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Anderson, Dorn & Rader, Ltd.
Legacy & Wealth Planning Attorneys

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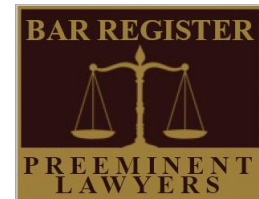
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TO MY DOG LUCKY,
I LEAVE \$10,000



ABOUT THE FIRM

Anderson, Dorn & Rader, Ltd. is dedicated to providing you with quality estate planning resources so you can become familiar with all of the existing options. When you visit or call our office, we want you to feel comfortable discussing such an important issue concerning both you and your family. We want to empower you with the information you need to make an informed decision about your family's future. In these turbulent times, if you or your loved ones would like a complimentary consultation to discuss your estate plan and financial strategy, visit our website at www.wealth-counselors.com, or call us today at **775-823-9455** to schedule an appointment and see why Martindale-Hubbell continues to recognize us as an AV Rated law firm. We present monthly seminars on estate planning; call us if you want to be on our seminar mailing list.



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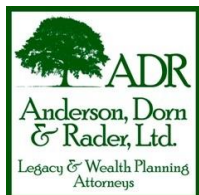


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WHO WILL CARE FOR YOUR PETS?

If you have a dog, cat or other pet, you know that the unconditional love and affection our pets devote to us improve the quality of our lives in ways nothing else can. This is why they deserve our respect and dedication even after we pass away or become incapacitated.

Unfortunately, if a pet owner becomes unable to care for his or her pets, they often end up living on the street. Thousands of pets are orphaned every year in the United States. To prevent your pets from adding to this sad statistic, you need to plan now for their care in the future.

One way to do this is to include your pets in your estate plan. This can be as simple as incorporating provisions for them into your will or Living Trust. A Durable General Power of Attorney will allow an agent of your choosing to spend funds that have been allocated to your pets as he or she sees fit in the best interest of your pets.

The income is made available as ongoing trust funds or as a gift given directly to the agent.

The first, and often easiest, way to make sure your pets are cared for is to include a request that your pets be placed with a willing friend or family member. This is done in the same way you would appoint a guardian for a child. In addition, most states allow for money from your estate plan to be set aside for the benefit of pets so that there is minimal, if any, expense for your pets' caretaker.

Another option is to appoint a trustee to care for your pets. This trustee can either keep the pets in his or her own home or find someone else with a suitable, loving home to serve as caretaker. This type of "Pet Trust" also provides the trustee with funds to be used for the pets' benefit.

If a suitable trustee is not available, you may want to research local animal shelters and adoption centers. If sufficient funds are allocated for the care of the pet, some locations will accept pets that are donated through trusts and care for them until a devoted home can be found for them.

Local non-profit institutions that have pets' best interests in mind:

San Diego Humane Society
(619) 999-9999

San Diego County Animal Shelter
(858) 999-9999

Helen Woodward Animal Center
(858) 756-4117

CONSIDERING PET INSURANCE?

You may have noticed that in recent years veterinary science has advanced by leaps and bounds. Veterinarians today offer treatments that were unheard of only a few years ago. Treatments, such as organ transplants, once only used on humans are now available for pets. Veterinarians also have access to more advanced technology that can detect problems that, in the past, would have gone untreated. For pet owners, this means higher costs per visit and possibly expensive procedures.

Pet insurance can help you cover these new costs. It is best used to protect against unseen catastrophic expenses, not procedures you can easily pay for on your own. Pet insurance allows you to worry about your pet's health and not how you are going to pay for it.

Some good advice when looking for pet insurance is to shop around and find the policy that best fits your needs. Remember to not only pay attention to the monthly or annual cost, but to note the differences in deductibles, co-pays and caps, which may limit payouts by incident, annually or the animal's lifetime. Make sure that you understand the exclusions. The conditions most likely to afflict your pet are often the ones most likely to be excluded from your policy.

A few things to consider:

- It is possible to spend more money on your pet if you have insurance than if you did not have insurance.
- One alternative to pet insurance is to put the money you would spend on premiums into a savings account.
- Dogs tend to wind up in the veterinarian's office twice as often as cats.
- Purebreds tend to have more hereditary weaknesses than the average pound puppy or cat.
- Free-running animals have more accidents and contract more illnesses than pets that are kept under control.

Regardless of whether you decide to get pet insurance or not, it is always a good idea to think about the future. Put yourself at ease and know that you will be able to take care of your pet no matter what happens.

Our attorneys and staff can guide you through the steps necessary for making sure your pets are cared for once you are no longer able to provide for their needs. Contact our office today to set up a consultation. Not doing so could make all the difference in the lives of your pets.

ABOUT THE ACADEMY

This report reflects the opinion of the American Academy of Estate Planning Attorneys. It is based on our understanding of national trends and procedures, and is intended only as a simple overview of the basic estate planning issues. We

recommend you do not base your own estate planning on the contents of this Academy Report alone. Review your estate planning goals with a qualified estate planning attorney.



The Academy is a national organization dedicated to promoting excellence in estate planning by providing its exclusive Membership of attorneys with up-to-date research on estate and tax planning, educational materials, and other important resources to empower them to provide superior estate planning services.

The Academy expects Members to have at least 36 hours of legal education each year specifically in estate, tax, probate and/or elder law subjects. To ensure this goal is met, the Academy provides over 40 hours of continuing legal education each year. The Academy has also been recognized as a consumer legal source by *Money Magazine*, *Consumer Reports Money Adviser* and Suze Orman in her book, *9 Steps to Financial Freedom*.

ADDITIONAL REPORTS

Request any reports of interest to you or your family. Simply call our office at **(775) 823-9455** or visit our website at **www.wealth-counselors.com**.

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- Aid & Attendance: Special Care Pensions Wartime Veterans
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- Asset Protection: Reducing Risk, Promoting Peace of Mind
- Beware of Living Trust Scare Tactics
- Charity Begins at Home: The Charitable Remainder Trust
- Creating a Lasting Legacy: The Best Things in Life Aren't Things
- Dangers of Do-It-Yourself Wills and Living Trusts
- Estate Planning Basics For Families with Young Children
- Estate Planning with Individual Retirement Accounts (IRAs)
- Family Farm: The Next Generation
- Family Wealth Trust: Calculating the Benefits
- Fifteen Common Reasons to Do Estate Planning
- Finding the Right Estate Planning Firm
- Funeral Planning: Options for You and Your Family
- Getting the Most Out of Your Life Insurance: The Irrevocable Life Insurance Trust
- Grandparents' Guide to Second Generation Planning
- Keeping Up With the Ever Changing Estate Tax
- Living Trusts: Calculating the Benefits
- Paying for Nursing Home care: A Guide to Medicaid Planning
- Peace Of Mind: Planning For All Of Life's Contingencies
- Planning It Right The Second Time Around
- Probate: A Process, Not a Problem
- Probate: An Executor's Role and Responsibilities
- Protecting Your Assets with the Family Limited Partnership
- Protecting Your Assets with the Limited Liability Company
- Set the Stage for Medicaid Eligibility
- Should You Trust Your Estate Plan – Estate Plan Reviews Ensure Protection for Your Family and Assets
- Special Valuation Benefits for Farms and Other Business Real Property
- The Impact of Divorce on Your Estate Plan
- The Nightmare of Living Probate
- The Trouble with Joint Tenancy
- To My Dog Lucky I Leave \$10,000
- Trust Administration: Prior Planning Prevents Problems
- What Every Senior Should Know About Probate
- Where There's a Will, There's Probate
- Your Life, Your Final Say