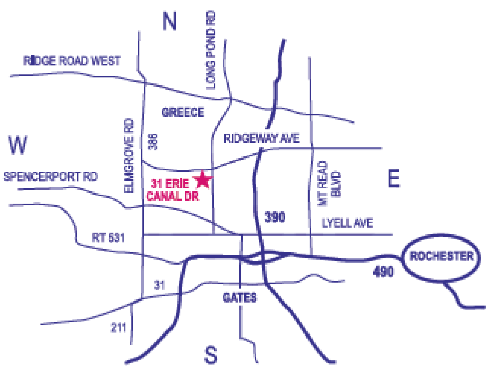
Bansbach Law P.C. is a
Client - oriented law firm
Formed in 1990.
We serve individuals, families,
businesses, developers,
citizens' groups and
municipalities.



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Estate Planning

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ESTATE PLANNING PRACTICE AREAS

We listen to and advise clients to help them identify and achieve their goals.

- Planning for future generations- asset transfer, special needs dependents and reducing the need for probate.
- Planning for your own needs – long-term care and Medicaid planning, powers of attorney and health care proxies.
- Business succession planning- buy-sell agreements, family limited partnerships, dynasty planning.

We realize that careful planning can provide stability and peace of mind, but we are also aware that the process is personal to each client and, therefore, each plan is unique. That is why we structure each client's plan according to the goals, needs and circumstances of that particular client: one size does not fit all.

Since being founded in 1990, our firm has addressed a broad range of planning concerns and implemented a variety of techniques to accomplish each client's goals. As a client's needs and financial circumstances change over time, we are prepared to timely recommend new strategies.

Therefore, we aim to develop a relationship with each client that begins with the development of an estate plan and continues as that plan evolves over time.

In our Estate Planning practice, we have helped clients with both simple and complex issues that commonly encompass the following areas.

FUTURE GENERATIONS

- We draft wills and trusts that transfer assets to beneficiaries in an effective and efficient manner.
- We have successfully created trusts that accommodate special needs dependents while simultaneously minimizing potential tax liabilities that may apply to certain transfers.
- We have helped clients avoid the need and expense of probate through the use of trusts and simple beneficiary designations.
- We help clients that want to actively plan for their children's and grandchildren's educational needs and other important life events.
- We work with clients' other advisors, such as CPAs and insurance agents, to ensure that each component is integrated into the estate plan.
- We meet with clients after implementing their estate plan to address any change in circumstances.

YOUR OWN NEEDS

- We address long-term concerns, such as the use of Medicaid for future medical expenses, to protect clients' assets and honor their intended distribution of assets.
- We create healthcare proxies and living wills that are tailored to the individual's own wishes.
- An integral part of many plans is the power of attorney, and we ensure that our clients and their agents are fully aware of the powers and responsibilities created under such a document.

BUSINESS SUCCESSION PLANNING

- We help clients who have spent a lifetime building their businesses to efficiently transfer ownership to younger generations, anticipating and mitigating potential tax liabilities.
- We create Buy/Sell Agreements to protect families and their businesses from untimely and unexpected events.
- As a business entity is generally a significant asset in a client's financial picture, we help protect that asset and make it a central part of the estate plan and preserve it for future generations.