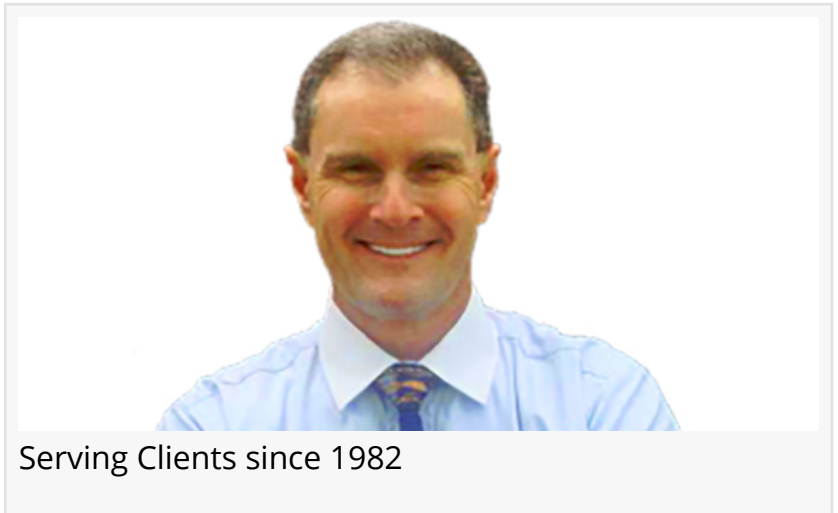


# Fraser Allport, Fiduciary and Certified Estate Planner - 8 simple Estate Planning Tips

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/EINPresswire.com/ -- After a person finishes their Financial and Retirement ... [Estate planning](#) is one of the most important Life decisions a person can make.



Estate Planning is challenging because of the emotions driven by contemplating one's own mortality.

A Google search for "Estate Planning" results in more than five billion entries, while "Estate Planning services" populates another three billion.



All Knowledge comes from Experience. "

*Albert Einstein*

As the search results indicate, knowing where to start is often the toughest task of all.

Before determining how best to distribute one's assets to heirs, consult with a [Fiduciary](#) and Certified Estate Planner™.

A Professional can help assess what a person owns, and how best to transfer Assets in the most efficient way.

Fraser Allport is a Fiduciary and Certified Estate Planner.™.

Fraser simplifies the process of starting and finishing an Estate Plan.

Fraser's simple "Estate Fact-Finder" questionnaire can help start the process of building a bona fide and enduring Estate Plan.

Below are Fraser's eight important steps for Estate Planning.

## 1. Define The Objectives

Estate Planning has a straightforward Goal: to record a plan for distributing one's Life's assets upon Death.

Such a task is multifaceted. It encompasses elements of money, taxes, family dynamics, emotions, Probate costs, and one's Legacy.

Define objectives and obstacles early. What's the ultimate goal? Who gets what, when, and how?

Who is the Executor?

What about Powers of Attorney and Health Care Directives?

Are HIPPA pre-authorizations in place?

Are there plans for Final Expenses and a pre-paid Funeral / Cremation Plan?

Start with intentions and Goals for one's lasting Legacy, and the next steps will come into focus.

## 2. Inventory all Assets - both Financial Assets and Tangible Personal Property.

Before a person can assign beneficiaries ... a person needs to take stock of what they have.

Assets include both the tangible and intangible, such as:

Homes, Land and Real Estate

Cars/Boats

Collectibles/Antiques/Coins/ Jewelry, etc

Sentimental Family Heirlooms

Personal possessions ( furniture, tools, etc.)

Bank and Brokerage accounts

Stocks, Bonds, Mutual Funds, IRAs, etc

Life Insurance and Annuities

What else?



### 3. Consider Values-based bequests.

What Legacy, memory, or impact does a person want to make ?

Leaving bequests for Grandchildren and College funding ? Charities ?

Leaving a lump sum, or funds in Trust ?

### 4. Brainstorm your Beneficiaries.

In most states, next-of-kin are the standard Estate beneficiaries when a Will doesn't exist. But that may not align with a person's wishes.

A person can leave their Estate to anyone, including Charities and Alma Mater. Beneficiaries do not have to be blood-related.

### 5. Prepare the Executor's tool chest.

This is the step that makes Estate Planning simple for the Successor Trustee or Executor.

Income Taxes can have a significant impact on the final value of inherited funds.

Life Insurance policies and other financial tools like a Medicaid Trust can be the difference between using up resources in one's final days versus passing along bequests and Leaving A Legacy.

Among the list of medical and legal considerations you should evaluate with a Professional are the following:

Life insurance

Powers of Attorney

HIPPA Authorizations

Medical Care Directive (a.k.a. DNR)

Who files the final Income Tax Return for Decedent ?

### 6. Enlist the advice of a qualified Estate Planner.

If the above duties sound daunting, they do not have to be.

This is where a Fiduciary and Certified Estate Planner <sup>™</sup> like Fraser Allport can help.

A licensed Fiduciary is legally obligated to act in the Decedent's best interest, and can help

navigate the ins and outs of Estate Taxes, Life Insurance, Wills and Trusts, and more.

Getting the right advice at the right time could save the beneficiaries time and costs associated with Probate Court, and make the process less stressful and costly for the Heirs.

7. Don't "set it and forget it."

A quality Estate Plan should be updated annually.

Beneficiaries' needs change, as do State Laws.

A person's situation may not have changed, but State's Laws may have.

Be proactive, and Finish the process, including funding one's Trust.

