where is it?”

With his last breath, Grandpa whispered, “Facebook...”

DIGITAL PROPERTY & ESTATE PLANNING

"I must put my affairs in order" ...
is a common and traditional phrase. It conjures up an image of that all important box, containing vital paperwork about one's finances and personal affairs, all prepared safe and sound for loved ones to tend to if the unthinkable happens.

By now, most fully understand the need to make an estate plan to minimize the difficulty of conveying their financial assets and physical property after death. However, with the dawn of the web, online service and accounts and social media platforms, people need to think about how to manage their affairs differently and above all digitally.

A digital asset is anything you may own, or have rights to, that exist either online or on hard storage devices. Some examples of your online assets include email, social networking, iTunes, cloud storage and financial accounts. Hard storage devices include assets such as computers, laptops, USB, smart phones and any other external storage drives which are locked by way of encryption. All of which are essential to comprehensive estate planning.

If you fail to account for those digital assets in your estate plan, you risk burying your family or friends in red tape as they try to gain access and manage your online accounts that may have sentimental, practical or monetary value. That also could put your estate at risk for hacking or fraud.

The revised Uniform Fiduciary Access to Digital Assets Act — which has been adopted in 18 states and introduced in at least 12 others — lays out the rules under which an executor can manage a decedent's digital accounts. The law adopts a three-tiered approach to determine how access is handled after death:

Tier 1: If the service provider offers and online mechanism for the user to dictate his or her post-death wishes — like Google's "inactive account manager" — then the account owner's use of that tool determines what happens to his account.

Tier 2: If the service provider does not offer a post death option tool, or if the user does not use the tool, then the account owner's directions in a trust, will or other legal document prevails.

Tier 3: Absent either of the first two situations, then the terms of service agreement — the online form you click on when you open your account — determines how your digital assets are dealt with after you die. Generally, those agreements curtail access to anyone who isn't an account owner.

DIGITAL PROPERTY & ESTATE PLANNING

Guidance for your digital estate plan

Therefore in order to protect these assets, and dispose of them in accordance with your wishes, it is important to make a separate provision for dealing with them in your estate plan.

It is important to deal with these assets for various reasons. This includes the prevention of identity theft, to have your history and memories recorded and your wishes expressed, to continue the management of any online business, to assist your trustees in the estate administration process and also for preventing any litigation which may be required in being able to gain access to such assets.

Furthermore, whilst the value of a digital asset may vary, the particular type of value of the asset may be significant for a loved one or beneficiary. For example, the asset may have sentimental value such as digital photos, or it may have significant monetary value such as a professional blog or writing.

How do I include digital assets in my Estate Plan?

The first step is to create a digital inventory of all your assets. This inventory will need to include the names of all your assets and where they are stored, as well as all the usernames, passwords and secret questions which will allow a nominated person to be able easily access them upon your incapacitation or death.

Second, include in your inventory what you'd like to happen to these assets upon your disability or death. For example, would you like to have your Facebook account closed down or memorialized? Is there someone in particular you would like to have access to your iTunes account?

The concept of 'digital assets' is no longer an idea of the future but rather it is very real and present right here and now. Therefore, it is prudent to seek advice from an experienced estate planning attorney in relation to your digital assets and your estate planning needs. The Andersen Firm can provide you and your clients with appropriate advice on how to best to structure your affairs in order to ensure your digital assets are dealt with effectively in your estate plan.

For a sample digital asset inventory, please visit our website or contact Angela Hooper at AHooper@TheAndersenFIrm.com.

If you have clients who could use a
Complimentary Estate Plan Review
contact us at 866.230.2206

ESTATE PLANNING UNDER A NEW ADMINISTRATION

Source: BMO Wealth Management
By Richard J. Kollauf,

If estate planning was on your mind in 2012, you may recall the uncertainty that surrounded the scheduled sunset of existing estate tax laws. Many investors rushed to lock in the $5.12 million lifetime exclusion before it reverted back to $1 million and to take advantage of a 35 percent transfer tax rate before it rose to 55 percent. By the end of the year, the fears proved unfounded as the existing estate tax laws were made permanent, setting the lifetime exclusion at $5 million, indexed for inflation each year, and assuring the portability of the exclusion between spouses. The transfer tax rate was raised to 40 percent.

