

## Protecting Your Loved Ones' Inheritance

Scottish poet Robert Burns warned that the best-laid plans of mine and men often go awry. Unfortunately, that happens all too often with estate plans.

When people think about the reasons for leaving a financial legacy for their loved ones, they envision all the good things they can make possible ... assuring that their children won't have to rely on the government to be financially secure in their retirement ... seeing to it their grandchildren can afford a college education ... helping to make sure that their favorite charity can continue to help others for generations to come.

But it doesn't always work out that way. Some beneficiaries spend their inheritance quickly and unwisely, and nothing is left to provide for their long term financial security. Others get divorced, and their ex-spouses lay claim to part of the money. Others in apparently stable jobs become victims of corporate downsizing, and fall on financial hard times. Still others suffer disabling medical conditions or injuries, sometimes without enough health insurance to cover the cost. Lonely widows and widowers succumb to the charms of smooth-talking scoundrels who promise them love but take their money instead. Young people decide that a fast car is more important than an education, or friends convince them that between their money and the friend's "brilliant idea," they can both become overnight millionaires. Sometimes even charities shut their doors, change their mission, or come under poor management.

It shouldn't turn out that way for you. **One of the core concepts of Better Estate Planning is that you should depart this life secure in knowledge that the financial legacy you leave for your loved ones will accomplish what you intended.**

We can help you make that happen. How? By constructing your estate plan in a way that assures that *you* stay in control over what will happen to your financial legacy.

*It's not easy.* It means that you will have to give careful thought to what you want to accomplish with your legacy. And it means that we will need to listen carefully to what you tell us, and develop a very personalized estate plan for you, knowing that the documents we prepare will serve as your voice in the future.

*But it's well worth the effort.* It gets to the heart of **what Better Estate Planning is all about ... giving you the peace of mind that comes from knowing that, whatever life may bring your loved ones' way after you're gone, your financial legacy will still be there for them.**

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