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# Insight on Estate Planning - February/March 2016

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Here's a brief glance at what you'll find in the February/March issue...

## **When interest rates are low, it's high time for estate planning**

Interest rates remain at record lows, and while many experts believe they'll begin to rise soon, it's likely they'll rise slowly. So it's an ideal time to implement estate planning strategies that are most effective in a low-interest-rate environment. This article examines several estate planning strategies to consider implementing in the near term. It also includes a brief discussion on charitable strategies that are most effective in a low-interest-rate environment.

## **Asset protection: Back to basics**

Asset protection trusts can be highly effective vehicles for protecting wealth in today's litigious society. But these trusts can be complex and expensive, so they're not right for everyone. For those seeking simpler asset protection strategies, there are several basic, yet effective, tools to consider. This article details five asset protection strategies.

## **Trusts and taxes**

*Understanding how one affects the other can benefit your estate plan*

Trusts typically are a main component of an estate plan. But many may not know how higher taxes can impact a trust's overall effectiveness. This article explains how the current tax environment affects trust planning.

## **Estate Planning Pitfall**

*You haven't taken state estate taxes into account*

A generous gift and estate tax exemption means only a small percentage of families are subject to federal estate taxes. But it's important to consider state estate taxes as well. Although many states tie their exemption amounts to the federal exemption, several states have exemptions that are significantly lower. This brief article explains how, in the eyes of the IRS, to successfully cut ties with one state and establish residency in another state with lower state estate taxes.

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