Today, we face similar uncertainties as the new administration and Congress have committed to repealing the estate tax in some form but haven't provided specific details. The estate tax represents just under $20 billion, or less than 1 percent of the annual federal budget. The administration has yet to indicate how they intend to replace that void. In addition, many Americans may question the large tax benefit that would result for the wealthy.

What should you do in the face of this uncertainty? Rather than putting all planning on hold, you can be judicious in your planning, avoid paying any wealth transfer tax now and build plenty of flexibility into your plan for the future. Here are 10 tips for estate planning in today's uncertain political climate:

1. Plan for the unexpected
We all hope to live long, healthy lives, but the truth is that we have no idea what the future holds. It makes sense to keep your estate plan documents up to date just in case, particularly until there's a change in the existing laws. Follow the tips below to help ensure your documents are ready to go should life throw an unexpected curve ball:

• Review your will, trusts, and financial and medical powers of attorney. These documents should outline how you want your assets handled when you're no longer able to manage them yourself.

• Consider a living revocable trust if you don't have one already. It can help you minimize or possibly avoid the added costs, time delays and public nature of state probate.
• Update fiduciaries, including your executor/personal representative, trustee, guardians and agents. Be sure they're willing, competent and able to take on these responsibilities today and for some time in the future, so you don't have to change your documents often.

• Consider using the annual gift exclusion amounts of $14,000 per year per donee (but make sure you aren't sacrificing your own financial well-being!). To date, house Republicans have proposed repealing the estate and generation skipping transfer (GST) tax, but not the gift tax. Given the administration's other priorities (health care, immigration, infrastructure), any change around the gift tax could be a long time coming.

2. Protect your assets
To help protect your assets, you'll want to draft documents for entities, such as trusts, in a way that not only benefits your heirs but also saves assets from future creditor attachment. If you're already using trusts but didn't consider asset protection, revisit those documents with your estate attorney.

3. Reassess credit shelter trusts
With a credit shelter trust (also known as a bypass or family trust), if your spouse passes away before you the assets may not receive a step-up in basis when you pass. However, if the trust distributes the bulk of the assets outright to you, they become part of your estate. When your heirs receive the assets, they get the step-up in basis, which can significantly reduce their income tax burden.

4. Build flexibility into your plan documents
Although President Trump has indicated he'd repeal the estate tax, he has also called for taxation of capital gains held until death and valued over $10 million. On top of that, to prevent abuse, contributions of appreciated assets into a private charity established by your heirs wouldn't be allowed. With no additional guidance given, it's important to build flexibility into your estate plan so that it will be as effective as possible under current laws, as well as under any new estate tax laws. Consider these strategies:

• Use language that allows for qualified terminable interest property (QTIP) trust elections so that your assets can receive a step-up in basis if allowed. For example, the Clayton QTIP trust allows you to delay the decision on funding the QTIP or credit shelter trust until after your death or that of your spouse (whichever comes first).

• Name trust protectors in your documents. These are people to whom you give the authority to change distributions now or at your death to allow for the most tax-efficient transfers. They may also grant the surviving spouse power of appointment, enabling the spouse to make disposition decisions.

• Rather than using dollar amounts in your trust documents to value assets, include defined value clauses that allow transfers to be based on current laws at the time of death. This can help ensure that your distribution goals are met.

5. Continue plans for business succession
If you're a business owner interested in transferring a family business to your children, then you should continue those plans, short of paying any gift tax. Currently, the annual gift tax exclusion of $14,000 per donee is separate from the lifetime estate and gift tax exemption of $5.49 million. Like the estate tax, the top gift tax rate is 40 percent. Both the House of Representatives and President Trump have been silent on the fate of the gift tax. You can continue to use discounting strategies to gift partial business ownership interests to your children during your life. The gift amount is sheltered as part of the lifetime exclusion and is removed from your estate.

