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Financial Advisor Current Events Update
July/August 2015

I. Reflection of the Month

"It is not the ship so much as the skillful sailing that assures the prosperous voyage." – George William Curtis

II. On the Lighter Side

A lawyer was reading out the will of a rich man to the people mentioned in the will:

"To you, my loving wife Rose, who stood by me in rough times, as well as good, I leave her the house and $2 million."

The lawyer continued, "To my daughter Jessica, who looked after me in sickness and kept the business going, I leave her the yacht, the business and $1 million."

The lawyer concluded, "And, to my cousin Dan, who hated me, argued with me, and thought that I would never mention him in my will - well you are wrong. Hi Dan!"

III. Mid-Year Planning Opportunities

While the summer is filled with vacations, summer yardwork and family reunions, it is also a good time to look at the estate planning needs of your clients. With estate planning, clients are able to name those who will receive assets after death; make sure appropriate steps are taken so taxes do not draw more than needed; select those who will handle business affairs and medical care in the event that the client becomes incapacitated and have a peace of mind that financial affairs are in order.

Estate plans can be very simple or complex and it is important no matter what the net worth. Keep in mind that estate planning becomes more complex when dealing with clients who have larger estates. In addition to making sure family members are taken care of after death, estate planning allows for annual and charitable giving. This process can take time to review, plan and execute and starting early is key.

The Andersen Firm is here to work with financial advisors to strengthen their relationships with clients and their next generation. We are available to meet with you and your clients to promote an engaging conversation, identify any needs and partner with those who are experts in these areas to provide clients with the total package. This enables you as the advisor to promote your value to clients by championing a team approach for clients' investment planning, as well as estate planning, tax planning, insurance planning and asset protection needs. This positions you as the trusted advisor for all of your clients' needs.

The Andersen Firm always shines the light on you and your team and keeps everyone on the same page.

COMMENTS: If you have clients who could use a complimentary estate plan review or an initial discussion of their estate planning needs please contact our office at **866.230.2206** to organize a time that works for you and your clients' schedules.

IV. How The Supreme Court's Gay Marriage Ruling Impacts Estate Planning

Source: Danielle & Andy Mayoras
Posted in Forbes

As gay, lesbian, and other proponents of same-sex marriages celebrate the United States Supreme Court's landmark ruling in Obergefell v. Hodges, millions of Americans will now be eligible for dramatically different

legal rights upon the death or disability of a life partner than were previously possible.

In fact, in the field of estate planning — including planning for not only what happens when someone dies but also when someone becomes incapacitated — the landscape in the LGBT community has just changed. Gay and lesbian couples now have a level playing field, equal to opposite-sex couples.

The legal implications are far-ranging, from symbolic, to monetary, to life-changing. In fact, the Supreme Court opinion in Obergefell illustrates this by sharing the stories of three sets of plaintiffs involved in that case.

The lead plaintiff, James Obergefell, was motivated by nothing more than being legally recognized as the spouse of his partner, John Arthur, whom he married shortly before Arthur died from ALS. Obergefell wanted to be listed on Arthur's death certificate as his spouse. Before today's ruling, that was not possible because the State of Ohio did not recognize same-sex marriages, even though the couple had flown to Maryland to be wed.

Now the "surviving spouse" box on Arthur's death certificate does not have to be left blank. Obergefell can hold an official State of Ohio death certificate in his hands naming him as the spouse of John Arthur.

Thomas Kostura had lost his legal recognition, under state law, as the spouse of Army Reserve Sergeant First Class Ijpe DeKoe every time they traveled across state lines to return home to Tennessee. This means that if DeKoe had been killed in action on a mission to Afghanistan, Kostura would not have been eligible to receive all governmental benefits that opposite-sex partners of military members would have received.

That changed in large part in late 2013, when the Supreme Court issued its prior gay marriage decision. The prior ruling mandated that all married same-sex federal employees could receive employment benefits to the same extent as other married couples. But what about state employees — or even state-issued benefits, like medicaid? Kostura and DeKoe could not receive them in Tennessee, even though the only reason they moved to Tennessee was because the United States military required DeKoe to do so.

Now, Kostura and DeKoe are both entitled to all government benefits available to spouses — whether by state or federal law, no matter what state they live in — just like their heterosexual counterparts.

