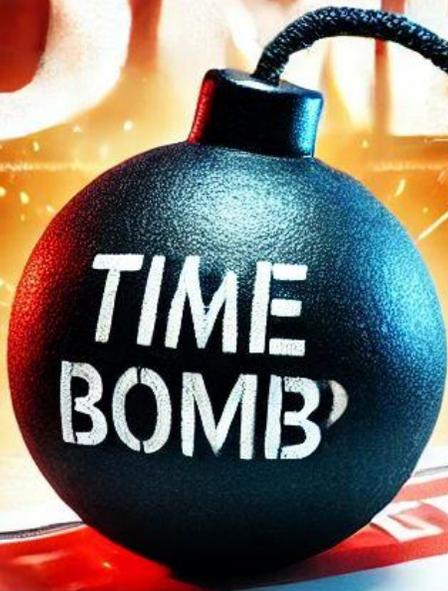


# TAX TIME? BOMB?



BOYD & BOYD, P.C. ©2025

We will be starting shortly ... Here's a little bit of background about us.





# Is Your Estate Plan A Tax Time Bomb?

BOYD & BOYD, P.C.

2025

# Meet the presenter



F. Keats Boyd, III Esq.

Attorney F. Keats Boyd, III, is the principal shareholder and President at the Law Offices of Boyd & Boyd, P.C. where he concentrates his practice in the areas of Estate, Trust & Retirement: Planning, Administration & Management, Asset Protection Planning, Business & Succession Planning, Charitable Planning, Elder Law, Special Needs Planning, Tax Law and Trustee Services. He is a graduate of College of the Holy Cross. After serving in the US Air Force as a Captain he received his doctorate cum laude from Suffolk University Law School. Mr. Boyd has been helping families handle and protect their estate related matters for over 30 years.



# Meet the presenter



Kelli Olsheski,

CFP<sup>®</sup>, CDF<sup>®</sup>, CEPA<sup>®</sup>, ChFC<sup>®</sup>, CPFA<sup>®</sup>, AAMS<sup>®</sup>

Wealth Management Advisor | Merrill Lynch

Kelli Olsheski is a seasoned wealth strategist known for her ability to distill complex financial concepts into clear, actionable strategies. With a background in engineering and more than a decade in the financial industry, she works closely with high-achieving professionals, business owners, and executives to help them align their wealth with their purpose—on their terms.

As a Certified Financial Planner<sup>™</sup> professional and Certified Exit Planning Advisor (CEPA<sup>®</sup>), Kelli specializes in navigating pivotal transitions such as business exits, career changes, and legacy planning. She and her team—recognized on the Forbes list of Best-in-State Wealth Management Teams—offer a disciplined, goals first approach that emphasizes clarity, tax efficiency, and long-term confidence.



# Meet Our Expert Planner



Whitney N. Tashjian, Esq



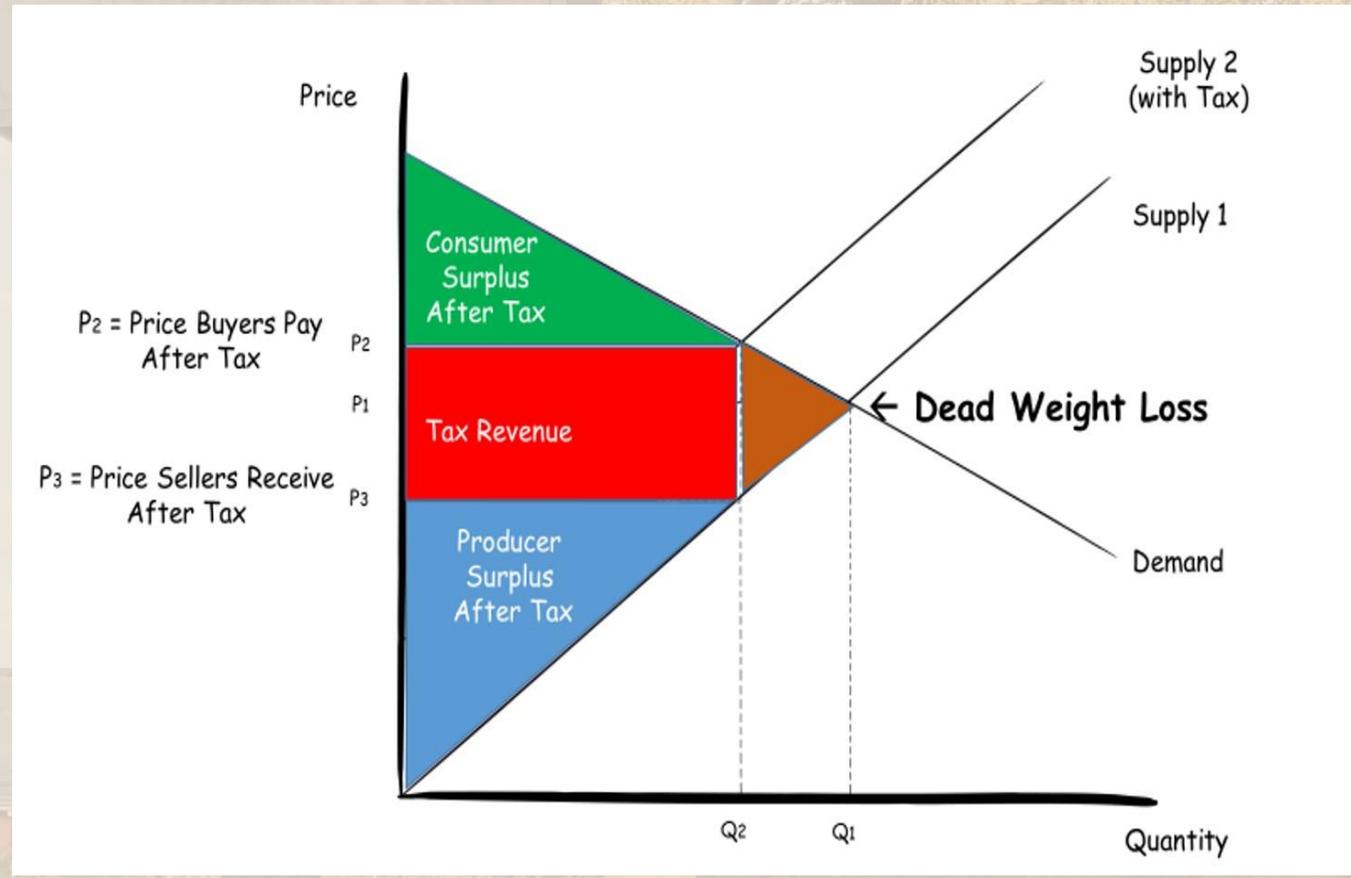
Attorney Whitney N. Tashjian is a graduate of The College of the Holy Cross and Suffolk University Law School. She is admitted to the Bar of Massachusetts, the District of Columbia (D.C.), the United States District Court of Massachusetts, and the United States Tax Court. Prior to joining Boyd & Boyd, P. C., Whitney served as Counsel for the Law Office of Lindsey M. Straus, a general practice firm based on Cape Cod. She was a Securities Litigation paralegal for five years at Mintz Levin in Boston, where she was responsible for filing securities class action and SEC cases on behalf of institutional investors. She also interned with the Law Offices of Vinca Jarrett & Associates, a small Boston based entertainment firm, culminating in an opportunity to represent the firm at the 2013 Cannes Film Festival. Whitney was a competitive figure skater with the United States Figure Skating Association and grew up spending her summers on the Cape with her family.

