



PINKERTON, DOPPELT & ASSOCIATES, LLP
Asset Protection & Estate Planning Attorneys

San Diego Asset Protection Alert

Our law alert keeps you up to date on the newest strategies, latest developments and key court decisions that affect your financial wellbeing.

Provided as an educational service for friends, colleagues and clients by Walter E. Pinkerton, Jr. and Roy M. Doppelt, who welcome your questions and comments at (858) 618-5510, roy@help411.com or walt@help411.com.

Three Problem Areas Deserve Your Attention

Over the years, we have worked with thousands of families and business owners. During this time, we have identified three costly problem areas that consistently rear their ugly heads. They are **Long-Term Care Planning**, **Estate Tax Planning** and **Gift Tax Planning**. So, as a service to our friends and clients, we now offer a free analysis in each area, as follows:

PROBLEM AREA #1: Long-Term Care Planning.

Few people want to think about the problem we all face: our ongoing health care as we grow older. Have you and your spouse asked yourselves this question: "Who will take care of us when we can no longer take care of ourselves?"

Whether you think about *your own* long-term health care -- or the care *your parents* will need -- you and your spouse need to honestly and candidly address these four questions:

1. Who will make decisions about my health care when I can no longer make those decisions myself?
2. How can I make sure I don't become a burden to my children?
3. How can I take care of my aging parents?
4. What choices are available for my own (or my parents') long-term health care?

FREE ANALYSIS: To help you answer these questions, our law firm now offers a free analysis of your Long-Term

Read What You'll Find In This Issue:

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Probating Your Will Opens Your Life To Everyone!
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Care Planning. We do this to help make sure neither you nor your loved ones are caught unprepared. As health care costs continue to skyrocket, the traditional means of planning for long-term care have been replaced with early planning today. The early planning process includes setting goals and choosing new, non-traditional ways to manage your family's health care costs.

If you have not addressed these critical questions, you're invited to call us and schedule a free consultation about long-term care planning. **Without exaggeration, getting this free analysis of your needs may be the most important decision you'll ever make. So please call today: (858) 618-5510.**

PROBLEM AREA #2: Estate Tax Planning.

With past changes in the law, and more changes ahead, many people think they have avoided the estate tax monster's toxic bite. Certainly the subject of estate taxes raises a myriad of questions: For federal estate tax purposes, what exactly is an "estate"? When does an estate become taxable? What assets are counted in determining if your estate is taxable? What tools can you use to reduce estate taxes? What about state estate taxes? What about complicated terms, like Generation Skipping Transfer Tax, Qualified Charitable Organization Deduction, and many others?

FREE ANALYSIS: Pinkerton Doppelt & Associates offer a free analysis of how estate taxes will affect your estate. We'll explain the estate tax liability you and your spouse face -- and suggest ways you can reduce or perhaps entirely avoid estate taxes. Plus we'll explain when you need to take key steps, a subject often misunderstood. Please call now to schedule your free estate tax analysis. The sooner you learn what lies ahead, the better you can plan to reduce or avoid your tax liability. **So please don't wait one moment longer. Call us today at (858) 618-5510. More...**

Three Problem Areas (Cont'd.)

PROBLEM AREA #3: Gift Tax Planning.

Gift taxes are taxes imposed on gifts given to any person while you are still living. Most people don't understand the relationship between gift taxes and estate taxes, which leads to many costly problems. Likewise, many people don't realize when a gift becomes subject to the federal gift tax. This is another area where you can incur significant tax liability if you don't take proper steps. And, as with estate taxes, you can take specific steps to reduce or avoid gift tax liability.

FREE ANALYSIS: Our law firm offers a free analysis of how you can

reduce or avoid your estate tax liability by gifting. We'll explain exactly how and when to go about gifting your estate, if that's advisable in your situation. Also, we'll explain if gifting will not help in your circumstances. For gifting to work to your benefit, you need time. This is because federal law limits the amount of money you can gift to each person per year, so if you hope to reduce your estate tax liability through gifting, you need to start early. So please don't delay. The sooner you discover your options and start gifting, the more money you and your beneficiaries will save. **Please call today to make an appointment for your free gift tax analysis: (858) 618-5510.**

Perils of Procrastination

A man who attended a seminar stood up and told the audience that his brother had just died. His brother had not suffered an injury or any lingering disease. But one day, without notice, he died.

The planning and preparation this man was putting into his estate plan was all for naught. Because he never took action. He never actually set up his plan. He wanted to. He planned to. He expected to. But he died. Please call today and schedule your appointment because none of us can be sure we'll be here tomorrow.