To Michigan couple April DeBoer and Jayne Rowse, the impact of the ruling may have been even more profound. The lesbian couple chose to adopt four different special needs children, providing a loving home to kids badly in need of one. Under Michigan law, however, no adoption could include two same-sex parents. This meant the couple had to divide up who adopted each child (except the last child, adopted by the both of them after a federal court judge previously ruled in their

favor — a ruling that was only temporary until today).

This meant that if DeBoer had passed away, Rowse would have had no legal rights as a parent of DeBoer's two children. And the children each, legally, had only one parent — not two. Today's Supreme Court ruling brings cohesiveness, in a legal sense, to their family.

Now both parents will be able to tell schools, hospitals, doctors — or anyone else — that they are the legal parents of all four of their children. They don't have to worry that if tragedy should befall one of them, some of their children would have been legally parent-less. DeBoer, Rowse, and their children are finally recognized as a single family under the eyes of the law.

These three examples are only the tip of the iceberg when it comes to estate planning issues. Before, homosexual couples in states that did not recognize gay marriages (or possibly could refuse to recognize them in the future) would not have been able to do the same estate planning as other married couples. The unequal treatment in the law meant no spousal rights of inheritance, no spousal support in the event of a death or divorce, no intestate inheritance rights, no legal priority to act as a guardian, conservator, or executor if a partner died or became incompetent, no protected pension rights, no dower rights to protect real estate, and much more.

In fact, LGBT couples were unable to create a joint marital trust. They had no guarantee of access to their loved one in the hospital, especially when traveling out of state. They could never have been certain that, when naming a partner as a future decision maker under a living will, advanced directive, or power of attorney, that their choice would have been recognized — especially if challenged in court by "actual" family members. Wealthy couples would have potentially faced double inheritance taxes, along with being denied other tax savings that are available for married couples.

And what about the last act of love someone could do for a departed loved one — plan a funeral to honor and celebrate a lost life? The next-of-kin has that right. Before today, that would not have included same-sex spouses in many states.

Now married homosexual couples can sleep better at night. They can prepare wills, trusts, end-of-life documents, and other critical estate planning instruments just like any other married couple. Estate planning lawyers no longer have to explain to them, "Sorry, I have to treat you differently than my other clients." They no longer have to be afraid about what could happen to a spouse or children if one of them were to get in an accident and a judge refused to recognize the marriage.

No one likes thinking about the inevitability of death, the consequences of aging, or the scary

possibility of a disability. But now, gay and lesbian couples can face those issues head on, like everyone else, comforted by the knowledge that the laws of the state they live in won't make a sad situation even worse by discriminating against them during the worst time of their lives.

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V. IRS Portability Rules for Estate Tax

On June 15, 2015, the IRS issued final rules governing the requirements for electing portability of a deceased spousal unused exclusion (DSUE) amount to the surviving spouse and the rules for the surviving spouse's use of the DSUE amount (T.D. 9725). The final rules, which apply to estates of decedents dying on or after June 12, 2015, adopt temporary regulations issued three years ago (T.D. 9593) with a few clarifying changes and remove the temporary regulations. (The temporary regulations still apply to estates of decedents dying on or after Jan. 1, 2011, and before June 12, 2015.) In the final regulations, at the request of commenters, the IRS clarified that a regulatory extension of the time to elect portability will be granted only to an estate with a gross estate value below the Sec. 6018 threshold amount for filing an estate tax return and is thus not otherwise required to file an estate tax return. The final regulation also includes two clarifications to the rules regarding what is a "complete and properly prepared" estate tax return for purposes of the portability election. The IRS rejected a suggestion (which had previously been made in response to Notice 2011-82) that it provide a short form estate tax return for taxpayers who file a return only to elect portability and are not otherwise required to file an estate tax return. It cited problems with accuracy in other types of abbreviated returns and the administrative problems with creating and maintaining alternate forms as reasons for its decision. In addition, the final regulations include changes that clarify certain rules about the application of the portability rules to qualified domestic trusts, the availability of a DSUE amount by a surviving spouse who becomes a citizen of the United States, and the impact of credits in Secs. 2012 through 2015 on computing the DSUE amount.