# Background



As an undergraduate, Keats studied Economics which influenced his understanding that economic efficiency requires minimal taxes. Tax Avoidance is critical to Wealth Preservation and to a strong economy.





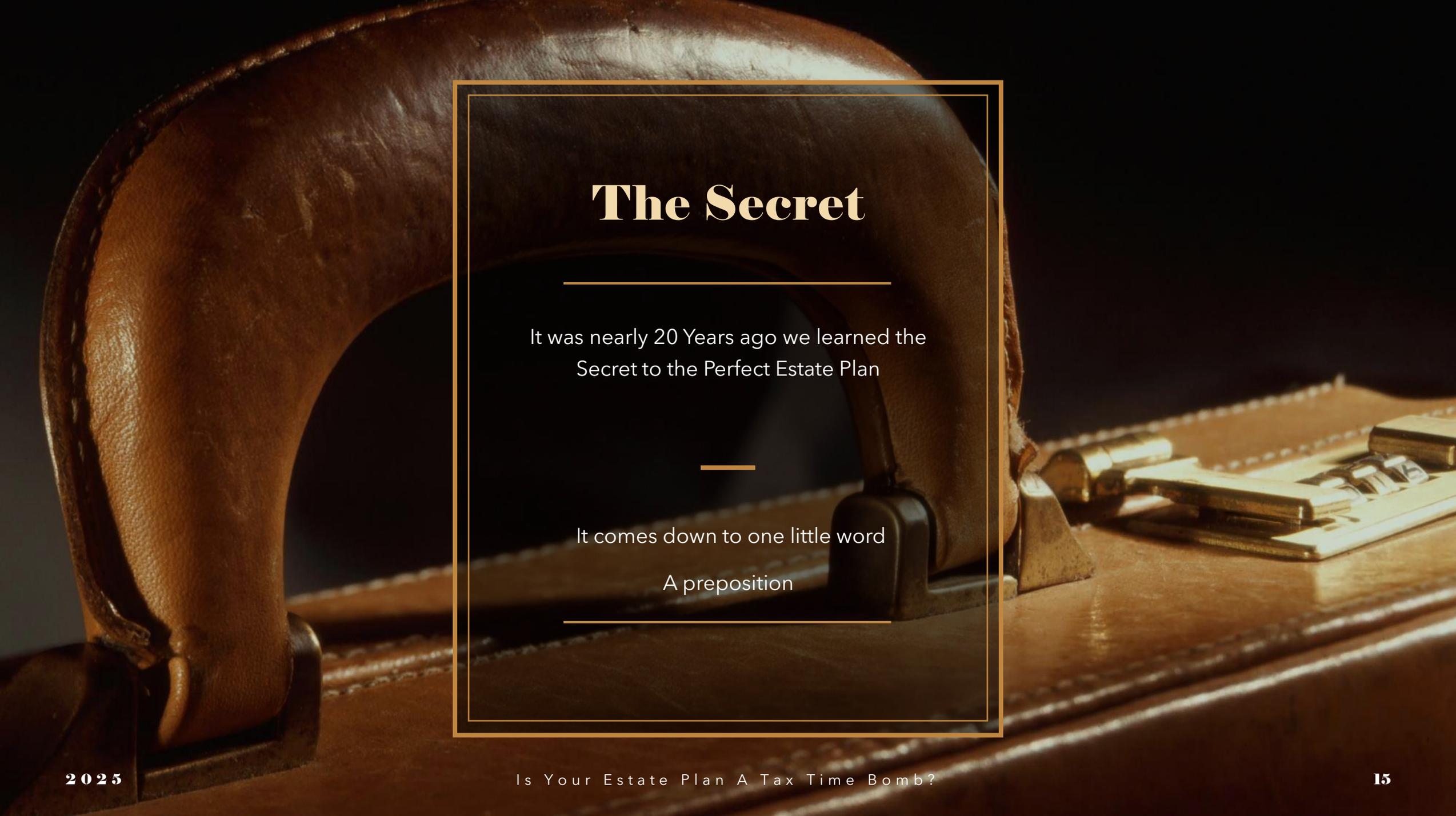
**TAXES MATTER**

**And how you set up your plan will change how much of your wealth your family will get to keep.**



# Traditional Estate Planning

**Do you want to learn the  
Secret that turned estate  
planning upside down?**



# The Secret

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It was nearly 20 Years ago we learned the  
Secret to the Perfect Estate Plan

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It comes down to one little word  
A preposition

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## The Secret

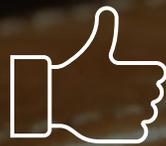
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**LEAVING YOUR  
ESTATE "TO"**

---

**The Secret**

**LEAVING YOUR  
ESTATE "FOR"**





# Estate Planning Secrets



<b>No. 1</b>	To Preserve Wealth, Leave Your Estate "For" not "To"
<b>No. 2</b>	
<b>No. 3</b>	



## Estate Planning Secret #1



**Wealth is like butter.**

**The more it is spread,  
the thinner it gets.**

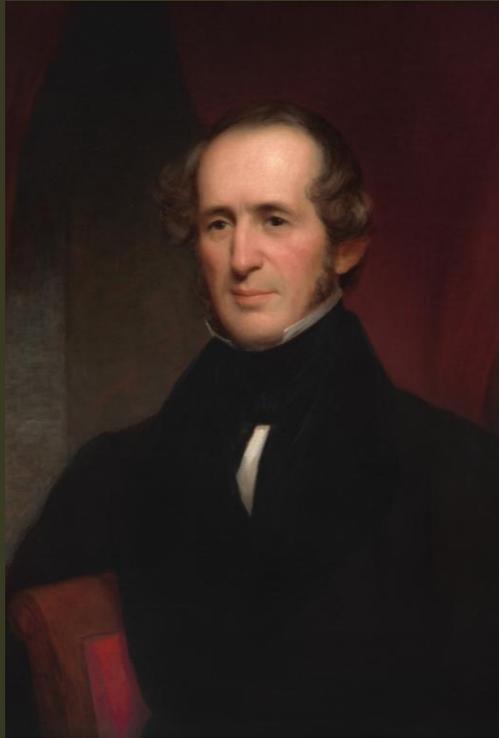


# Traditional Estate Planning

**Uses Wills, Joint Property, Beneficiary  
Designations and Trusts  
to gift "TO" your heirs.**

**Your Wealth Gets spread more thinly.  
It is lost to lawsuits, divorces & taxes**

# Cornelius Vanderbilt (1794–1877)



Vanderbilt built an empire in the shipping and railroad industries. By the time of his death, Vanderbilt's wealth was estimated to be around \$100 million

Vanderbilt left the majority of his fortune to his eldest son, William Henry Vanderbilt

Within thirty years after the death of the Commodore Vanderbilt in 1877, no member of his family was among the richest people in the United States

When 120 of the Commodore's descendants gathered at Vanderbilt University in 1973 for the first family reunion, there was not a millionaire among them.



