

**Legal Documents No One Should Be Caught Dead
or Alive Without
Specifically for Retirees
Funded by an award from ACE/Sloan Foundation**

Date: March 2, 2016
Time: 1:00 ~ 2:30 p.m.
Where: Skidmore College
Upper Level ~ Dining Hall

Presented by: David K. Carboni, Ph.D., CFP

One of the most loving things you can do for yourself and your family is to make sure you have your estate planning documents in place and up to date.

This session will help you make sure:

- You have the needed documents to make sure that your property goes to the right people, at the right time, and in the right form, while minimizing tax and administrative expense. This could include the selective use of Trusts.
- You learn the importance of Advance Directives, which authorize others you designate to make financial and health care decisions for you if you become incapacitated.

There will also be some brief discussion regarding “Special Needs Trusts” which are used to protect the inheritances of people with “special needs.”

To register for the program, contact Terri Mariani in Human Resources at 580-5804, via email tmariani@skidmore.edu **by February 15, 2016.**