Start Today, because Tomorrow is promised to no one.

8. Leave A Legacy. Don't Leave A Mess.

Be proactive : Start and Finish the process so as to leave one's Life work to loved ones ... not the Probate Court, Will contests, and Attorneys' fees.

This is a moral as well as financial imperative.

Or else ... What was the point of spending a Lifetime working and accumulating Assets ?

Schedule a Complimentary Consultation with Fraser at [www.calendly.com/fiduciaryadvisor](http://www.calendly.com/fiduciaryadvisor), or simply call Fraser at 386.882.6256.

The hardest part of any task in Life is simply starting it.

And the hardest part of starting a Retirement Plan is to simply call a Financial Professional.

Just Getting Started with a [Retirement Planning](#) relieves a person's apprehension and tension about the process.

Starting always makes a person feel better : They are on their way !

Procrastination is the # 1 problem when it comes to building a successful Retirement Plan.

Retirement does not just happen by accident, or by itself. It is not a given that one can retire.

Planning is a verb. Retirement Planning requires Action.

A person need not work until their Death if they start their Retirement Planning early.

Time is Money, and Time does not come back. Start your Retirement Plan today.

Fraser Allport also helps people understand which Social Security benefits they are eligible to receive: their own Benefit, a Survivor Benefit, or Spousal, or Divorced ? Fraser helps them understand the rules that apply to them, and when to choose the specific strategies that maximize their specific situation.

All Knowledge comes from Experience.

And Experience Matters. That's Fraser.

Fraser is The Advisor that a person keeps for Life.

Fraser is the way that it used to be.

Fraser is the way that it's supposed to be.

See Fraser's Bio', Services, and Educational Workshops, and Schedule a Complimentary Social Security Consultation with Fraser at: [www.fraserallport.com](http://www.fraserallport.com)

Talk with some of Fraser's Clients. References are available upon request.

Fraser also helps with any other financial questions on a person's mind as well, including Medicare, Income Taxes Portfolio Optimization and Estate Planning. How does one safely and wisely invest their " Nest Egg " upon Retirement?

Fraser practices holistic, integrated Retirement Planning for Teachers. Like a balanced diet ... Fraser builds balanced Retirement Plans.

Think of one's financial Life as a puzzle: All the pieces of a person's Retirement Plan need to fit together into a comprehensive whole.

Fraser builds integrated and holistic Financial Plans for his Clients, like building a balanced Nutritional Plan. It's all about synergy and Balance.

Fraser is a Fiduciary and Certified Estate Planner with 41 Years of Experience.

Fraser can help a person with Retirement and Estate Planning, Income Taxes, Social Security and Medicare.

Medicare can be confusing, and Out-of-Pocket expenses not covered by Medicare pose a financial risk to Retirees.

Home Health Care is another expenses not fully covered by Medicare. Home Health Care expenses are 24/7/365.

Fraser is licensed in Medicare and Medicare Supplements.  
Fraser is a Trusted Authority for your Medicare questions .

Being able to stay in your home with Home Health Care coverage has become a big priority for Retirees.

Fraser has solutions for those who desire protection for Home Health Care expenses.

To afford the large and inevitable expenses that a person will spend on medical care in retirement as they age, they should budget accordingly in their Financial Plan. It's logical and an imperative : Don't forget to factor in Out-of-Pocket Health Care costs when calculating Financial Planning in Retirement.

Fraser Allport, a Fiduciary and Certified Estate Planner, is licensed to assist a person with Medicare, Medicare Advantage Plans, Part D Drug Plans, Home Health Care and Long-Term Care Plans, and Medicare Supplement Plans.

Please see Fraser's Library of Medicare articles at <https://www.fraserallport.com/medicare-library/>

Fraser also specializes in the Florida Retirement System's DROP Program.

Please see Fraser's DROP and Medicare Library at: <https://www.fraserallport.com/florida-drop-library/>

Fraser can help a person learn more about the various aspects of Florida's DROP, 403(b), and 457 Deferred Compensation Plan.

Fraser works across all of Florida, and can also work in all 50 States.

As Fraser says ...

If a person gets smart with their Money ...  
They will have more of it.

See Fraser's Educational Workshops at <https://www.fraserallport.com/my-workshops/>

The finishing touch to every good Financial Plan is Estate Planning.

A licensed Fiduciary is legally and ethically obligated to act in a person's Best Interest, and can

help navigate the ins and outs of Estate Taxes, Life Insurance, Wills and Trusts, and more. Since 1982, that's what Fraser has been doing for 41 Years. Experience Matters.

Fraser Allport is a Certified Estate Planner™, and can help craft a lasting Estate Plan. When a person dies ... They want to Leave A Legacy, not A Mess.

An Estate Plan is about properly and easily passing one's entire Life's work and Assets. See Fraser's Estate Planning Credentials and Services at : <https://nicep.org/profile/fraser-allport-id-908>

Fraser Allport is a Fiduciary and Certified Estate Planner™ with 41 Years of Experience. Experience Matters.

Fraser is the way that is used to be. Fraser is the way that it's supposed to be. With 41 Years of Experience ... Fraser is The Advisor that a person keeps for Life.

Fraser's website also has a link to Google Reviews from his Clients. Read what Fraser's Clients say about their experience with him.

Read Fraser's Client Google Reviews at : <https://www.google.com/search?client=firefox-b-1-d&q=Fraser+Allport#lrd=0x88de6054f6da76b7:0xe1bfd223d960bf29,1,,,%60>

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