# Dangers of Outright Gift in A Will

Leave the family home worth \$1 million to  
your kids in a Will (and even most Trusts)

It is subject to Estate Tax when you die,  
Estate Tax when EACH Child dies, Estate  
Tax when EACH Grandchild dies!

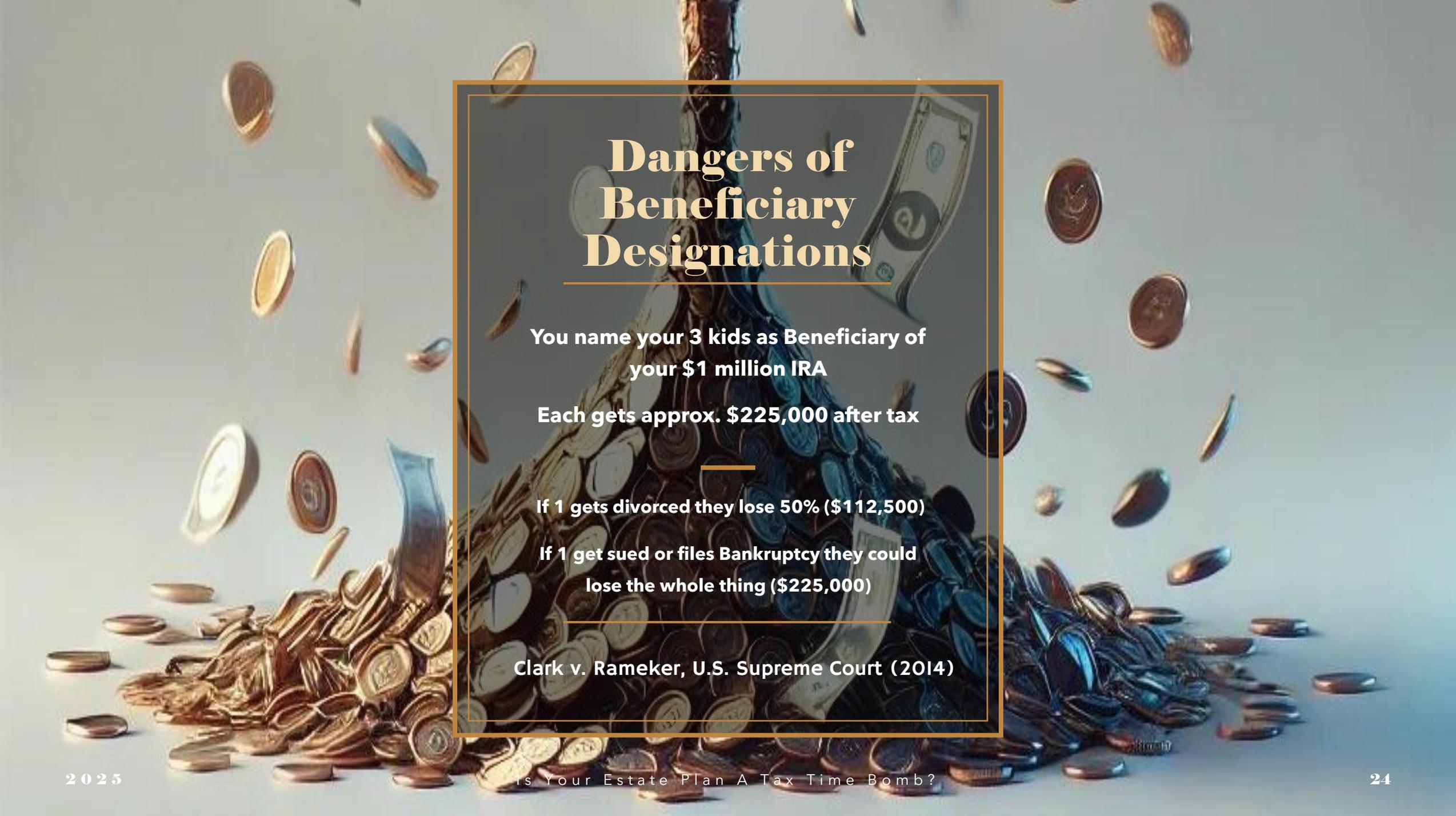
**THE SAME ASSET IS TAXED MULTIPLE  
TIMES!**



# Dangers of Joint Property

Imagine you place your home in Joint  
Name with a child

What would happen if the child got a  
divorce?



# Dangers of Beneficiary Designations

**You name your 3 kids as Beneficiary of your \$1 million IRA**

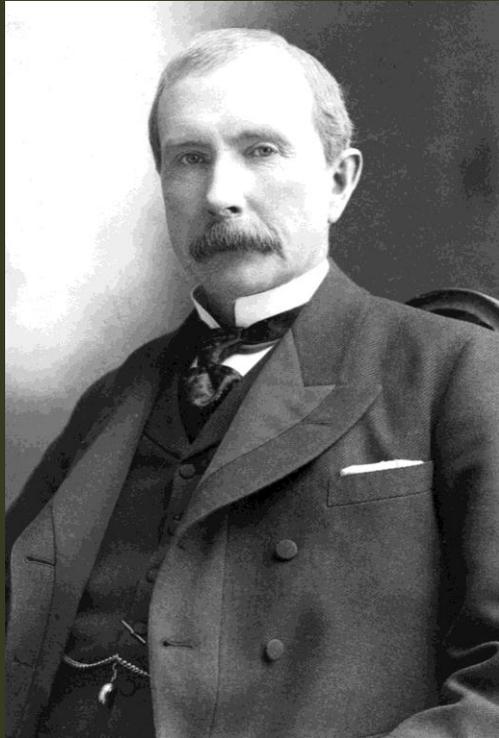
**Each gets approx. \$225,000 after tax**

**If 1 gets divorced they lose 50% (\$112,500)**

**If 1 get sued or files Bankruptcy they could lose the whole thing (\$225,000)**

**Clark v. Rameker, U.S. Supreme Court (2014)**

# John D. Rockefeller, Sr. (1839–1937)



Rockefeller was the founder of Standard Oil, one of the most powerful and profitable companies in history.

Unlike the Vanderbilts, who concentrated wealth in railroads, the Rockefellers reinvested in oil, banking, finance, real estate, and philanthropy, reducing risk.

The Rockefellers avoided direct wealth transfers to heirs. Instead, funds were managed through trusts and a family governance system to prevent reckless spending.

John D. Rockefeller Sr. established dynasty trusts to control how wealth was distributed across generations. These trusts protected assets from excessive taxation and mismanagement, ensuring long-term preservation.