Read What Clients Say...

"In all my dealings with Mr. Doppelt he has been honest, forthright and conscientious. He analyzes problems quickly and finds a workable solution, whether it takes five minutes or hours of work. I highly recommend Mr. Doppelt's abilities and service."

Robert G., Esq., San Diego

"I have known Roy Doppelt personally and professionally for over thirty years. I find him to be the consummate professional. He has always been extremely attentive to any of my needs. He is easily accessible, always returns my phone calls and I can count on him to give me honest and good legal advice anytime I need it!"

Eric N., Chicago, Insurance Agent

Under California Rule of Professional Conduct Section 1-400, these testimonials do not constitute a warranty, guarantee or any express or implied outcome of any individual case. First names and initials are used for client privacy and these testimonials were provided by former clients and non-clients of the firm and the original of each testimonials is on file at the Law Office.

Meet Respected Lawyer Roy M. Doppelt

Roy Doppelt is a respected attorney based in San Diego, California. He has practiced law for 20 years and works with families and businesses. His firm represents clients in all matters relating to asset protection, estate planning, business planning, charitable giving and tax law.

In 1984, Roy graduated from the University of Michigan (Ann Arbor) with a Bachelor of Arts Degree. And in 1987, he earned his Juris Doctor Degree from the California Western School of Law (San Diego). Roy was named in Who's Who Among American Law School Students. In addition, he received the Dean's Award, was named to the Advocacy Honors Board and was admitted to the Order of the Barristers.

Roy is a member of the California State Bar, the Illinois State Bar and the San Diego County Bar Association. He is admitted to practice law in all California and Illinois State Courts, as well as the U.S. District Court for the Southern District of California.

In 2006, the highly regarded International Legal Directory Martindale-Hubbell awarded Roy for being "Peer Review Rated for Ethical Standards and Legal Ability."

Roy enjoys reading and spending time with his wife and two children.



>>> **"You're Invited to Call Anytime!"** <<<

"If you have questions about asset protection, estate planning, living trusts, probate, business planning or charitable giving, please don't hesitate to call our Toll Free Helpline: 1-877-HELP 411 (That's 1-877-435-7411)." - *Walter & Roy*

Probating Your Will Opens Your Life to Salespeople, Nosy Neighbors – Everyone!

If you want to keep your financial affairs private, make sure you avoid probate. Probate is the court-supervised process of settling your estate after you die. Simply put, your executor takes your will to the court and asks the judge to distribute your property to your heirs. After all your bills and taxes have been paid, the judge issues his order and your proper-

ty goes to your beneficiaries. (This usually takes months and can cost several thousand dollars.)

One problem is that this entire process is a matter of “public record.” This means anyone can go to the court — with or without a good reason — and ask to see your file. And once he opens your file, can you guess what he

will see? The balance in your savings account. The value of your stocks. The appraisals on your jewelry. (This is where your neighbors could discover that your biggest diamond is a fake!) All this information will be given to anyone who asks. Salespeople. Neighbors. Relatives. Anyone! If you set up a living trust, you keep all your affairs private.

Two Costly Misconceptions About Wills and Trusts!

Misconception #1: The cost of your estate plan is only the cost of drawing up the documents. No. The cost of your estate plan is both the cost of drafting the documents and the cost of distributing property to your heirs after your death. Simple Wills are less ex-

pensive to set up, but are more costly after your death because they must go through probate and there is qualification of the estate and estate administration. Revocable Living Trusts may cost more than simple Wills, but the cost of settling your estate is much less.

Misconception #2: Revocable Living Trusts are only for large estates. No. Revocable Living Trusts are for anyone who wants to avoid costly conservatorship and probate proceedings. In appropriate cases, people with small estates can benefit from a Living Trust.

Meet Respected Lawyer Walter E. Pinkerton, Jr.

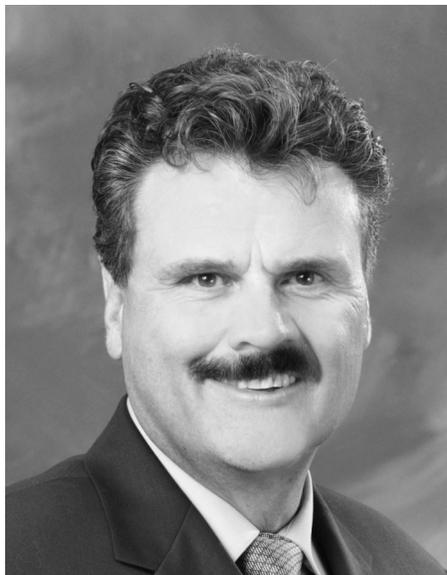
Walter Pinkerton is a respected asset protection and estate planning attorney based in San Diego, California. He has practiced law for 29 years and has extensive experience working with families and businesses. Walter represents clients in all matters relating to asset protection, estate planning, business planning, charitable giving and tax law.