VI. Your Trash May Be Their Treasure

Article by Will Andersen, Paralegal
The Andersen Firm

When planning your estate, nobody wants their family to fight about what you meant or what you wanted. It is easy to remember the big things like houses, cars, and money. But what about the little things? For instance, what about the $100 necklace you always wore just because you liked it? Or maybe a funny

bowtie that you liked to put on at Christmas? While these things may seem trivial at best, they can become a major source of infighting within your family after you are gone. That $100 necklace? Even though you never really felt it was important, your two daughters may disagree:

Daughter 1: "Mom wore that to my high school graduation AND my wedding!"

Daughter 2: "Oh yeah? Well Mom told me I could have it and the whole family heard her!"

Daughter 1: "I don't care, she left me the house and everything in it. This was in the house!"

Now this seemingly unimportant necklace has caused a rift in your children's relationship, and there could potentially be a legal battle over something you never thought twice about because it had no real monetary value. But it is often not the valuables that cause the most contention; it is the things with sentimental value. To your loved ones, these are the things that cannot be replaced, and to them, are priceless.

So how can this be prevented? The easiest way is simply with a list that you maintain through your life of where you want the little things to go, coupled with talking to your family about what they would want. This list is called a Tangible Personal Property Report. This list is given can be handwritten or on a separate document, but should be referenced in your revocable living trust. It becomes part of the estate plan, but you will not need to amend your plan every time you make a change.

With this list you can state exactly where you want your personal belongings to go, and there will be no question of your final wishes. You can change it at any time, as many times as you want without having to speak to your attorney.

The second and perhaps more important piece is to communicate with your loved ones about what is important to them before you go sit on your cloud. While it can be a tough conversation to have, simply asking the daughters what is important to them can allow you to talk it out with them and stop the fight before it ever starts. That way there is no surprise to anyone when the list you created is put into effect.

Through good communication and a Tangible Personal Property Report you can ensure that your wishes will be carried out, and no family relationships will be hurt after you are gone. While looked at as a small piece of the estate plan, it can very often be the most important piece, at least as far as your loved ones relationships are concerned.

COMMENTS: If you have clients who could use a complimentary estate plan review or an initial discussion of their estate planning needs please contact our office at **866.230.2206** to

organize a time that works for you and your clients' schedules.

VII. Estate Planning During Divorce

Many clients don't realize the importance of having an estate plan in place during a divorce and following through with the transfer and documentation of assets after the divorce.

Brad received a large multi-million dollar settlement because he was in an accident. Brad and Grace signed a prenuptial agreement prior to getting married to keep the settlement money as Brad's sole and separate property. Brad held his settlement money in a trust. After they had been married for a while, Brad added Grace as an 80% beneficiary of his Trust. His remaining family members were a 20% beneficiary of his Trust.

After a ten-year marriage, Grace filed for a divorce. Brad got sick and two days before the filing of the divorce decree with the Court, he died from unknown causes. Brad's Trust stated that Grace would receive 80% of the Trust if they were married at his death. They were married at his death because in Arizona, the divorce is not final until the decree is filed. Grace received 80% of his Trust, or approximately $14.4 million and Brad's family members received 20% of his Trust, or approximately $3.6 million.

If Brad had changed his estate plan at the time of filing his divorce, which would have only entailed advising his lawyer and signing a trust amendment, his family members would have received 100% of the Trust after estate taxes are paid (or approximately $10.8 million), instead of the 20% that they received because he did not change his estate plan.

Moral to the story: When filing for divorce, change your estate plan immediately, or your soon to be ex-spouse will receive your assets if you die prior to finalization of the divorce. Not only will your ex-spouse receive your assets, but he or she will also be able to make decisions about your financial and health care decisions if you were to become incompetent before the divorce was final. The ex-spouse will usually also be in control of your assets as the Personal Representative and Trustee of your Trust if needed unless changed prior to the divorce becoming final.

COMMENTS: If you have clients facing divorce, please contact our office at **866.230.2206** to organize a time that works for you and your clients to discuss establishing a trust or amending their current estate planning documents.

VIII. Estate Planning for Blended Families

You have arrived at your second marriage, but this time you are a little bit older and (hopefully) a little bit wiser. Like divorce, second marriages (or simply not your last marriage) and blended families present their own issues when it comes to estate planning. You would like to take care of your spouse and your children, but letting them "work it

out" after you are sitting on your cloud is simply a recipe for disaster.

