

Do You Have A PLAN Or A Nightmare?

Bernard Kearsse Can Assist You in keeping the State of Georgia from deciding who and how your loved ones will receive their inheritance.

To schedule a free one-hour Will Conference, call today at (770) 394-9570.

Bernard V. Kearsse, III, P. C.
Wills, Trusts, Elder Law
990 Hammond Drive, Suite 800
Atlanta, Georgia 30328
tel: (770) 394-9570
fax: (770) 901-9088

Satellite offices conveniently located in Buckhead and in the Roswell-Alpharetta area.

Bernard V. Kearsse, III, has over 20 years of legal experience, concentrating in the estate planning and employee benefits areas. He is a member of Phi Beta Kappa, holds a Masters in Law degree in Estate Planning and is a Supervisory Council member of the Real Property, Probate and Trust Law Section of the American Bar Association.

"I can't believe the State of Georgia would give part of my assets to my three-year-old instead of to my spouse."

According to the American Association of Retired Persons, 57% of all adult Americans do not have wills.

"Die without a plan, and you leave your heirs a nightmare."

AARP Bulletin, March 2004.



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What Can Planning Do for Your Family?

- Allow you to decide who will receive your property and manage your affairs after your death.
- Reduce, defer or eliminate estate taxes.
- Allow for a family member or friend to handle your affairs in the case of your incompetency in lieu of intrusive and expensive Court involvement.
- Protect your assets and family in a second marriage environment or from a spouse's remarriage after your death.
- Create an environment where good decisions can be made with respect to your last illness.



Did You Know, Without a Valid Georgia Will...

- Your spouse may not receive all of your estate?
- Your children will inherit a portion of your property and have complete control of their inheritance at age 18?
- The Court will decide, if you and your spouse are both deceased, who will raise your children.

Also:

- The Court will select your personal representative.
- The Court will require your heirs to post bond on your assets.
- The Court will require your personal representative to inventory your assets.

Famous Last Words...

I don't need a Will – I don't have many assets.

I don't need a Will – my spouse is going to get everything anyway.

I don't need a Will – I'm single.

In Addition to a Will, You May Wish to Consider:

- A Financial Power of Attorney to keep the Court from handling your affairs in the case of incompetency.
- A Health Care Power of Attorney to allow loved ones to make a rational decision relating to your last illness.

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