

# Don't Forget About This

When people think about estate planning, they generally think of it as being needed by only the ultra-wealthy. Actually though, this isn't the case at all.

Whether people realize it or not, estate planning is a big part of retirement planning. Because of legislation and demographic changes, as well as tax, inheritance and privacy laws, proper estate planning is greatly needed in almost all retirement plans.

So, don't forget about estate planning!

The ultimate goal of estate planning is to pass to your heirs as many assets as possible, with the lowest

protect and preserve your legacy for your family, loved ones and your charitable causes and interests. And, you do not have to be extremely wealthy to have this desire.

That is why you cannot forget about proper estate planning, and the many areas and factors that it entails. A few of these areas and factors are common, like having proper estate planning documents, but most are just not thought about by most people. So, make it a point to learn about these factors and areas that must be addressed in order to maximize, protect and preserve your legacy the best way.

To learn more about these factors, and many more, tune in next week for the **It's Your Money Show**. The show airs on **WMEQ** (880 AM) on Thursday at 7:30am and Saturday at 9:00am, as well as on **WWIB** (103.7 FM) on Wednesday at 7:30pm and Saturday at 5:30pm. You can also obtain this information and independent advice for your specific situation by contacting me at **(715) 835-6022**, **info@KeyStoneCV.com**, or through our website, **www.KeyStoneCV.com**.

## Retirement & Estate Planning



Patrick J. Couture  
IAR, Investment Advisor  
Representative,  
Radio Talk Show Host

[www.KeyStoneCV.com](http://www.KeyStoneCV.com)

taxes, expenses, and fees, and to do it as privately as possible. In other words, to

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