



# Financial FITNESS

## DO YOU HAVE AN ESTATE PLAN?

By Tom Rauchegger, Co-Founder of Cramer & Rauchegger, Inc.



**CRAMER & RAUCHEGGER, INC.**  
*Retirement and Estate Planning Specialists  
for Central Florida Retirees*

*A true passion for making a difference in people's lives!*



Tom Rauchegger (left) & Scott Cramer

- ✓ A comprehensive approach to wealth management.
- ✓ A progressive investment philosophy.
- ✓ A firm built on the foundations of long term personal relationships.
- ✓ A real "team practice," every client enjoys the advantage of dual guidance.
- ✓ A member of the National Ethics Bureau.

### A Winning Approach!

Cramer & Rauchegger was ranked amongst the top three financial planning firms in Central Florida by the Orlando Business Journal in its 2013 survey of top planners; recognized by Orlando Magazine for extemporary service; and was rated as one of Orlando's top wealth management firms by the National Association of Board Certified Advisory Practices, who also awarded the firm 1st place in the category of risk management.

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Our firm recently treated clients and friends to a special movie presentation of the "The Ultimate Gift" based on the best-selling book written by renowned author Jim Stovall. The adaptation explores the relationship between wealth and happiness with this spiritual-minded tale about a privileged young man who receives a most unexpected inheritance.

The Ultimate Gift opens as a "trust-fund baby" prepares to receive a sizable inheritance from his late grandfather. While he is convinced that more money will start flowing in, he is shocked upon discovering that his grandfather has instead decided to offer him something much more valuable than simple cash.

While watching the film it became very clear to me how important it is to establish an Estate Plan to protect you and your family. Many parents and grandparents want to protect their hard-earned money and savings in order to leave a legacy for their children, grandchildren and future family generations. Setting up a proper Estate Plan may help you achieve those goals.

As financial advisors specializing in helping people retired or close to retirement we have reviewed many Estate Plans over the years and have come up with a list of suggestions to consider when establishing an Estate Plan.

- **Seek the advice of an attorney that specializes in estate planning.** There are many options to consider and an Estate Planner can help you with these including a Revocable Living Trust, Irrevocable Trust, Last Will & Testament and Charitable Remainder Trust, etc.

• **Consider executing the following ancillary documents:**

A Durable Power of Attorney for Assets (appoints someone to make financial decisions for you if you are unable); Durable Power of Attorney for Healthcare (appoints someone to make healthcare decisions for you if you are unable); Living Will (makes your wishes known as to what quality of life you wish to be kept alive if you are incapacitated and have a terminal condition, end stage condition or are in a persistent vegetative state) and Nomination of Conservator (allows you to appoint a personal guardian in advance should one be required).

• **Establish guardianship documents for minor or disabled children.**

If you have minor or disabled children, be sure to appoint someone to take care of your children in case you were to die unexpectedly.

• **Check your beneficiary designations.** Remember to check and update your beneficiary designations on your retirement accounts (401(k)'s etc.), annuities and life insurance. Otherwise, you may accidentally exclude or disinherit a family member.

• **Review your current Estate Plan.** If you already have some of the aforementioned legal documents in place you may want

to review them on an annual basis to make sure your wishes are still valid and have not changed over time.

Thinking about, preparing for and protecting against an unexpected and premature death is not something we get excited about. Choosing to establish an Estate Plan to protect your family and your legacy may be one of the most important decisions you make during your lifetime.

For more information please feel free to contact us at Cramer & Rauchegger. You can reach us by phone at 407-645-4433; e-mail at [info@cramerandrauchegger.com](mailto:info@cramerandrauchegger.com) or visit our company website at [www.cramerandrauchegger.com](http://www.cramerandrauchegger.com).

*Founded by Orlando natives Scott Cramer and Tom Rauchegger, Cramer and Rauchegger Inc. is an independent advisory firm that specializes in retirement management, estate planning and wealth management for high net worth clients who are close to or currently in retirement.*

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