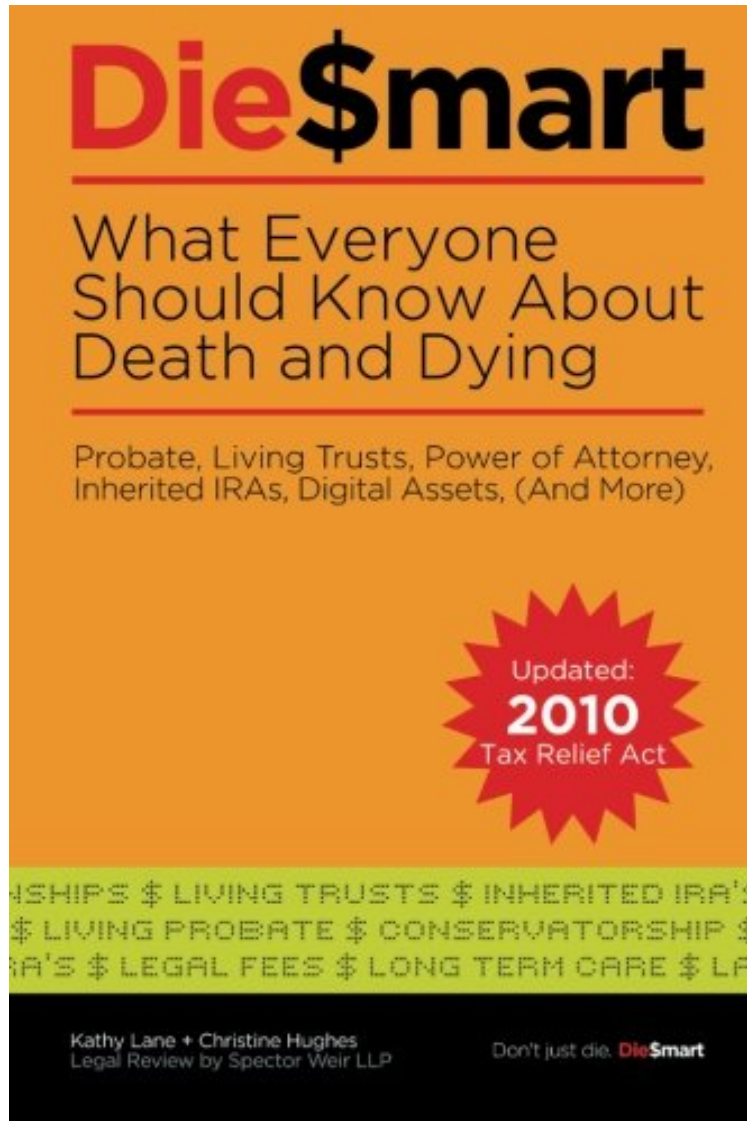


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Die Smart: 11 Mistakes That Cost Your Family When You Die: Probate, Living Trusts, Power of Attorney (And More)

Kathy Lane, Christine Hughes

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Kathy Lane, Christine Hughes : Die Smart: 11 Mistakes That Cost Your Family When You Die: Probate, Living Trusts, Power of Attorney (And More) before purchasing it in order to gage whether or not it would be worth my time, and all praised Die Smart: 11 Mistakes That Cost Your Family When You Die: Probate, Living Trusts, Power of Attorney (And More):

0 of 0 people found the following review helpful. Should be in Everybody's library. Read it, learn it, take action. Do it now. By Dan Lewandowski I'm only starting to delve into this and it is proving to be everything I expected from the other glowing reviews. I thought I had a pretty good handle on all this but this book has opened my eyes to aspects of planning for all of life's contingencies and the inevitable end that I had not fully considered. Presented in a clear and well organized way with modern references to aid in the reader's understanding of the practical ramifications, realistic possibilities and probabilities of various misfortunes that could befall anyone, along with the tools you need to plan and protect yourself to ensure the best, most efficient and self directed outcomes. 0 of 0 people found the following review helpful. Five Stars By Charlyn K. Warner Everyone should read this book and learn what you don't know about wills, estate planning and insurances. 0 of 0 people found the following review helpful. Die\$mart was a great map through ever changing legal issues for the task of Probate By BBI purchased this book to help my grandsons with the sudden stroke of their mother, and how to best help in caring for her as an invalid and her sizable savings. But, it became a well used tool for me in October when a friend I had provided a home for the last 23 years died. I was her personal representative and chosen executor of her estate, which she had none, and was several hundred of thousands of dollars in debt. All her listed directives were missing or partially missing. Having in years past been the executor of 4 other estates, I was astonished at all the legal changes plus loopholes that weren't the same anymore. Kathy Lanes book has been a lifesaver in leading me through this ongoing legal quagmire. BB

While serving as caregivers and executors, we discovered laws and documents we didn't understand or even knew existed. Rules which governed how we managed our parents' financial affairs..and cost our family time and money. We realized nobody teaches someone how to die smart in school. Many of our friends can't answer simple questions: Why doesn't a will avoid probate? Why aren't living trusts just for the rich? What is living probate? Who pays for long term care? Why wouldn't you designate a minor child as a beneficiary? Why is planning for incapacity as important as planning for death? How can you maximize the value of inherited 401ks and IRAs? What happens if you add your child as a joint tenant? Our experience taught us dying is a major financial event in our life. An event where "dying dumb" can cost your family 4 to 8% of your net worth, or more with long term care. Get Smart. Don't lose your money when you die

From the Publisher The authors were on a mission when they wrote Die\$mart - 11 Mistakes that Cost Your Family Money When You Die: Probate, Living Trusts, Power of Attorney (And More). Kathy and Christine had just gone through an agonizing period of serving as a caregiver, and eventually settling their parent's estate. During this time, they became aware of forms and laws that no one talked about in school. The more they learned, the more amazed they were when they experienced what the impact of "dying dumb" means to those left behind. After experiencing the emotional and financial consequences of "dying dumb", the authors began to research how much people actually knew about the rules that manage their lives in the event of caring for an aging parent or the paperwork required when someone dies. They were astonished to discover in a survey that 85% of the people had never heard of a power of attorney, and that most people don't have a clue about how death or a prolonged illness can impact their lives and financial worth. The sordid truth is that "dying dumb" can cost a family 4 to 8% of their net worth - even more if long term care is involved. With their background in information workflow, market research and taxes, the authors began to construct a guide to help people manage their affairs so that others won't be blindsided like the authors were. Die\$mart is written for the average person - it's easy to understand and will help you save time and money by providing you with information about the facts, laws and forms that manage your affairs as we age and die. You can use this information to have a conversation with your parents, your lawyers and your financial planner---no matter the size of the estate. Die\$mart will help you understand that what you don't know - or don't do - will cost you and your family dearly in the end. From the Author This book was written from our personal experience, with legal review from the law firm of Spector Weir LLP. We thought we were educated people. We have degrees in business. We managed businesses. However, when it came to caring for aging parents and serving as an executor/trustee, we kept discovering facts we didn't know about. Even though we had spent time and money with estate planning lawyers. Facts that cost our family time and money. We wanted to share our knowledge...and hopefully provide the information you need to take care of your affairs while you can. From the Back Cover 70% of all people will die dumb. Will you be one of them?