# The Wealth Protection Planning Roadmap

TAX PLANNING

ASSET  
PROTECTION

FINANCIAL  
EDUCATION

FAMILY  
GOVERNANCE

TRUST &  
ESTATE PLANNING

DIVERSIFICATION

GENERATIONAL  
WEALTH





# The Golden Funnel Technique<sup>SM</sup>

Place your Assets in Trust  
"FOR" You & Your family!

This Concentrates Wealth & Protects it  
from Predators & Taxes

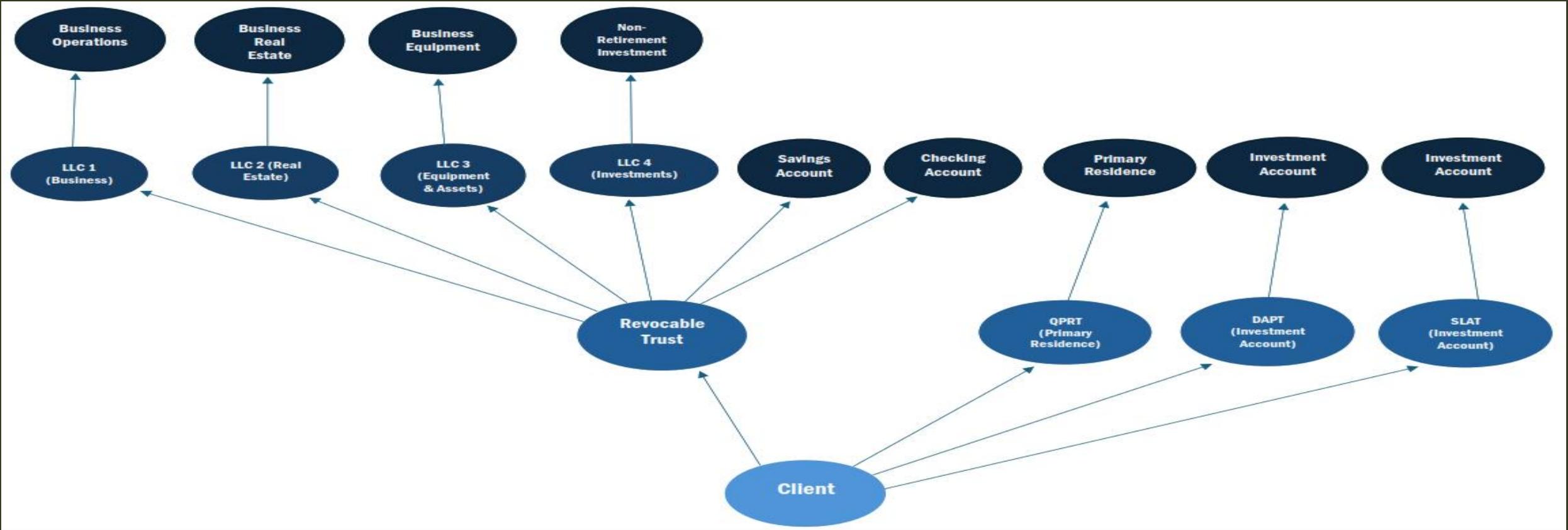
# Basic Building Blocks

**Your Wealth Protection Plan™ applies the Golden Funnel TechniqueSM and is a written Plan that employs some or all of the following components:**



- ✓ **Legacy Statement to Heirs**
- ✓ **Contract to Plan**
- ✓ **Health Care Proxy**
- ✓ **Living Will**
- ✓ **Durable Power of Attorney**
- ✓ **Will**
- ✓ **Revocable Trust with PAT™ Provisions**
- ✓ **Trusts for Retirement Assets**
  - ✓ **IRA Inheritance Trust™**
- ✓ **Funding Documents**
- ✓ **Supplemental Planning:**
  - ✓ **Asset Protection for the Client**
  - ✓ **LLCs, Decentralized Autonomous Organization (DAO) & Irrevocable Trusts**

# Golden Funnel<sup>SM</sup> Example

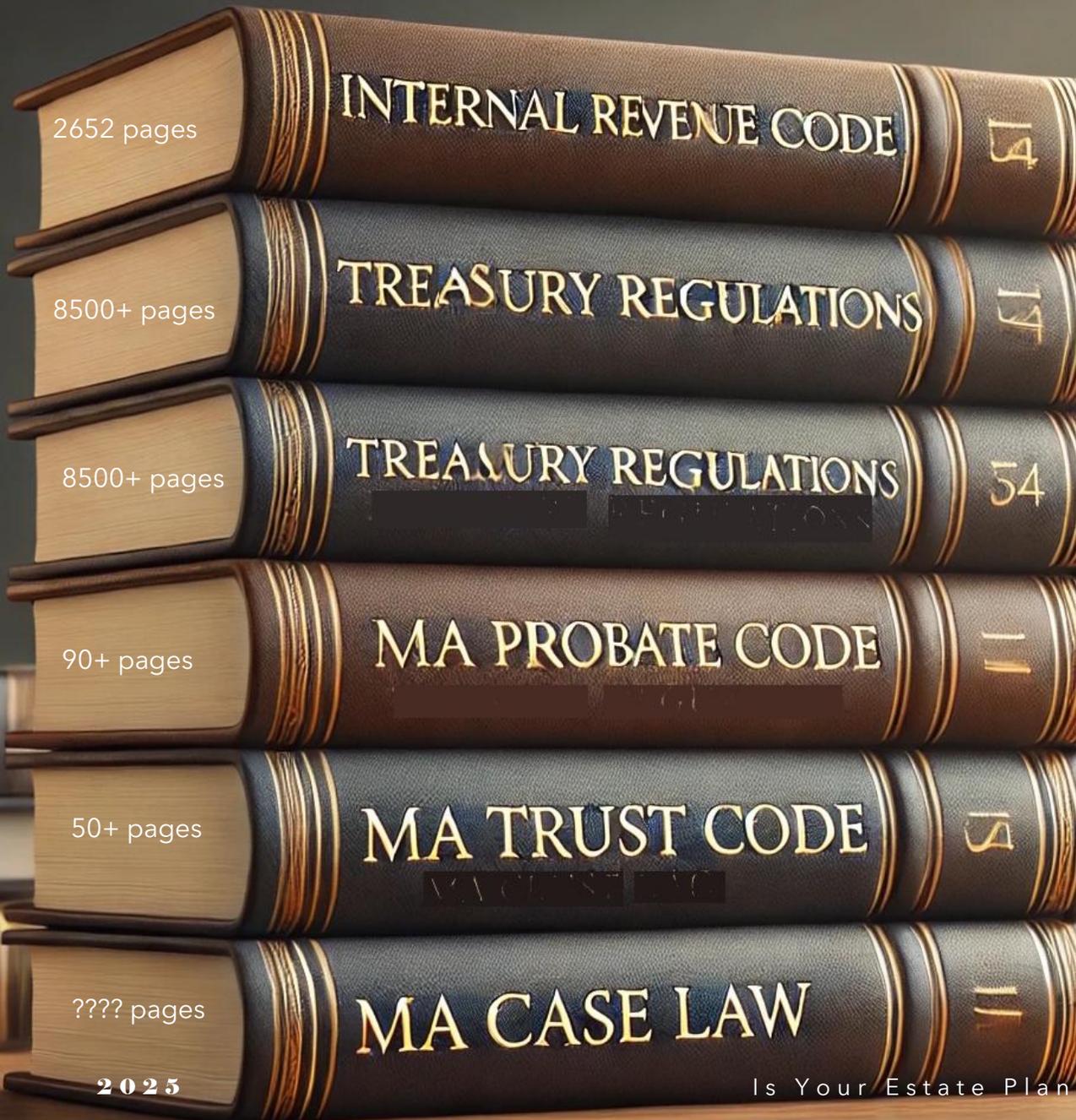




# Estate Planning Secrets



<b>No. 1</b>	To Preserve Wealth, Leave Your Estate "For" not "To"
<b>No. 2</b>	Simple FAILS every time - Even if you think you don't have enough Wealth!
<b>No. 3</b>	



## Estate Planning Secret #2

Simple **WON'T** Work!

