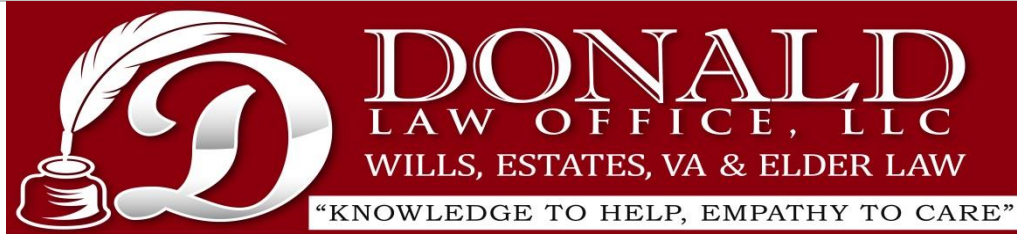


"KNOWLEDGE TO HELP, EMPATHY TO CARE"

**Matthew W. Donald**  
Founding Attorney  
**Jennifer M. Moore**  
Attorney  
**Keith M. Melvin**  
Benefits Coordinator  
**Kristy Pinion**  
Operations & Marketing Manager  
**Ambreanna Cyrus**  
Administrative Assistant



## Happy New Year!

Your friends at Donald Law Office, wish you & your family:

A year of Health & Happiness.  
A year of Wealth & Wisdom.  
A year of Peace & Prosperity.  
A year of Love & Laughter.

Let us help you with those New Year's Resolutions this year! Call or email us today!

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## Intentionally Defective Grantor Trusts

Many people have preconceived notions regarding irrevocable trusts. However, not all irrevocable trusts are the same, and they actually come in different shapes and sizes.

One of the first things people often think of when they hear about an irrevocable trust is that the trust must have its own tax ID number. This is true in certain types of irrevocable trusts; however, many of the trusts we create are what they call **intentionally defective grantor trusts**.

An intentionally defective grantor trust can be used

to protect assets, while also retaining the benefit of being held under the grantor's social security number. This trust comes with many estate planning benefits, including the ability for the trust assets to be taxed on an individual level. As trusts are taxed at a much higher rate than an individual, this saves the client the added expense of filing a trust income tax return in addition to their normal 1040.

In order to qualify as an intentionally defective grantor trust, the trust itself must meet certain conditions as established under the IRC § 675. By

following these rules, we are able to draft our trusts to include language allowing the grantor to retain certain powers, hence providing clients with the ability to have their trusts qualify as an intentionally defective grantor trust.

This type of trust will not work in all planning scenarios, but we review and discuss all possible options when sitting down with our clients to determine the best course of action to meet their needs and provide the best possible outcome to each and every client.

## Upcoming Workshops

**Estate Planning Essentials & VA Benefits Workshop:**  
*On Behalf of Enlivant and Carroll Place*

Tuesday, January 24, 2017  
6:30pm-7:30pm  
**Carroll Place Senior Living**  
**3682 Dolson Court NW**  
**Carroll, OH 43112**

**Call or email to register today!**



Learn about Estate Planning basics and if you or a loved one might be eligible for FREE VA benefits!

Learn about advanced directives, what probate is & how to avoid it, what a trust is, how to plan for costs of long-term care and how to protect & preserve your savings.

**Attend a workshop and receive a FREE no obligation private consultation with one of our Attorneys to answer any questions about setting up your estate plan.**

We are so excited about these workshops and educating families in our community about their options in protecting themselves and leaving a legacy for generations to come.



## Office Happenings

I wanted to take a minute to share with you a bit of information about our Maintenance Program.

The Maintenance Program was designed for those clients who want to save money now and in the long run. There are two levels to the Maintenance Program: the basic Maintenance Program and then the Settlement Fee Guarantee Program.

When you are in either one of the Maintenance

Programs, any changes that need to be done, such as updated Power of Attorneys or a simple amendment are provided free of charge. For clients that are not in the Maintenance Program, they would be charged the current rate for the work that needed to be done.

As an additional value to our Maintenance Program members, we also offer the Settlement Fee Guarantee Program, which is exclusive to those

clients that are enrolled in the Maintenance Program. The Settlement Fee Guarantee Program assures minimal costs when settling a clients' trust after the last of the grantors pass away.

Make sure to keep an eye out for a letter in the mail in the coming month, which will contain more information on the Maintenance Program!

### Quote of the Month:

"Tomorrow is the first blank page of a 365 page book. Write a good one."  
- Brad Paisley



## Staff Spotlight

If you thought you noticed something different about Keith lately, you wouldn't be wrong. You see Keith is preparing to take the Ohio Bar Exam in February. You might be asking yourself, "Why is he already studying for an exam in February?" The answer is simple. The Bar Exam is expensive and not just financially expensive. Sure there are the costs of study programs (several thousand dollars), testing fees, travel costs, and time-off from work to prepare. But those costs pale in comparison to the emotional

and physical costs that come with bar preparation.

Every law school graduate must pass the Bar Exam before going on to practice law. Ultimately, 20+ years of schooling comes down to just one test of all aspects of the law. Not just some - all.

Because there is so much riding on the Bar Exam, most people spend at least 8-weeks preparing for the Bar Exam which culminates in a 3-day exam. You read that right, 3 days of non-stop testing. No notes, no books, no "Google." Just you,

the exam and your answers. Stressed enough yet?

Well then comes the waiting. Typically after you've taken the exam, you have to wait about 3-months before you find out whether (a) you're now a lawyer or (b) you have to do the whole thing all over again.

So the next time you see Keith, or talk to him, or email him, send him some love and well wishes because preparing and taking the Bar Exam is no joke!

## Matt's Message

Happy New Year! I hope 2017 is a great year for all of you and your loved ones!

There is an age old rule that there are two things we are always told to avoid talking about: religion and politics. As many of you know, I don't usually follow the rules so why start now? In my faith, we say we hope you had a Merry Christmas. In other faiths, they say other things. Whatever your faith is, and however you say it in your faith, all of us here at Donald Law Office hope

that you had a wonderful Holiday Season.

And then as for politics... love him or hate him, we are going to have a new President and one thing is certain, and that is that nothing is certain. We are entering a new and unprecedented era of politics and who knows what is going to happen in the future. Having an uncertain future can be scary. In fact, if we knew what all the changes in our future might be, we probably wouldn't be as afraid. What we fear is the unknown.

Why not encourage your friends and family to bring certainty to their future like you did when you created your estate plan with our office? To help incentivize your friends and family, we are currently offering a discount of 10% on any estate plan that we do for the friends and family of our clients through the end of the month of January 2017.

Once again, Happy New Year from all of us here at Donald Law Office.

At Donald Law Office, we guide you through your entire estate planning and long-term care journey!

**Our Mission is to provide peace of mind to you and your loved ones.**



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