

Keeping Life Simple

When you need it most!

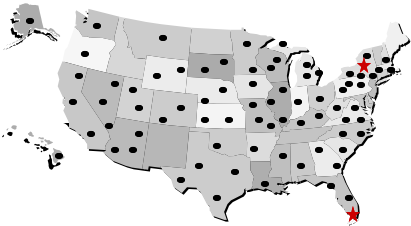
**ESTATE
PLANNING**

LAW CENTER
DAVID J. ZUMPARNO CPA/ESQ

Keeping Life Simple.

To better serve you, we have offices located in New Hartford & Syracuse, New York and also in Miami, Florida!

We also have 100's of law firms across the country we work closely with!



You pay nothing to attend a seminar or to meet with a lawyer to explore your options. The first meeting is always complimentary!

That's right it's **FREE!**

If you want to:

- Stay in control of your “stuff” while you are alive and well
- Plan for you and your loved ones if you became disabled and need care
- Make sure that when you pass away, your “stuff” goes to your loved ones without unnecessary costs or delay

Then call

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and we will get you headed in the right direction!

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Estate Planning



...What is it?

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The Myths:

- **I have a Power of Attorney, I'm all set.....**
- **All I need is a will..... Right?**
- **I don't need a trust... I'm not wealthy....**
- **I'm alone now and it's confusing to me**
- **I'm too young to worry about this, it doesn't apply to me?**

- When you appoint someone as your agent, it's like giving that person a "blank check" to everything you own. If you're not careful, that "blank check" can be used in ways you never intended! What's more, the power of attorney has no effect when you pass away, it ceases to have any legal effect.
- When you pass away, those things you own in your name will be frozen until the will, which "controls" how your stuff gets to your family goes through probate. However, anybody who wants, can contest your will and change your intended result. Everything will be controlled by the court.
- An iPug trust™ is like setting up your own personal rule book so you can control everything no matter what happens in life or after you pass away. Trusts are not just for "wealthy people", they are for people who want to be sure of how they and their families are protected now and in the future.
- If you are not sure about how to control the events of your life or you're tired about not knowing and want to take control, find out how simple it can be...
- Everybody over the age of 18 needs a Health Care Proxy. If you become unable to communicate with medical personnel, then your family may have no say in your care. Accidents happen when you least expect them & without planning your choices will be gone.



**Learn how you can
stay in control..
even when life gets
*out of control!***