Fortunately, estate planning that takes into account your unique family situation can alleviate most of your concerns, allowing you to freely pursue your second chance at "happily ever after".

Good communication is key. The first step is to have an honest conversation with your new spouse about your existing finances, goals for the future and how you expect your assets to be distributed. These conversations can be difficult and emotionally-charged, but they will reap innumerable rewards in the long run. If your children are adults, you may also want to include them in these discussions so that everyone knows what to expect.

The biggest concern in second marriages is ensuring that each spouse's share of the estate ultimately ends up with his or her desired beneficiary. That is, if each spouse has children from other relationships, those children's inheritance is protected even if their parent is the first spouse to die.

Traditional estate planning distributes an estate to the spouse and then the children. But, after the first spouse dies, the surviving spouse can easily amend the documents to disinherit whomever he or she chooses--including the deceased spouse's children! Therefore a review of your current plan is absolutely necessary.

In addition, there are more pieces in a foundational estate plan that needs to be addressed. The durable power of attorney (where you name a trusted individual to manage your financial affairs and legal decisions during your life if you are not able) should be reviewed. Make sure any previous powers of attorney (perhaps naming your previous spouse) are revoked. Execute an updated power of attorney naming your spouse, your children or another trusted individual as your agent.

Similar to a power of attorney, a health care directive allows you to name someone you trust to make decisions about your health care when you are not capable yourself. An updated health care directive is always helpful for medical professionals in the event of an emergency. This also gives you a chance to discuss your feelings about your end-of-life care, organ donation and burial arrangements with your new spouse.

You and your new spouse may be still learning about each other, and that includes details about financial assets. It is important to share that information and make changes or transfer those accounts or update beneficiary designations. It will be so helpful for your grieving spouse and family to not have to play detective after your death.

Moreover, your new spouse may not know all of your family and old friends. Providing names, telephone numbers and email

addresses for these people so that they can be notified if something happens to you will help connect your spouse with your past.

Every blended family is different and each presents its own set of challenges, but The Andersen Firm is available to help guide you through the process and achieve your goals.

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IX. Wealthy Suffer From Lack of Estate Planning

Excerpt from Author: Shelly Schwartz
Posted on CNBC

Despite their wealth and business savvy, more than one-third of high-net-worth families have not taken the most basic steps to protect and provide for their loved ones when they die, according to a recent survey by CNBC.com.

The CNBC Millionaire Survey found 38 percent of those with investable assets of $1 million or more have not used a financial expert to establish an estate plan, while 62 percent have.

Individuals with $5 million or more (68 percent) were more likely to do so, compared to those with $1 million to $5 million in assets (61 percent), according to the survey, conducted by Spectrem Group for CNBC, which polled 750 millionaires.

The numbers don't surprise Mitch Drossman, national director of wealth-planning strategies for U.S. Trust, who said the constant changes to the federal estate-tax law for nearly a decade (until it was made permanent in 2013) resulted in "estate-planning fatigue."

"We have had an incredible amount of uncertainty with respect to estate taxes, and every change led advisors to reach out to their clients to explain these changes and be sure their documents were up to date and reflective of those changes," he said. "Clients finally said, 'Enough already.'"

The higher federal estate-tax exemption amount, which now stands at $5.43 million per person due to annual inflation adjustments, has also rendered estate planning a lesser priority for many wealthy families, said David Mendels, a certified financial planner and director of planning for Creative Financial Concepts.

Married couples can combine their exemptions to give away $10.86 million tax-free in 2015.

"I think people tend to think of estate planning as being primarily a means to reduce estate taxes, and therefore, if they don't have to pay estate tax, they may feel they don't have to do any planning," said Mendels.

But 15 states, including New York, Connecticut and Massachusetts, as well as the District of Columbia, levy their own estate taxes, which kick in at much lower thresholds. New Jersey's exemption, for example, is $675,000, Rhode Island's is $921,655, and Maryland's is $1 million. "Depending on where you live, estate taxes may still be a factor," said Mendels.

Estate planning, however, is about much more than the size of one's taxable estate, he said.

It's a series of documents that protect your assets, provide for your children and delineate your wishes regarding end-of-life decisions. Absent specific instructions, family members are left to guess at what you would have wanted, causing unnecessary stress and infighting.

