

# EP 101, INTRODUCTION TO ESTATE PLANNING

## ARIZONA ATTORNEY RICHARD KEYT'S FREE CLASS

- To:** Arizona residents without a Will or a Trust who want to learn about the contents & cost of a comprehensive estate plan & how it protects family & loved ones.
- Subject:** A free 1.5 hour introduction to estate planning mini-course called "*Family Protection & Peace of Mind*," also known as Estate Planning 101.
- Topics:** Wills, Trusts, Living Wills, Financial Powers of Attorney, Healthcare Powers of Attorney, HIPAA Authorizations, Mental Healthcare Powers of Attorney - what they do & why you need them.
- When:** 1st Tuesday of every month, 7 – 8:30 pm at 3001 E. Camelback, Suite 130, Phoenix, AZ 85016
- Benefit:** Knowledge, a free consultation with Rick & a **\$500 DISCOUNT** on a trust based estate plan
- How:** To reserve seats, call Rick's legal assistant Milena at 602-906-4953, ext. 106 or send her an email at [mac@keytlaw.com](mailto:mac@keytlaw.com) with your desired class date. Seating limited to 12 per class.

Rick explains in English (not legalese) why everybody who has loved ones (regardless of the value of their estate) needs a good estate plan, especially people who have minor children or substantial assets. Learn the basics of Wills & Trusts and:

- ✓ How a properly drafted Personal Asset Trust™ can:
  - **Protect heirs' & spouse's inheritance from creditors, ex-spouses & bankruptcy**
  - Avoid going to court to obtain a conservator for you if you become incapacitated
  - Specifically address the different needs of each of your loved ones now and adjust to their changing needs after you're gone - such as unexpected illness, disability, or drug or alcohol problems.
- ✓ **How an IRA Inheritance Trust® can make your family IRA or retirement plan millionaires.**
- ✓ Who inherits your property if you die without a Will or a Trust. You may be surprised!!
- ✓ How to save your family thousands of dollars by avoiding the Terry Schiavo nightmare.
- ✓ Disasters of the rich and famous, including Anna Nicole Smith's pathetic Will.
- ✓ How federal estate taxes take 55% of estates over \$1,000,000 after 2010.
- ✓ How to save your family as much as \$1,575,000 in estate taxes with a properly drafted Trust.
- ✓ That life insurance proceeds are included in your estate and how an Irrevocable Life Insurance Trust can prevent the IRS from taking **55% of life insurance proceeds**.
- ✓ **HOW YOUR PARENT OR LOVED ONE CAN CREATE A TRUST FOR YOU THAT WILL PROTECT YOUR FUTURE INHERITANCE FROM YOUR CREDITORS, EX-SPOUSES AND FROM BANKRUPTCY.**

Arizona estate planning attorney Richard Keyt produces high quality comprehensive custom drafted estate plans. *It's no coincidence that many families have turned to us to set up their trust or upgrade their original trust when they wanted greater asset protection for their loved ones!*

**FOR MORE INFORMATION, SEE THE ARIZONA ESTATE PLANNING LIBRARY AT [WWW.KEYTLAW.COM/EP](http://WWW.KEYTLAW.COM/EP)**

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**For directions to the EP 101 location click here: [Map to KEYTLaw Office](#)  
Free parking next to our one story office building**

**CALL NOW TO RESERVE YOUR SEAT – Classes Limited to 12 People**  
**602-906-4953, ext. 106 (24 hours a day – leave message after hours)**  
Richard Keyt, KEYTLaw, LLC, 3001 East Camelback, Suite 130, Phoenix, Arizona 85016