**The Rules are just TOO Complex**  
Our typical Trust is 100+ pages long  
Better to include language & never need it than  
need it & not have it

**There are PLRs, Tax Court Cases,  
Cases from US District Court, US  
Appeals Court & US Supreme Court  
and other Regulations & Statutes**

# Estate Planning Secret #2



**You Have ENOUGH Wealth!!**

**“But My Estate is small”  
“I’m not Rockefeller”**

**If you have \$500,000 or more,  
or own your home,  
then you need the  
Golden Funnel Technique<sup>SM</sup>  
to protect what you have**

**2025**



# Estate Planning Secrets



<b>No. 1</b>	To Preserve Wealth, Leave Your Estate "For" not "To"
<b>No. 2</b>	Simple FAILS every time - Even if you think you don't have enough Wealth!
<b>No. 3</b>	Asset Protection is the secret that can save your family \$21mil even if you don't have that much wealth

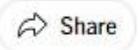


CALIFORNIA

# Car Plows Through Crowd in Santa Monica, Killing 9

By Joel Rubin, Daren Briscoe and Mitchell Landsberg

July 17, 2003 12 AM PT



TIMES STAFF WRITERS

An 86-year-old man drove his car the length of the Santa Monica Farmers' Market early Wednesday afternoon, apparently reaching freeway speeds as he plowed through a crowd of terrified summer shoppers, killing at least nine people, including a 3-year-old girl.

More than 50 people were hospitalized, 15 of them with critical injuries, after George Russell Weller of Santa Monica sped for 2 1/2 blocks through a market renowned as one of the region's culinary treasures.

Police said it appeared that Weller had lost control of his car.

# Estate Planning Secret #3



**I don't need asset protection**



**Have you ever:**



**Hit the gas pedal instead of the brake?**

**Put a car in drive instead of reverse?**



**Ultimately, 10 people were killed  
and 70 were injured.**

**Damages were \$21 million**

**Can your estate withstand an  
accident like this?**

# **Estate Planning Secret #3**



**I don't need asset protection**



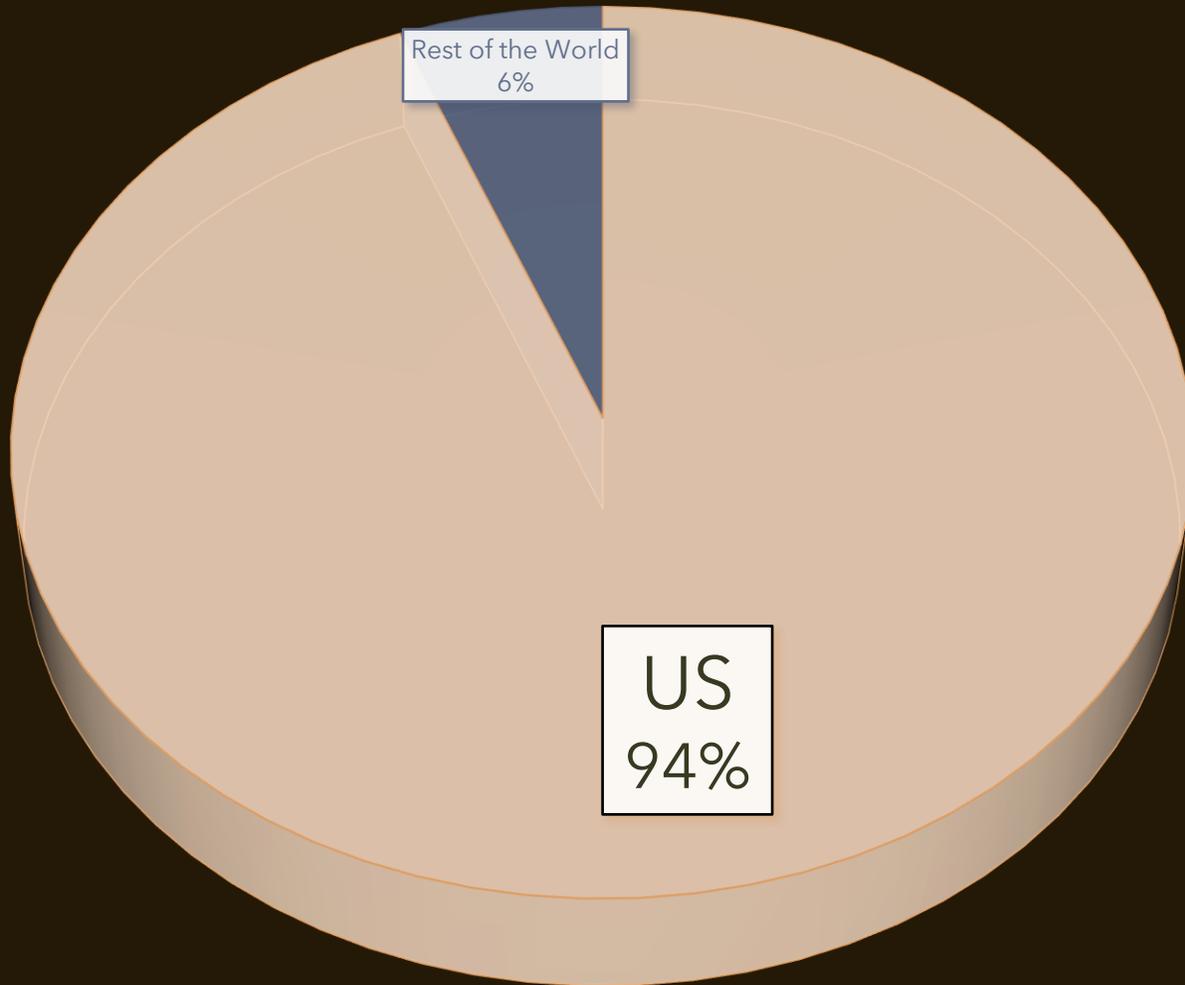
**Have you ever:**



**Hit the gas pedal instead of the  
brake?**

**Put a car in drive instead of  
reverse?**

# LITIGATION WORLDWIDE



## Estate Planning Secret #3

I don't need asset protection

**94%** of ALL Lawsuits filed in  
the entire world are filed in the US

The cost of litigation is **CRAZY**  
expensive  
(Avg \$35,000 - \$150,000)



## **Estate Planning Secret #3**

---

**I don't need asset protection**

**My Wealth is in Retirement Accounts  
That's protected – right?**

**\$1mil is protected for you & a spouse.  
Inherited IRAs have **NO** Protection.**

## Secret #4

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### Income Tax is the New Estate Tax

---

For most families this makes their existing  
estate plan a Tax Time Bomb!

