

A Special Dinner Invitation to Those with Estates of \$1,000,000 to \$10,000,000+

Attend Our “Wills and Trusts 201” workshop and learn the . . .

“10 Little-Known Tax, Asset-Protection, and Retirement-Plan Secrets Everyone with a Larger Estate Ought to Know About”



Hello. My name is Richard Hughes, founder and senior partner of The Hughes Law Firm — a boutique 18-member estate planning and elder law firm that has served thousands of Colorado families since 1974.

If you are an affluent real estate or equities investor, business owner, inheritor, professional, or old-school life-long saver, please join me for dinner and profitable insights on the following sensitive topics.



1. **Revocable and Irrevocable Trusts** – and when too basic and empty, they do little more than simple wills (but, when properly used, designed and funded, they offer **tax savings, probate avoidance, asset protection, privacy, and clarity** to millions of Americans who have one or more)
2. **Death and Gift Taxes** – and how to avoid giving 40% to the IRS (or little to nothing, given **“portability,”** and today’s generous estate, gift, and GST tax exclusions)
3. **Lawsuits** – and how **“that one big one”** can ruin everything (unless a precise blend of LLCs, FLPs, domestic and/or **offshore asset-protection trusts** is in place before it’s too late)
4. **Stepped-Up Basis** – and how to get it, or avoid losing it, so your spouse and heirs don’t get hammered with a **28.8% long-term capital gains tax** (making it imperative that all affluent couples, widows, and widowers get their wills and trusts reviewed ASAP – especially when they contain potentially troublesome A/B trust provisions)
5. **IRAs, 401(k)s, etc.** – and how to arrange the transfer of your undistributed funds from these deceptively complex assets to **ensure asset protection and stretch out** for your inheriting spouse and heirs (while maximizing your own retirement benefits in combination with super-savvy social security strategies)
6. **Long-Term Care** – and how to avoid the very public, expensive, and government-controlled management of both your money and medical matters if you ever suffer a **stroke, Alzheimer’s,** or other mental disability (PLUS the 50%+ risk of spending \$8000/mo. on nursing-home-level care later, and attractive **trust and non-trust solutions** to consider now)
7. **Beneficiary Designations** – and how these *de facto* “wills” – including **PODs, TODs, JTWR0S, and beneficiary deeds** – may sabotage an otherwise well-designed inheritance plan (risking family fights, higher taxes, and the unnecessary exposure of assets to debts)
8. **Remarriage** – and how to fairly provide for your spouse and all of the children (including yours, your spouse’s, and – when in the mix of your **blended family** – your “new” ones!)
9. **Children and Grandchildren** – and how to **bulletproof what you leave them from their divorces, debts, disabilities, dumb decisions,** and over controlling spouses (so your family legacy stays safely within your family bloodline, not your children’s spouses – or even, worse yet, the ones they marry *later*), and . . .
10. **Correction Protection** – and what you should be doing now before the **“bubble”** bursts . . . *again!* (considering China’s currency devaluation, rising interest-rate rumors, lower oil prices, and a topsy-turvy stock market.)

Because you are among a very small and select group of invitees, I have enclosed four (4) complimentary dinner/workshop tickets, and ask that you invite similarly situated colleagues or family members that would benefit from this extremely valuable information. When you call to make your reservations, please let us know how many will be in your party so we have an accurate count for dinner! But don’t worry; we can adjust up to the last minute.