7. Keep accurate records
If the estate tax and GST tax are repealed, your assets likely won't receive a step-up in basis when your heirs inherit them; otherwise, the built-in gains would escape both a transfer tax and an income tax. This means your beneficiaries will likely be subject to a carry-over cost basis, and accurate recordkeeping will be important to help minimize future income taxes they pay when they sell the assets.

There has been some talk of replacing the current transfer tax structure with another regime, such as the one used in Canada. With this approach, a portion of any gains on transfers made during your lifetime or at your death are subject to tax. If this occurs, it will be important to document your cost basis and maintain an accurate valuation, as your beneficiaries will be required to compare your cost basis to the fair market value on the date of transfer, even if a sale is not part of the disposition.

8. Verify beneficiaries and title holders
To ensure that your assets are distributed according to your wishes, it's important that your beneficiaries are named and that the assets are titled correctly. For example, if you name a trust as beneficiary of a 401(k) plan and fail to include "stretch language," the beneficiaries will not be able to stretch payments over their lifetimes. In addition, failure to title assets such as real estate in your living revocable trust could lead to burdensome and costly probate.

9. For complex strategies, wait and see
You might be better served holding off on some of the more complex wealth transfer strategies until we have clarity on the future of the estate tax and basis step-up rules. For example, the grantor retained annuity trust (GRAT) or intentionally defective grantor trust (IDGT) sacrifice the step-up in basis at death in exchange for a current discounted transfer. However, these strategies do offer benefits that should be carefully weighed against holding off:

• They may offer tax savings as transfers during your life are subject to the gift tax, which is calculated based on the value received by your beneficiary. That's why it's considered tax exclusive. Transfers at death are subject to the estate tax, which is tax inclusive, meaning the funds your heirs use to pay the estate tax are themselves subject to tax.

• Future appreciation on assets you transfer during life escapes your estate.

10. Continue to plan in states that have their own estate taxes
Certain states have their own estate tax laws. It's important that you consider state-specific requirements, even as you await anticipated changes to federal estate tax laws. Failing to do so could prove disastrous.

Although we've not yet heard very specific proposals from the Trump administration, estate tax changes appear to be on the agenda. Keep in mind, even if the estate tax is repealed, the next time our president and Congress are united under a Democratic majority, it might all come back. That's why it's more important than ever to create a resilient estate plan that factors in what we know today and includes flexibility for the unknown.

If you have clients who may benefit from a complimentary estate plan review, please contact The Andersen Firm at 866.230.2206.

When NOT to Tell the Kids About Your Estate Plan

As your children grow older and become adults, it may be tempting to keep them informed about what is outlined in your estate planning documents. In the vast majority of situations disclosure can make a lot of sense. However, there are some families in the unique position that makes disclosure more or less not advisable.

Less disclosure may be recommended to you if it would cause any harm in the children's lives. For example, if changes to your estate plan would drive a wedge between one of your children and his or her spouse in an already unstable marriage, this could lead to unnecessary conflict and emotional challenges.

Sibling conflict can be another concern, particularly if one or more of your children is receiving what might be interpreted as an unequal share of things.

Emotional maturity and the mental capacity of your children should also be considered as well. Many children may simply not be able to handle this kind of information. Plenty of families may feel uncomfortable sharing direct financial information about the estate plan. This becomes particularly important as longevity is increasing and it is more and more possible that you could deplete your resources significantly before passing away as a result of a long term care event.

These complex estate planning issues highlight why finding the right attorney to put together your plan is so valuable. You and your clients have unique needs and concerns, and having an advocate from the start can go a long way.

If you or your clients could use a complimentary estate plan review, please contact our office at 866.230.2206.

Many Estate-Tax Payers Just Got a Reprieve from the IRS

By Laura Saunders | Published June 09, 2017 | Features Dow Jones Newswires

The estates of many recently deceased American taxpayers will now more easily obtain a crucial tax benefit thanks to an Internal Revenue Service decision.

Revenue Procedure 2017-34, which takes effect immediately, gives the estates of many people who died in 2011 and after until at least Jan. 2, 2018 to make a "portability" election. This provision allows a surviving spouse to receive the unused portion of the partner's federal estate-tax exemption -- a move that can shelter millions extra in assets from tax.