"Estate planning is not necessarily synonymous with tax planning," said Drossman at U.S. Trust. "There are still many valid reasons to do non-tax estate planning to address property management, to protect assets and to address exactly where you stand on issues you may confront later in life, like cognitive decline or disability.

"That's going to be a bigger issue with longer life expectancies, better medical care and the aging population," he added.

For families with minor children, a last will and testament is the most critical estate-planning document they can have, said Mendels at Creative Financial Concepts.

> *"The probability of something happening may not be high, but if it does and you haven't planned, anything is possible, including litigation, higher taxes and complete chaos."*

"If you have young children, you need a will," he said. "It's not about the money. You need to name a guardian for your children, in case something happens to you and your spouse."

It can also be used to set up trusts for any property your child will inherit and to name a trustee to handle the property until your child reaches the age you specify.

Thy will be done

Failure to do so means the courts would have to decide who is best suited to care for your children if tragedy should strike. A medical power of attorney is another important weapon in your estate-planning arsenal, authorizing an individual to make health-care decisions on your behalf in the event of physical injury or cognitive impairment.

If you're married, that's typically your spouse, but if he or she dies first, you'll need a backup—ideally, someone who is

geographically nearby who can communicate in person with your health-care providers, said estate-planning attorney and CFP Austin Frye, founder and president of Frye Financial Center.

"If, God forbid, you are put in a situation from which you are not going to recover, you want to keep control over what happens to you," said Frye.

A durable financial power of attorney document is also necessary, as it identifies the person you'd like to manage your money if you are unable to make decisions for yourself, said Frye. Such legal documents grant that person legal authority to pay taxes on your behalf, borrow money, pay your bills, invest and handle bank transactions.

Trusts remain a valuable tool for protecting assets from creditors, legal claims and offspring with poor money-management skills.

It's never pleasant to contemplate one's own mortality. But high-net-worth families who fail to plan—and there are many—risk exposing their kids' inheritance to creditors, predators and bitter ex-spouses.

Worse, they leave life's most important decisions—such as who will care for their kids and whether their spouse should pull the plug—in the hands of the courts.

"You have to plan for the worst and hope for the best," said Frye of Frye Financial Center. "The probability of something happening may not be high, but if it does and you haven't planned, anything is possible, including litigation, higher taxes and complete chaos."

X. Top 5 Reasons Why You Need an Estate Plan

Article by Julie Garber
Published on About.com

While there are a variety of reasons why people decide to meet with an estate planning attorney and create an estate plan, I have found the reasons listed below to be the top five.

1. **Avoiding Probate**

   Avoiding probate is by far the most common reason why people seek out the advice of an estate planning attorney. While many have never even dealt with probate, they still know one thing - they want to avoid it at all costs. This stems from probate horror stories covered by the media or told by neighbors, friends or business associates. Suffice it to say that for the vast majority of people, avoiding probate is a very good reason for creating an estate plan and can be easily achieved.

2. **Reducing Estate Taxes**

   The significant loss of one's estate to the payment of state and/or federal estate taxes or state inheritance taxes is a great motivator for many people to put an estate

plan together. Through the most basic planning, married couples can reduce or even possibly eliminate estate taxes altogether by setting up AB Trusts or ABC Trusts as part of their wills or revocable living trusts. In addition, a variety of advanced estate planning techniques can be used by both married couples and individuals to make the estate or inheritance tax bill less burdensome or completely go away.

3. **Avoiding a Mess**

Many clients seek the advice of an estate planning attorney after personally experiencing, or seeing a close friend or business associate experience, a significant waste of time and money due to a loved one's failure to make an estate plan. Choosing someone to be in charge if you become mentally incapacitated and after you die and deciding who will get what, when they will get it, and how they will get it after you're gone will go a long way towards avoiding family fights and costly probate court proceedings.

4. **Protecting Beneficiaries**

There are generally two main reasons why people put together an estate plan in order to protect their beneficiaries: (a) Protecting minor beneficiaries, and/or (b) Protecting adult beneficiaries from bad decisions, outside influences, creditor problems and divorcing spouses. If the beneficiary is a minor, all 50 states have laws that require a guardian or conservator to be appointed to oversee the minor's needs and finances until the minor becomes a legal adult (at age 18 or 21, depending upon the laws of the state where the minor lives). You can prevent family discord and costly legal expenses by taking the time to designate a guardian and trustee for your minor beneficiaries. Or, if the beneficiary is already an adult but is bad at managing money or has an overbearing spouse or partner who you fear will squander the beneficiary's inheritance or take it in a divorce, then you can create an estate plan that will protect the beneficiary from their own bad decisions as well as those of others.

