



B O U L A Y

Estate and Trust Services



You've worked a lifetime to climb the mountain to retirement, building assets along the way to benefit yourself and your family. Your estate plan is the map used to determine your intentions once you are no longer able to control them. An effective estate plan can allow you to distribute your assets while considering the needs and desires of your heirs' journey through life. That plan may include maximizing your income during your retirement years, providing for those who depend on you, assuring the continuity of your business, and continuing any charitable work. The plan provides direction to the estate administrator while minimizing administration costs.

How we help you get there

At Boulay, we focus on understanding your needs and work with you to create your own unique plan. We will work with you to:

- Determine your family needs and liquidity
- Analyze your estate's assets, including value and objectives
- Determine the impact of will or trust agreements on your family, your financial status, or tax laws
- Estimate the estate tax burden of your estate
- Identify tax saving strategies for your estate
- Develop a succession plan for your family business
- Write a personal instruction letter for your family
- Plan for lifetime gifts
- Coordinate the implementation of your plan with other professionals (bankers, insurance agents, etc.)

Some of the methods we may use to assist you include:

- Employee Stock Ownership Plans (ESOP)
- Life Insurance Options
- Living Trusts
- Long-Term Care Insurance
- Irrevocable Life Insurance Trusts
- Trusts for "S" Corporations
- Business Succession Plans
- Qualified Personal Residence Trusts
- Grantor Retained Annuity Trusts
- Disclaimer of Inheritance
- Deferred Payment of Estate Taxes (Section 6166)
- Various Charitable Giving Options
- Family Partnerships

Estate planning doesn't end once all documents are signed. We continue to work with you, your family, and your other advisors to put your plan into action, revise it as needed, and provide the necessary reporting. Our experts can help you meet all of your estate planning goals no matter where you are on your voyage through life.

Get a Review of your Existing Estate Plan

Boulay's wealth advisors can help determine your family needs and analyze your estate's assets. Whether you're still climbing the mountain to retirement or enjoying the trek down, we'll help map out a plan for your family as they continue on the journey of life. Contact an advisor at learnmore@BoulayGroup.com.