For example, the federal estate-tax exemption in 2017 is $5.49 million per individual on assets other than those left to a spouse, which are tax-free. If a wife dies this year and leaves $1 million to heirs other than her husband, then her executor can make a portability election and preserve her remaining $4.49 million exemption -- immediately lifting the husband's total exemption to $9.98 million.

Congress passed the portability provision in 2010, enabling married couples to make tax-saving moves after the death of the first spouse. Before it was enacted, the unused exemption of the first-to-die was often lost if the couple didn't set up special trusts, and many people didn't.

But the new provision came with its own hitch: The portability election had to be made within months of death on an estate tax return. Many executors and advisers were unaware of the benefit, especially if the estate wasn't taxable. Very few estates have owed federal death duties since the exemption was raised to $5 million per person, plus inflation adjustments, beginning in 2011.

Since the provision passed, the IRS has received numerous requests for portability relief due to missed deadlines. Each request for relief has a fee of up to $10,000, plus adviser costs.

The new procedure is much simpler. "It's a welcome announcement that benefits both estates and the IRS, freeing the agency to use resources on other issues," says Beth Kaufman, an attorney with Caplin & Drysdale in Washington.

Now, executors for estates of people who died from 2011 to Jan. 2, 2016 have until Jan. 2, 2018 to file an estate-tax return and make a portability election. Normally, the agency will accept it as long as the estate wasn't required to file a return and didn't file one.

Executors for estates of people dying after Jan. 2, 2016 have two years from the date of death to file an estate-tax return and make the election. Executors who miss either of these new deadlines will need to request individual relief.

Estate Planning for

Entertainers & Professional Athletes

Generally, most people have a professional life that spans 30 plus years. However, a Major League Baseball player has an average career of approximately 5.6 seasons along with the luxury of a guaranteed contract. In contrast, a National Football League player has an average career of about 3.5 years and a nonguaranteed contract. Most professional athletes acquire 90% of their net worth prior to their 35th birthday, have an estimated divorce rate between 60% and 80%, and over 50% of them have financial problems.

Recording artists may be one-hit wonders, and actors may have several years of steady earnings followed by years of little or no entertainment-related income. Authors and songwriters may have royalty-based income that may change over time depending upon achieved benchmarks in their contracts. Recording artists may be one-hit wonders, and actors may have several years of steady earnings followed by years of little or no entertainment-related income. Authors and songwriters may have royalty-based income that may change over time depending upon achieved benchmarks in their contracts.

Estate planning is usually a difficult topic to discuss with clients because most people do not want to discuss their mortality. This tends to be particularly true with entertainers and professional athletes. Due to the estate issues surrounding the deaths of those such as Prince, James Gandolfini, Florence Griffith Joyner and Steve McNair, importance of a well-drafted estate plan has recently gained the attention of the public.

Professional athletes and entertainers have unique earning opportunities, are targets for investment schemes, suffer from a high rate of divorce, and need privacy protection which enhances their need for financial and estate planning guidance.

Estate planning can assist in the management and protection of an individual's assets and business interests during their lifetime; planning for healthcare decisions in the event of a medical emergency or disability; and safeguarding the distribution of assets upon divorce or death.

So, how can you best assist these clients to realize both their lifetime and “at death” goals? The elements of any estate plan can be as varied as the assets it covers, but the revocable trust is the cornerstone. A comprehensive plan pays close attention to the selection of domicile, use of marital agreements, benefits of planning with life insurance held through irrevocable life insurance trusts, disability planning, lifetime gifting and leverage transfer strategies, and asset protection.

Getting started: Client Interview and Estate Planning Snapshot Questionnaire

An attorney must ask the right questions to learn the sources of all of his client’s assets and income. Professional athletes and entertainers may have income streams that resemble a very tight bell curve. These clients may also have contracts that include escalators if certain milestones are achieved. In addition to their employment contracts, these clients may also have earnings that are generated by marketing and/or licensing agreements that may change over time.

Intellectual property such as copyrights and trademarks may also be part of the estate. A client may have created a work for hire, or he may own or co-own a copyright. Understanding the ownership rights that your clients may have or may reacquire in the future will affect an estate’s value.

