



# The Wall Street Journal Complete Estate-Planning Guidebook

*Rachel Emma Silverman*

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Let's face it: you can't avoid death or taxes. But you *can* create an estate plan that will make both a whole lot easier for your loved ones and put *you* in control of how your assets will get passed to your heirs.

Here, *Wall Street Journal* personal-finance reporter Rachel Emma Silverman walks you step-by-step through the process. Chock-full of clear and solid advice on how to get the most out of the main estate planning tools - including wills, trusts, life insurance, guardianship papers, and powers-of-attorney documents - the *Wall Street Journal Complete Estate-Planning Guidebook* will help make your estate-planning process as simple, smooth, and unintimidating as possible.

This book will help you:

- Clarify your estate-planning goals, such as dividing up property for heirs, reducing taxes or leaving money for charity
- Understand the key estate-planning documents you'll need, including wills, beneficiary-designation forms, powers-of-attorney and health-care advance directives
- Decode the technical jargon that estate planners often use, so you feel comfortable discussing QTIPs and QPRTs when you sit down with your lawyer.
- Reduce possible estate, gift or generation-skipping taxes and legal and probate fees – decreasing what goes to the tax man and increasing what goes to your heirs
- Learn strategies to divide money and personal property among your heirs, and reduce the possibility of family fights
- Discuss sensitive estate-planning issues with your family
- Maintain your estate-plan over time, including how to store and when to update your documents

With completely up-to-date information on how to navigate the new 2011 estate tax legislation, and thoughtful advice on how to handle your estate in complicated situations – like if you're single, in a same-sex relationship, or wish to provide for children with special needs - this is *the* estate-planning guide for today's messy and complicated world.

One of the biggest estate planning mistakes people make, says Silverman, is waiting too long to start. Which is why the *Wall Street Journal Complete Estate-Planning Guidebook* isn't just for those planning for retirement or their golden years. It's for anyone, of any age, who wants the peace of mind of knowing that your wishes will be respected and your hard-earned money will get passed on as you would like.

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