In June 1968, Walter graduated in the top 5% of his class from Philadelphia University with a Bachelor of Science Degree. He is a member to Tau Kappa Epsilon Fraternity and PHI SI Honorary Fraternity. In June 1979, Walter graduated in the top 10% of his class from the University of West Los Angeles Law School, where he earned his Juris Doctor Degree. He was admitted to practice law May 31, 1979.

Walter is a member of the California State Bar, San Diego Bar Association and Ramona Bar Association. Walter is admitted to practice before all California State Courts. He is ad-

mitted to practice before many federal Courts, including U.S District Court for both the Central and Southern District of California, U.S. Tax Court, Court of Appeals for the Ninth Circuit, and the U.S. Supreme Court.

Walter enjoys flying, sailing, golf, baseball and spending time with his wife and two children.



Dangers of Joint Tenancy

Danger #1: Only Delays Probate. When either joint tenant dies, the survivor -- usually a spouse or child -- immediately becomes the owner of the entire property. But when the survivor dies, the property still must go through probate. Joint Tenancy doesn't avoid probate; it simply delays it.

Danger #2: Financial Problems. If either owner of Joint Tenancy property fails to pay income taxes, the IRS can place a tax lien on the property. If either owner files for bankruptcy, the trustee may be able to sell the property even though the other joint tenant is not otherwise involved in the bankruptcy.

Danger #3: Unpaid Debts. If a joint tenant has debts he has not paid, and his creditors think he may dispose of or hide his assets, the creditors may be able to have the assets frozen even before a judgment is entered against the joint tenant.

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Request For E-Mail Addresses

Please send your e-mail address to Lawyer@help411.com.

Do you like receiving updated law and information you can use in your daily life?

Have you visited our websites or blog recently?

Our firm has two websites now: one for estate planning and one for family law.

Our estate planning website is www.help411.com.

Our family law website is www.divorce.help411.com and there is a daily newsletter with articles on family law at no charge.

Our blog is www.sandiegoestateplanninglawyerblog.com and we have weekly posting with interesting subjects.

We are constantly trying to improve our service to you, our most valued clients. If you would like to be included in this, please e-mail your e-mail address (as many as you would like) to lawyer@help411.com and we will add this to our e-mail list. You may unsubscribe at any time and there is no charge for this service.

Pinkerton Doppelt is always looking for ways to go "green" and help the environment.

“Will you please help us by referring your family and friends?”

The highest compliment we can receive is for you to recommend us to your family and friends.

So if anyone you know wants information on estate planning and how to protect their assets, please give them our phone number and invite them to call us.

We'll gladly speak with them on the telephone or in our office -- no cost or obligation, of course.

In the same way that we helped you, we'll be delighted to help them too. Thank you!

-- Roy & Walter



YOURS FREE! You're invited to request a copy of our new **Family Asset Protection Survival Guide**. In this guide, you'll discover 19 Smart Ways to Protect Your Assets 21 Costly Misconceptions About Wills & Trusts 9 Potential Problems With Living Trusts 11 Dangers of Owning Property in Joint Tenancy 5 Steps to a Competent Asset Protection and Estate Plan 20 Red Flags That Signal When Your Will or Living Trust is Out of Date 27 Misconceptions About Planning for Your Senior Years And Much More. To receive this free booklet, call (858) 618-5510 or send an e-mail to Roy@help411.com. We'll respond promptly.

IF YOU HAVE A FRIEND OR COLLEAGUE who would like to receive this newsletter, please give us the person's name and address and we'll add them to our distribution list. ***Thanks!***

“You're Invited to Call or E-mail.”

“If you have questions about asset protection, estate planning, living trusts, probate, business planning, charitable giving or tax law, please don't hesitate to call. You're welcome to call us anytime, without cost or obligation. We'll be happy to help you in every way.” -- *Walter and Roy*

PINKERTON, DOPPELT & ASSOCIATES, LLP

Asset Protection & Estate Planning Attorneys

16466 Bernardo Center Drive Suite 260 ❖ San Diego, California 92128

Telephone (858) 618-5510 ❖ Facsimile (858) 618-5511

roy@help411.com ❖ walt@help411.com ❖ www.help411.com

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