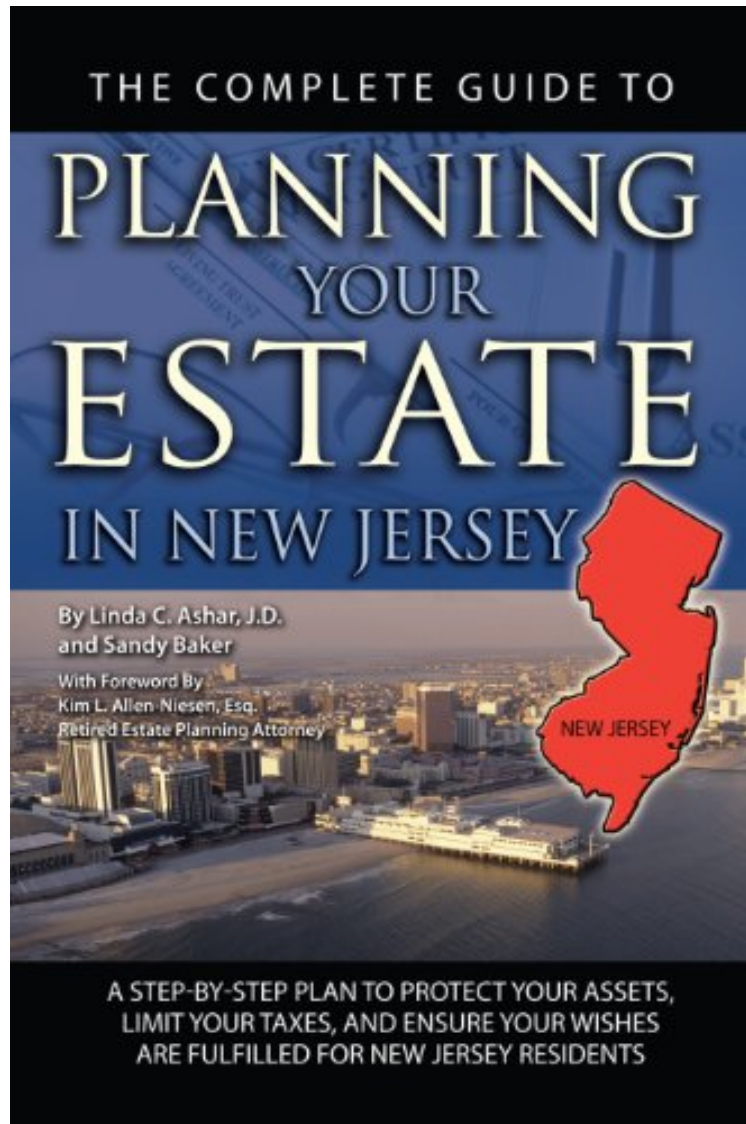


(Download) The Complete Guide to Planning Your Estate in New Jersey: A Step-by-Step Plan to Protect Your Assets, Limit Your Taxes, and Ensure Your Wishes are Fulfilled for New Jersey Residents

# The Complete Guide to Planning Your Estate in New Jersey: A Step-by-Step Plan to Protect Your Assets, Limit Your Taxes, and Ensure Your Wishes are Fulfilled for New Jersey Residents

Linda Ashar

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What happens to your estate after you are gone is very much within your control. Estate planning is not only for the wealthy; it is for everyone. It is simply the process of deciding where your assets are to be distributed after your death. For those people who wish to preserve their assets for designated purposes — such as family or special charities — it becomes necessary to make special advance preparations. The right plan can protect the value of your estate and spare your loved ones unnecessary hassles and legal conflicts. The Complete Guide to Planning Your Estate in New Jersey will help you glide through this complicated process. This new book has been adapted to offer New Jersey residents state-specific advice for estate planning. Coauthors Linda C. Ashar, attorney at law, and Sandy Baker have crafted an estate-planning primer, allowing New Jersey residents to become more informed and more involved during the process. New Jersey-specific information is offered throughout this book, including: New Jersey's probate code; New Jersey rules, regulations, and laws specific to estate planning; elements of a valid New Jersey will; planning your living will in New Jersey; explanations of New Jersey laws regarding durable health care power of attorneys, do not resuscitate (DNR) orders, and directives to withhold CPR. The book's easy-to-understand context clarifies this complicated and sensitive subject and gives readers the power to take control of their future. Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed. This Atlantic Publishing eBook was professionally written, edited, fact checked, proofed and designed. The print version of this book is 288 pages and you receive exactly the same content. Over the years our books have won dozens of book awards for content, cover design and interior design including the prestigious Benjamin Franklin award for excellence in publishing. We are proud of the high quality of our books and hope you will enjoy this eBook version.

Just mentioning the need for an estate plan often throws people into an instant state of guilt over not having one and confusion about how to start. What information is required? Which professionals should be contacted? What decisions need to be made? For most people, it is just easier to put it off again. Throughout my 18 years of practicing estate planning law, I constantly compared the ease of administering a clear estate plan to the turmoil caused when a family member died without a plan. One of the best gifts, and certainly the last gift, a person leaves his or her family is a well-planned estate. It is never too early to start thinking about an estate plan. The sooner a plan is started, the more options are available to the client. For example, life insurance frequently is an important component of a good plan, and policies are cheaper at a younger age. Starting relatively early in life usually means there is less financial information to organize, and updating becomes a lifelong habit. Moreover, clearly stating health care wishes and appointing a person to direct them are important at every age because accidents happen. The trauma of an accident is exacerbated when sensitive health care decisions must be made on assumptions, leaving family members, doctors, or even judges guessing about the patient's values. The Complete Guide to Planning Your Estate in New Jersey is the perfect companion in the planning process. It explains the information needed to start what assets are included in the estate, the effect of debt, who can help and how to obtain that information. The terminology and options involved with probate, trusts, insurance, and the estate tax can be overwhelming. In my experience, many clients leave their first meeting with a professional feeling dazed. With The Complete Guide to Planning Your Estate in New Jersey, clients can enter the meeting with an understanding of the process and know they have a resource to refer to every step along the way. Estate planning is a combination of federal tax law and state administration law. Any guide must include the fundamentals of the tax provisions and property transfer options, but also the particular rules specific to each state. Not following the state laws can cause delay and additional fees to correct mistakes, or worse, could invalidate portions of a plan. This guide is designed to inform New Jersey residents of their options and the rules for implementing their plans. Recently, Stieg Larsson, the bestselling Swedish author, wrote all three books of the Millennium trilogy and died of a heart attack before any were published. They are a huge hit, resulting in millions of kroners in Larsson's

estate. Who receives the money? He lived with a woman for years; she was his life companion, but they never married. He did have a will prepared years ago giving the money to an organization, but he never signed it. As in New Jersey, Sweden has intestate laws that decide who receives a deceased person's assets in the event there is not a will. Under these laws, Larsson's father and brother are very wealthy men. If you don't have an estate plan, get started. --  
Kim L. Allen-Niesen  
About the Author  
Esq. Retired Estate Planning Attorney