5. **Protecting Assets from Unforeseen Creditors**

Lately asset protection planning has become a very important reason why many people, including those who already have an estate plan, are meeting with their estate planning attorney. Once you know or even just suspect that a lawsuit is on the horizon, it's too late to put a plan in place to protect your assets. Instead, you need to start with a sound financial plan and couple that with a comprehensive estate plan that will in turn protect your assets for the benefit of both you during your lifetime and your beneficiaries after your death. You can also provide asset protection for your spouse through the use of AB Trusts or ABC Trusts and your

other beneficiaries through the use of lifetime trusts.

XI. What Financial Advisors Say About The Andersen Firm

The Andersen Firm receives feedback from Financial Advisors on the services we provide. I am pleased to share some of this feedback with you.

Financial Advisor from Tampa regarding Jim Collins:

"Jim, I have used various attorneys over the years for my clients but you have a way of explaining to people all the complexities and making them understandable. So many attorneys use all the legal mumbo jumbo and talk over clients' heads (mine too). People feel intimidated, I believe, when attorneys use that legal persona. You make people feel comfortable and I appreciate that very much. You have received many compliments from my clients that I have introduced to you. When we sit down with my clients I want them to feel comfortable with what is being suggested to them and most of all I want them to understand it and the logic behind what is being recommended and the why of it. I get that from you and thank you for it." Sincerely…

New York Financial Advisor to his Branch Manager:

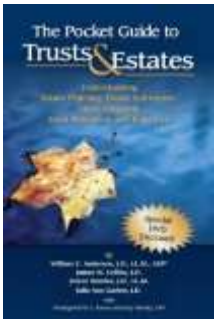
"I have been meaning to thank you for having The Andersen Firm and specifically Bill Andersen in our office and helping my clients and myself.

I gave Bill the ultimate test; I had him work with my 83 year old mother. My mother is a tough lady, not easy to deal with. My Mother, Bill and I met in October in NYC and my mother signed the documents in Fort Lauderdale in January. My mother lives half the time in Queens and the other half in Florida.

Bill was patient with her, polite and explained everything and answered all her questions. I was so impressed with Bill that my wife and I did our trusts with Bill in February/ March. I have referred him to friends and clients. Many clients want a lawyer to have office in NYC and also in Florida. I just wanted to thank you for having Bill as a valued resource."

XII. The Pocket Guide to Trusts and Estates

Bill Andersen, Joleen Searles and Jim Collins with Erin Turner and Jerry Saresky have



released their collaborative book ***The Pocket Guide to Trusts & Estates: Understanding Estate Planning, Estate Settlement, Estate Litigation, Asset Protection and Elder Law***. If you would like a complimentary

copy, call Angela Christian at 866.230.2206. Books can be purchased on Amazon.com as well.

XIII. The Andersen Firm Areas of Practice

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

- 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.

Estate Litigation

- Our lawyers are not only skilled at handling cases involving estate and trust disputes, they draw on a thorough knowledge base of the specific procedures surrounding these issues. The Andersen Firm can efficiently take each case through to completion realizing that full blown litigation often can be avoided if we work diligently to come to resolution. Attorneys at The Andersen Firm represent beneficiaries, trustees and personal representatives in various jurisdictions dealing with estate litigation and probate litigation matters. A Will contest challenges the admission of a Will to probate or seeks to revoke the probate of a Will that is already pending before the probate court. A similar type of estate litigation can take place contesting the terms of a trust. The most common causes of action in both Will contests and estate litigation can be found at www.TheAndersenFirm.com or call us at 866.230.2206.

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.

COMMENTS: If you have questions about The Andersen Firm's practice areas, need assistance with continuing education, client seminars, or have a question or suggestion about our website, **Angela Christian** is our **Director of Professional Alliances** and is available to assist you. Angela welcomes your calls and may be reached at 866.230.2206 or by email at AChristian@TheAndersenFirm.com.

Newsletter content compiled by:
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Director of Professional Alliances