---

But the way to avoid tax is right in the  
Internal Revenue Code



# Estate Planning Secret #4



**I don't have a taxable estate  
– so, there's no need to worry about taxes**

## **Trust Tax Rates Effective TY 2025**

**Ordinary Tax Rate is 37% when AGI exceeds \$15,650**  
**Capital Gains Rate is 20% when AGI exceeds \$15,900**  
**Sur-tax is 3.8% on income over AGI of \$15,650**

**Properly written trusts are taxed at  
individual rates not Trust rates  
(See IRC § 678)**



# Estate Planning Secret #4



**I don't have a taxable estate  
– so, there's no need to worry about taxes**

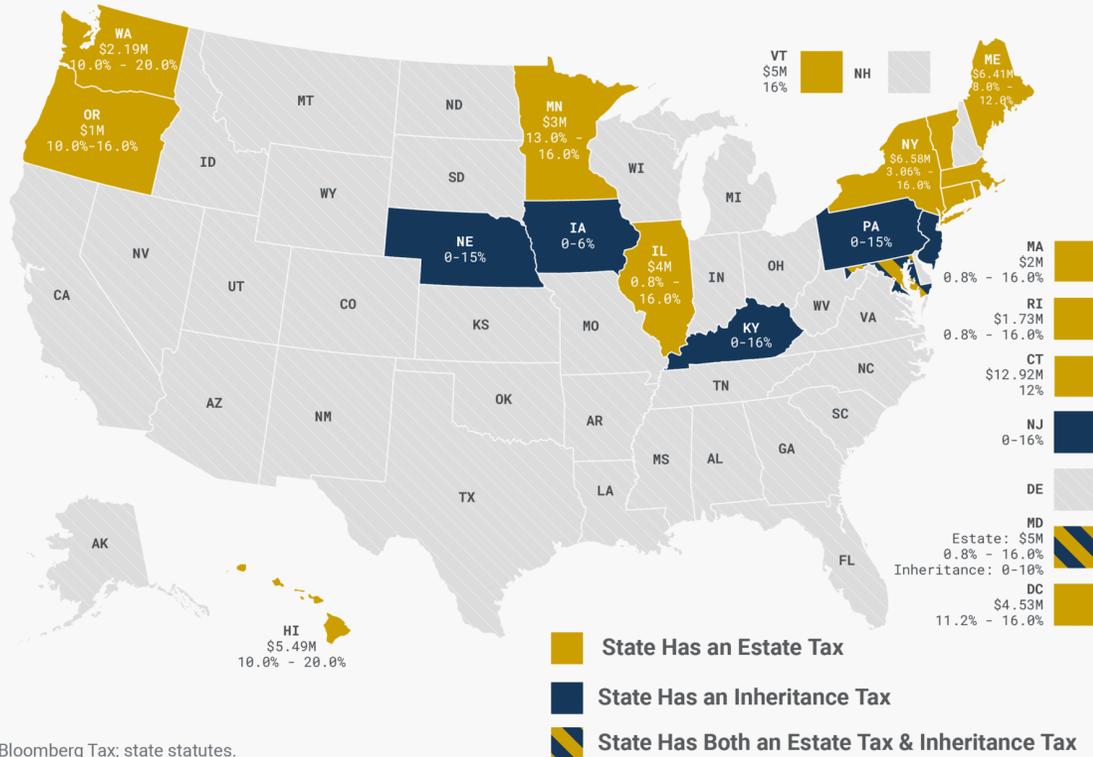
## **Step-up in Cost Basis**

**“the basis of property [acquired] from a decedent [shall] be ... the FMV of the property at the date of the decedent's death ...”**

**Properly written trusts use  
“Powers of Appointment” to obtain  
100% Step-up at the death of each beneficiary  
(See IRC § 1014)**

# Does Your State Have an Estate or Inheritance Tax?

State Estate & Inheritance Tax Rates and Exemptions in 2023



Source: Bloomberg Tax; state statutes.

# Estate Planning Secret #4

I don't have to worry about estate taxes

**16 States and the District of Columbia have an estate or inheritance tax. If you live in one of these states or if your own real estate in one of these states, you may have an estate tax due at your death.**

**Properly written trusts use "Estate Tax Shelters" to reduce or eliminate US & State Estate Tax**

## Estate Tax Avoidance

# How to Calculate the Estate Tax

### Gross Estate

- ✓ Real Estate
- ✓ Investments
- ✓ Cash & Bank Accounts
- ✓ Life Insurance Death Benefits
- ✓ Joint Property (100% if non-spouse)
- ✓ Autos & Misc. Property
- ✓ Trust Owned Assets
- ✓ Powers of Appointment
- ✓ Annuities, IRAs & Retirement Assets

### Less: Deductions

- ✓ Funeral Expenses
- ✓ Unpaid Bills
- ✓ Fiduciary Fees
- ✓ Charitable Bequests
- ✓ Assets Left to Spouse (if you have one)
- ✓ Exemption Amount (TY 2025)  
US: \$13,990,000  
MA: \$2,000,000