Internet and social media assets may be involved. A client should own his domain name, and register his Facebook personal url, Twitter account user name, Myspace user name, and blog. The primary and secondary domain name market is relatively fluid, so valuing these assets is not as challenging as it once was. However, social media user names may be difficult to value because a website has the ability to change its terms of service at any time, and a change may deem a social media user name nontransferable or transferable under strict guidelines. Independent valuation experts should be engaged to value any unique asset whose value is not easily discern-able.

Domicile

The simplest of questions, "Where do you live?" has great implications. Given the scope of professional sports and entertainment, it is not uncommon for individuals to have grown up in one state, work in one or more other states, then live off-season in yet another state.

The domicile, or legal residence, is critical for estate planning. Domicile generally determines the rules governing the disposition of tangible and intangible personal property upon one's death. In addition, domicile can determine the power of a particular state to tax worldwide income and transfers. Domicile may be defined as an actual residence within a state, combined with the intention of making that state one's permanent home. To avoid being treated as having more than one domicile, it's important to be clear in establishing domicile and relinquishing any prior domicile.

Disability

While you're talking to your client about the unpleasant subject of his potentially premature demise, you should also point out that he needs to plan just in case he's physically or mentally incapacitated before he dies. You don't have to mention the high rate of early onset Alzheimer's among NFLers or other sports dangers, or the entertainers who have departed much too soon from this world. It's all understood. What you do have to point out is that certain documents should be in place, just in case.

Revocable Trusts

Revocable trusts have many advantages over wills. They take effect as soon as they're created, have some additional advantages that are particularly helpful for professional athletes and entertainers. A trust can set up a program to handle financial matters during the individual's lifetime, which is especially significant when careers are so time-limited and long-term asset management so critical. The individual can grade his trustee's performance during life. If that performance is unacceptable, the trustee can be replaced.

Use of a professional trustee, such as a bank or trust company, can take on added importance to the individual who travels frequently and, for entire seasons, does not have time to administer his wealth personally. Using a professional trustee also can help protect the from tricksters and hangers-on who often see these individuals as a source of easy money for dubious private equity investments, outright fraud, systematic overcharging and other financial abuse.

If desired, the individual can serve as co-trustee with a professional trustee. The property in the trust also can provide support if an athlete has a serious career-ending injury.

NOTE: Another advantage of trusts: Athletes and entertainers are in the public eye, but property held in a trust is not. The trust is a more private way of distributing his property when he dies.

Generally, most clients create an estate plan to minimize tax obligations and to distribute their assets after their death. However, clients who own historically important memorabilia, artwork, or intellectual property may be interested in sharing these assets with others or using these assets to benefit a particular charity or cause. A nonprofit foundation or a charitable trust may be able to accomplish this goal.

High-profile clients may also become ensnared in frivolous lawsuits, so it is advisable to examine utilizing entities such as an LLC, or a trust to protect an estate. To minimize tax obligations gifting, trusts, and relocation to a state with a lower tax burden should be explored. Each situation is unique and may require more than one planning tool.

Estate Planning for Entertainers & Professional Athletes

Leveraged Transfers / Asset Protection

All the tools in the estate planner's kit are helpful to individuals with substantial wealth. These include gifts (including to charity), grantor retained annuity trusts, and sales to trusts for the benefit of family members whereby appreciation in value (or appreciation in value above a benchmark IRS interest rate) can be shifted outside of one's taxable estate. Also, through grantor trusts, the income taxes attributable to the property transferred to the trust can be charged to the individual, thereby permitting wealth to accumulate unimpeded by tax outside of his taxable estate (and without triggering any income tax on transactions with the trust). Such a transaction can be particularly beneficial in planning for interests in entities that hold licensing rights related to the athlete's endorsement contracts.

But oftentimes, planning with irrevocable trusts of which the athlete is not a beneficiary is undesirable (other than in the case of irrevocable life insurance trusts). That's because of the athlete's need to ensure he has sufficient wealth to live on for his whole life.

