



## THE WHY



*I love working for Uncle Sam—Lets me know just who I am!*

*—R. Lee Ermey as Marine Gunnery Sergeant Hartman Full Metal Jacket*

Why do you do what you do? Why do you work hard, save your money, and care for your loved ones? Why do you involve us, and others, in your planning? Are manufactured crises like the Fiscal Cliff or international air travel the real motivators for you to call us?

Estate planning, at its heart, is a selfless thing. It is often complex, sometimes frustrating, and seemingly expensive.

In reality, estate planning is surprisingly inexpensive. The best financial advisors on Earth cannot come close to the return on investment from quality estate planning. Yet clients do not typically create estate plans to get a return on investment. So why do they plan?

Certainly there are many reasons. Perhaps a primary reason is concern for their loved ones. They often want to protect their loved ones from our infamous "three big bad wolves."

You may know those three wolves as divorcing in-laws, creditors, and government taxation—estate tax rates have historically been about half or more of your taxable estate.

While the protection an estate plan creates from these wolves may somewhat apply to our clients, it fully applies to our clients' loved ones. So, selflessly, clients incur some expense to benefit the ones they care about.

There is also probably a sense that leaving things in proper order is better than leaving a chaotic mess, which some still leave anyway. So, selflessly, clients organize their affairs to benefit the ones they care about.

Why do financial advisors and accountants encourage their clients to have their estates' planned? What do they gain from this? The real answer is not much. However, it helps their clients and their clients' loved ones, and that alone tells you a lot about the quality of a client's advisors.

And why us? We have tried to be different (the approach of this newsletter is evidence of that), and we seem to have succeeded. Now, we have an even deeper bench of professionals and more areas of practice, including litigation and business law.

The most common thing we hear after an estate plan has been signed is undoubtedly, "That makes me feel better," and that certainly makes us feel good about what we do for you.

We do what we do to protect you from those that would do you and your loved ones harm, and we remain grateful to you for the opportunity to serve.



*Bob helped crew a fishing boat with U.S. Marine Corp. veterans, many wounded in action, and their families. The boat is owned by friends and clients that sponsored the trip. **Semper fi.***

Bob Napier has joined the Philanthropy Advisory Council of the Hadley School for the Blind.

17% of Iraq and Afghanistan veterans' injuries are vision-related.

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