Multiply the Difference by the Tax Rate

US: 40%  
MA: Approx. 10%

## Estate Planning Secret #4

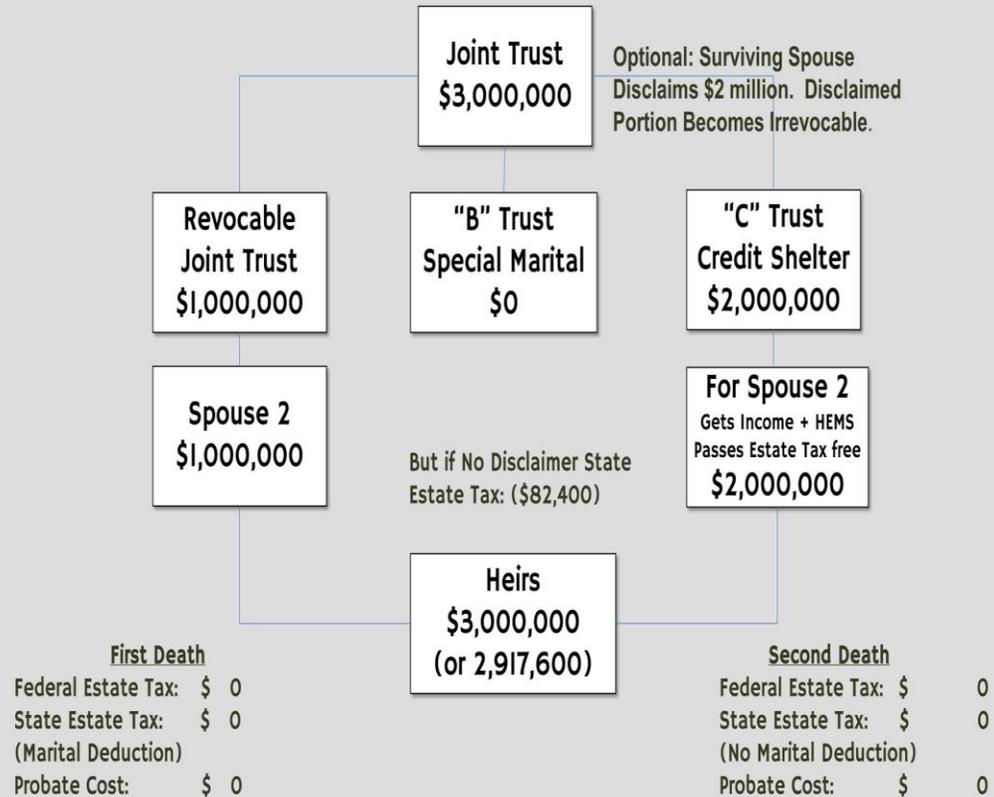


**I don't have to worry about estate taxes**

**Everything you own is added together to  
calculate the estate tax**

**There are only a few deductions that  
may be taken**

Modern Estate Planning  
Assume Estate of \$3,000,000  
Second-to-Die Joint Trust  
(Disclaimer Trust)



# Estate Planning Secret #4

I don't have to worry about estate taxes

16 States and the District of Columbia have an estate or inheritance tax. If you live in one of these states or if your own real estate in one of these states, you may have an estate tax due at your death.

Properly written trusts use "Estate Tax Shelters" to reduce or eliminate US & State Estate Tax

- The Best Trusts make it optional!

# Key takeaways



## Secret #1

To Preserve Wealth, Leave  
Your Estate "For" your  
family NOT "To" them

## Secret #2

Simple FAILS every time -  
Even if you think you don't  
have enough Wealth!

## Secret #3

Asset Protection is the secret  
that can save your family  
\$21mil even if you don't  
have that much wealth

## Secret #4

Income Tax Is  
The New Estate Tax



# One Big Beautiful Bill Act

## Key Take Aways

1. The 2017 Tax Cuts and Jobs Act (TCJA) modification to the income tax rate tables becomes permanent so that the highest marginal tax rate will remain at 37%.
2. The sunset of the 2017 TCJA increase of the standard exemption is prevented under the new Act. The 2025 standard deduction:  
\$31,500 for taxpayers married filing jointly,  
\$23,625 for heads of household, and  
\$15,750 for single taxpayers & taxpayers married filing separately
3. Elimination of the personal exemption becomes permanent.
4. NEW - No Tax On Social Security: A senior deduction for taxpayers age 65 or older in the amount of \$6,000 per qualified individual through the 2028 tax year. The senior deduction is reduced by 6% (but not below zero) to the extent that AGI exceeds \$75,000 (\$150,000 for joint filers).
5. The estate and gift tax exemption is permanently increased to \$15,000,000 as indexed for inflation beginning in 2026.



# One Big Beautiful Bill Act

## Key Take Aways

6. The new Act increases the individual state and local tax deduction cap from \$10,000 to \$40,000 for the 2025 tax year. This amount increases by an additional 1% through 2029 and is scheduled to revert to \$10,000 beginning in 2030. To get multiple SALT deductions:
  - a. Use Irrevocable Trusts
  - b. Use Pass Through Entities
7. TCJA limitation on deductions for interest on qualified residences, which limits the deductibility to interest incurred on \$750,000 of acquisition indebtedness, is made permanent.
8. TCJA elimination of the deductibility of **miscellaneous itemized deductions** (generally deductions other than interest, state, local and foreign taxes, charitable contributions, and medical expenses – like legal fees) is made permanent.
  - a. Use LLCs or other business entities to deduct legal fees as a business expense (succession planning)
9. NEW – No tax on tips: Is an above the line deduction for qualified tips included on a Form W-2, 1099, or Form 317, which is scheduled to sunset in 2028



# One Big Beautiful Bill Act

## Key Take Aways

10. NEW - No tax on overtime: is an above the line deduction for “qualified overtime compensation”. It will now be required for overtime to be separately reported on a form W-2. This provision is scheduled to sunset in 2028
11. The new Act introduces a new above the line deduction for “qualified passenger vehicle loan interest” for personal use up to a maximum deduction of \$10,000. A phase out of the deduction begins at \$100,000 of modified Adjusted Gross Income. In order to qualify, final assembly of the vehicle must occur in the United States.
12. There is now a floor of 0.5% of AGI on charitable contributions for taxpayers who itemize. Only deductions above the 0.5% floor are eligible for the charitable deductions. The Act extends the 60% of AGI limitation for cash gifts made to public charities that was set to expire after 2025, and makes this permanent.
13. Starting in 2026 non-itemizing taxpayers may claim a \$1,000 charitable deduction (\$2,000 for joint filers) above the line, so long as the contribution is made in cash and made to a public charity. This above the deduction is not available for taxpayers who elect to itemize deductions.



# One Big Beautiful Bill Act

## Key Take Aways

14. NEW - Trump Accounts, which can receive up to \$5,000 per year until the account beneficiary reaches the age of 18. While no distributions can occur until the account beneficiary reaches the age of 18, the account may grow tax free and if used for qualified expenses capital gains apply on growth when distributed from the account.
- For any child born between January 1, 2025 and December 31, 2028, the U.S. will give each child \$1,000 to start his or her Trump Account, unless the taxpayer elects out of the funding of such account
15. NEW - Allows sellers of qualified farmland property to elect to pay capital gains tax in four equal annual installments. In order to qualify, the property must be used substantially for farming purposes for the 10 years preceding the sale, and must continue to be used as a farm for at least 10 years after the sale.
16. Form 1099 was required to be filed if compensation exceeded \$600 or more in a calendar year. The new Act increases this reporting threshold to \$2,000.
- In Home Care: Best to hire an agency.



# One Big Beautiful Bill Act

## Key Take Aways

17. Credits for the purchase of a “clean vehicle” are set to expire at the end of 2026.
18. The 30% credit available to individuals for the purchase of qualified energy efficiency improvements, residential energy property expenditures, and home energy audits is set to expire at the end of the 2025 tax year
19. The income tax credit available for individuals for the purchase of solar equipment is set to expire at the end of the 2025 tax year.
20. Increases the exclusion for dependent care assistance from \$5,000 to \$7,500 (\$2,500 to \$3,750 for married filing separately), effective for tax year 2026.
21. Made permanent exclusion for payments made by the employer for education loans under IRC 127



## One Big Beautiful Bill Act Tax Trap Strategies

1. Consider whether to eliminate Credit Shelter Trusts that are no longer needed. Goal: Get Step-up in cost basis at surviving spouse's death.
2. Stack Itemized Deductions into single tax year:
  - a. Use Donor Advised Fund to contribute multiple year's of intended gifts to charity into a single year that can then be distributed out over time from the Donor Advised Fund.
  - b. Pay two year's of property taxes in a single tax year, if possible. For example, the 2026 property tax bill might be paid on January 1, 2026 and the 2027 property tax bill might be paid on December 31, 2026, subject to SALT limitations.
3. Pay state income taxes from pass-through entity directly.
4. Move to FL, TN, NH or other state with no state income tax, at least before 2030 when SALT limitation returns to \$10,000.