Instead, a better match for these individuals (at least for a “nest-egg” amount of wealth) sometimes is to use an irrevocable trust of which he is one of the beneficiaries (a self-settled trust). Because under the laws of most states, a self-settled trust subjects the assets held by the trustee to the claims of the athlete's creditors, it's generally desirable to use a trust that is held under the laws of a jurisdiction that has enacted asset protection trust legislation. Thus the individual receives enhanced creditor protection, provided that the basis for a claim against him didn't exist at the time that he transferred assets to the trust.

Other Considerations

Generally, most clients create an estate plan to minimize tax obligations and to distribute their assets after their death. However, clients who own historically important memorabilia, artwork, or intellectual property may be interested in sharing these assets with others or using these assets to benefit a particular charity or cause. A nonprofit foundation or a charitable trust may be able to accomplish this goal.

High-profile clients may also become ensnared in frivolous lawsuits, so it is advisable to examine utilizing entities such as an LLC, or a trust to protect an estate. To minimize tax obligations gifting, trusts, and relocation to a state with a lower tax burden should be explored. Each situation is unique and may require more than one planning tool.

Since tax and estate law may change annually, an estate plan should be reviewed at least once a year. The plan should also be examined whenever a life-changing event occurs, such as marriage, separation, divorce, the birth or adoption of a child, or a drastic change in planned future income. A client’s insurance needs may also be reviewed at this time.

Some entertainers and professional athletes may have nontraditional family situations. To minimize will and trust challenges it is recommended to list immediate, former, and possible family members who are left out of an estate plan or who are not provided for in the manner that may be expected. Even though some states do not recognize “in-terrorem” or “no-contest clauses,” this clause may be considered to minimize possible litigation.

NOTE:

Estate plans are not just for high-profile clients such as entertainers and professional athletes. Everyone should have an estate plan because if one dies without one, the estate will be distributed based upon your state’s intestate succession laws, and these laws may not divide one’s assets in a manner that is consistent with one’s wishes. Therefore, it is highly recommended that everyone have an estate plan.

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Practice Areas

ESTATE PLANNING

At The Andersen Firm we have planned for a vast array of estates ranging in size from a few hundred thousand dollars to a hundred million dollars and up, all the while realizing each specific case is different and requires specialized attention.

ESTATE SETTLEMENT & PROBATE

The process of settling an estate can be difficult and emotionally painful for the family and loved ones of the deceased. It is our goal at The Andersen Firm to ensure that the process be handled with compassion, expedience, professionalism, and expertise, while protecting the rights of all parties involved. If the circumstances surrounding a client's estate require probate, our attorneys offer extensive experience in handling the processes and legalities involved.

ASSET PROTECTION

For some, putting an Asset Protection Plan in place is advisable in order to attempt to remove the economic incentive to be sued and also to try and increase the ability to force an early settlement in the event a suit is filed.

LITIGATION

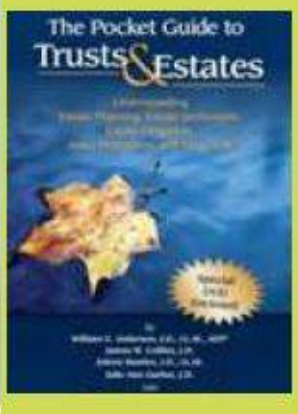
Our attorneys are skilled at handling cases involving estate and trust disputes, civil litigation, commercial litigation, and real estate litigation. Our attorneys draw on a thorough knowledge base of the specific procedures surrounding these issues. The Andersen Firm can efficiently take each case through to completion. Whether you are an individual or a business, defendant or plaintiff, our extensive experience affords our clients the benefit of our counsel.

REAL ESTATE

Our attorneys possess the expertise of being able to draft and review any contract relating to real estate, including but not limited to purchase and sale contracts and addenda, leases with options to purchase, stock purchase agreements, joint venture agreements, mergers and acquisitions, and business purchase agreements.

The Pocket Guide to Trusts and Estates

Bill Andersen and Joleen Searles with Erin Turner and Jerry Saresky have released their collaborative book ***The Pocket Guide to Trusts & Estates: Understanding Estate Planning, Estate Settlement, Estate Litigation and Asset Protection.***



COMMENTS: If you have questions about The Andersen Firm's practice areas, need assistance with continuing education, client seminars, would like to request a copy of The Pocket Guide, or have a question or suggestion about our website, Angela Hooper is our Director of Professional Alliances. Angela welcomes your calls and may be reached at 954.527.8807 or by email at AHooper@TheAndersenFirm.com.

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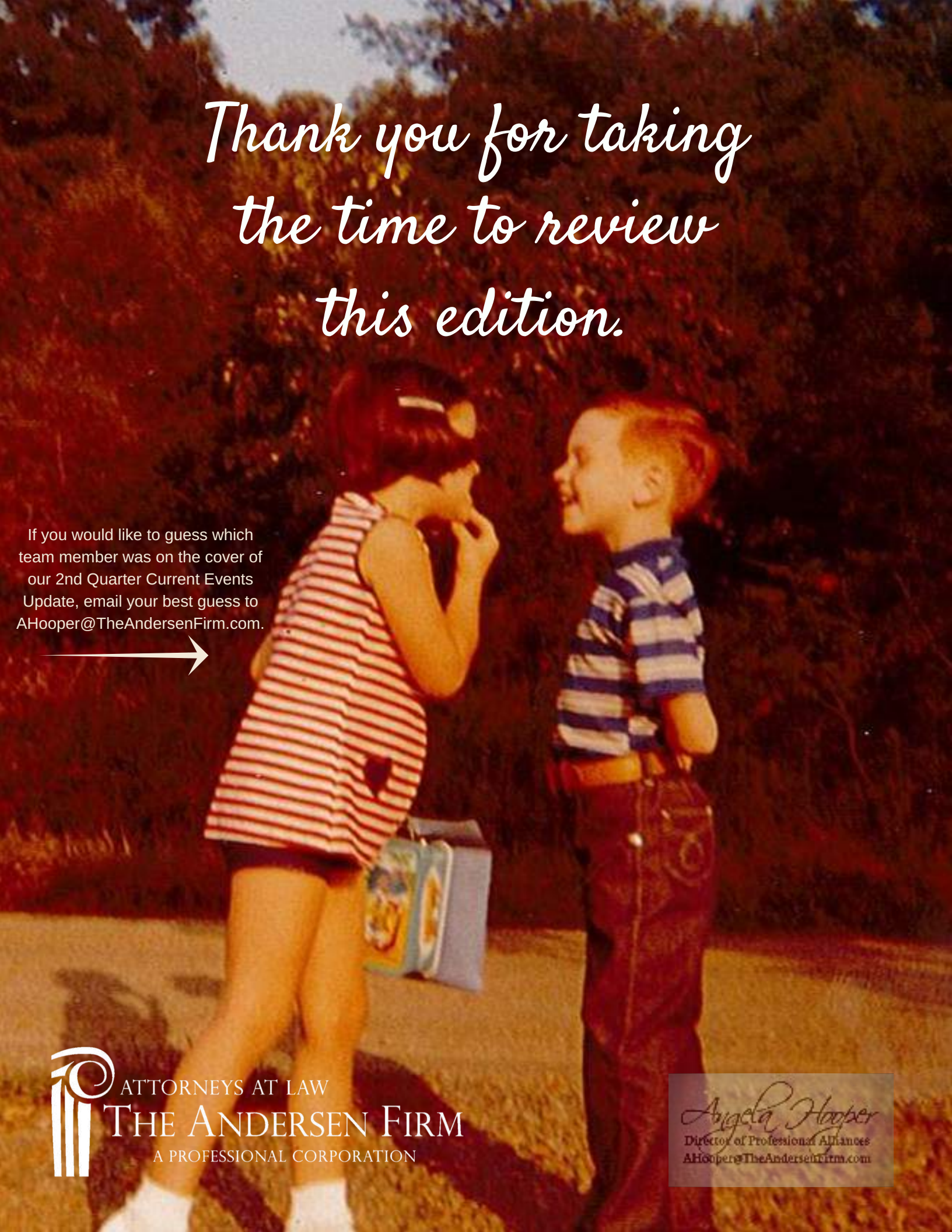
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