# TIME?

# BOOM?

# ESTATE PLAN

# ESTATE PLAN

# ESTATE PLAN



## One Big Beautiful Bill Act Tax Trap Strategies

5. Reevaluate what Section 529 Plans can be used for in light of the new eligible expenses.
  - Additionally, amends IRC Section 529 to include postsecondary credentialing expenses as qualified higher education expenses, such as:
    - Tuition, fees, books, supplies, and equipment necessary for enrollment in or -completion of a recognized postsecondary credential program.
    - Recognized programs must appear on a State list developed under the Workforce Innovation and Opportunity Act.
    - Testing and continuing education fees required to maintain the credential.
    - Recognized credentials include industry-recognized certifications and occupational or professional licenses issued by a State or Federal authority.

TAKE TIME?  
BOMB?

ESTATE PLAN  
ESTATE PLAN

## One Big Beautiful Bill Act Tax Trap Strategies

6. Evaluate investments into Trump Accounts vs 529 Plans considering that distributions for qualified expenses from 529 Plans are tax free, but are taxed as capital gains from Trump Accounts
7. Make any electric vehicle purchase or clean energy home improvements now before tax credits expire later this year.
8. No Tax On Social Security / Senior Deduction:
  - a. Under the new law, individuals age 65 or older can deduct an extra \$6,000 from their taxable income, or \$12,000 (filing jointly).
  - b. However, this deduction is reduced by 6% of any income over \$75,000, or \$150,000 (filing jointly), and phases out entirely for higher incomes at \$175,000 (individual) or \$250,000 (joint).
9. Termination of energy efficient home improvement credit. The credit is 30 percent of qualified energy efficient improvements, residential energy property, or home energy audits not exceeding \$1,200 annually (\$2,000 if for heat pumps and biomass stoves). The credit now expires on = December 31, 2025

# IT'S TAX TIME?



## One Big Beautiful Bill Act Tax Trap Strategies

10. Termination of residential clean energy credit. Under current law, taxpayers may claim a credit for residential expenditures for solar electric property, solar water heating property, fuel cell property, small wind energy property, geothermal heat pump property, and battery storage property. The value of the credit is 30 percent of the expenditures through December 31, 2025, at which time the credit expires.



**If you don't know where you are going,  
you'll end up someplace else.”**

**- Yogi Berra**

**We help you answer:  
“So How Will You Know  
Where YOU Are Going?”**

# **So How Will You Know Where YOU Are Going?**

- **Has something you've seen today made you realize that:**
  - **Something is missing from your plan? or**
  - **Something is wrong with your plan?**
- **Let us show you the map to know where you are going**
- **PLEASE Take Action NOW!**

# **So How Will You Know Where YOU Are Going?**

## **•PLEASE Take Action NOW!**

- You've already taken the 1<sup>st</sup> step by attending this webinar!**
- The 2<sup>nd</sup> Step is to take positive action to make the changes your family needs**
- Don't Procrastinate!**

# **Kelli's Offer**

- **Here's Concrete Action You Can Take Today:**
  - **Step One: Schedule a FREE Strategy Session & Financial Analysis with Kelli**
  - **Don't Procrastinate!**

- **Here's Concrete Action You Can Take Today:**

- **Step One: Be sure your trusts are up-to-date**

- **Get the 2025 Trust Amendment**
- **Get the SECURE Act Amendment for your IRA Inheritance Trust™**

- **Step Two: Add Irrevocable Trusts**

- **Increase your SALT deduction**
- **SLATs for**
  - **MA Estate Tax Savings**
  - **Nursing Home Cost Protection**
- **DAPTs – Asset Protection**

- **Step Three: Add LLCs**

- **Don't Procrastinate!**

**Want help creating YOUR  
Legacy Letter?**

**Request Your copy of our  
Legacy Letter Workbook  
today!**

**We will email the pdf  
workbook later today**

# LEGACY LETTER WRITING GUIDE

*A Step-by-Step Workbook to Help You Share  
Wisdom, Values, and Life Lessons with  
Future Generations*



Boyd & Boyd, P.C.

Attorneys for Families  
Who Care About Their  
Legacy



# Action Steps

## Estate Planning Maintenance Program

- 30 min / year – no add'l fee
- Document Vault
- For You: 10% discount
- For Your Kids: 10% discount
- Cost:
  - \$166 for rest of 2024
  - \$497/year thereafter

LAW OFFICES OF  
**Boyd & Boyd, P.C.**  
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HYANNIS, MASSACHUSETTS 02601  
Visit our website:  
[www.boydandboydpc.com](http://www.boydandboydpc.com)  
Tel. (508) 775-7800 / Fax. (508) 514-1948

Dear Clients & Friends:

During conferences with new clients I am often asked:

- How will I know if my estate plan is going to work right?
- What happens when there is a change in my family situation?
- What do I do if the person I pick as successor trustee is no longer the best choice?
- How will I know if there are changes in the law that impact my plan?
- Will changes in technology impact how well my plan will work?
- How will inflation impact legal fees and my estate plan?
- Can you help my children with their estate plan?
- And will my kids' estate plan coordinate with my plan?
- How can I get high quality Legal Services at a lower cost?

To solve the problems raised by these kind of questions we have launched our Estate Planning Maintenance Program (EPMP). Clients who subscribe to the EPMP don't have to worry about these concerns. That's because they have a subscription that brings peace of mind. They know that they get:

- Thirty (30) minutes per year of phone conference, Zoom meeting and back office support from Boyd & Boyd, P.C. at no additional charge;
- A 10% discount on hourly and flat fee services;
- A 10% discount for the children of EPMP subscribers on our flat rate estate planning services;
- A 10% discount on our Annual Conference for Families and Advisors - this way everyone knows how your estate plan is going to work and what their role will be. This conference also makes sure the key players in your plan know each other and can communicate together to get your family the best result;
- Unlimited dedicated cloud storage for estate planning documents - a virtual digital safety deposit box where your trust and other records may be kept; and
- When a death or an incapacity occurs, members of our EPMP get a 10% discount on Estate Settlement services too.

Members of the EPMP can save thousands of dollars in legal fees. In fact, our estate planning fees have remained the same for six years. And with inflation causing prices on almost everything else to go up, subscribers to our EPMP actually see their estate planning fees go DOWN!

Please Note that the EPMP does not provide discounts on Filing Fees, Recording Fees, Resident Agent Fees, and other out of pocket expenses. Similarly, co-counsel fees are not eligible for discounts.

It has been a little more than a year since we first introduced an Estate Planning Maintenance Program (EPMP). For our clients who are already members - Thank You!! We will be renewing your

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## Question & Answer