



FAMILY FOCUS™

January
February
2012

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN, LLC



Peggy R. Hoyt, J.D., M.B.A., B.C.S.†‡
Randy C. Bryan, J.D., B.C.S.†‡

†Board Certified in Elder Law
‡Board Certified in Wills, Trusts & Estates
*Certified Legacy Advisor™

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IRA Beneficiary Designations

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Once you have made your beneficiary designations, it is important to review your IRA beneficiary designations on an annual basis to ensure they remain in compliance with your estate plan and ultimate goals. If you are a client enrolled in our Estate Security Plan (ESP) we can assist you with confirming, not only that your IRA beneficiary designations are correct, but that all of your assets are coordinated with your estate plan. Asset ownership and beneficiary designations are included in your annual Asset Detail Report. For those of you who are not yet ESP members and would like to learn more about the program, please feel free to contact our office for further information.



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10:00 a.m. - 12:00 p.m.

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(407)366-1851

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UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

JANUARY

Advisor Lunch & Learn

Tuesday, January 3, 2012 at 12:00 p.m.

Truth About Medicaid Planning

Wednesday, January 4, 2012 at 9:30 a.m.

Office Closed-Martin Luther King, Jr. Day

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Recipe*

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- 1/4 cup vegetable oil
- 2 tablespoons water
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- 4 containers (4 oz each) Yoplait Whips! Raspberry mist yogurt
- 1 cup whipping cream
- 2 tablespoons hot fudge topping
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2. On greased cookie sheet, drop dough by tablespoons to make 6 cookies. Bake 8 to 11 minutes or until set. Cool 2 minutes, remove cookie sheet to cooling rack.
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From an estate planning perspective, an Individual Retirement Account (IRA) is the most challenging asset in an individual's portfolio. The challenge rests in balancing the unrealized income tax consequences of an IRA and the integration of IRA beneficiary designations with an individual's overall plan. Even the best laid estate plan can run afoul as a result of beneficiary designations that do not accurately reflect an individual's ultimate planning goals.

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To determine what is more important to you – avoiding estate taxes or minimizing income taxes – certain considerations must be discussed with a counseling oriented attorney who knows you and your family and understands your planning goals. For example, you may want any assets left behind protected from the claims of creditors, predators and bad things that happen to good people; you may be in a blended family and want to ensure children from your previous marriage receive the same benefits as your children with your current spouse; or, you may want to protect your children from being unintentionally disinherited as a result of your surviving spouse's remarriage. It is only until after you have discussed these and other considerations that your IRA beneficiary designations can be named to accurately reflect your ultimate planning goals.

Once you have made your beneficiary designations, it is important to review your IRA beneficiary designations on an annual basis to ensure they remain in compliance with your estate plan and ultimate goals. If you are a client enrolled in our Estate Security Plan (ESP) we can assist you with confirming, not only that your IRA beneficiary designations are correct, but that all of your assets are coordinated with your estate plan. Asset ownership and beneficiary designations are included in your annual Asset Detail Report. For those of you who are not yet ESP members and would like to learn more about the program, please feel free to contact our office for further information.



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Today!



We are excited to announce that you can view our website in a whole new way. We now have a Hoyt & Bryan App from the Apple App Store for your iPhone, iPod, and iPad!

2012 ESP ANNUAL CLIENT MEETING

As a member of our ESP program, this is your opportunity to learn about recent changes in the law, changes in our firm, and changes in how to leave your legacy.

Saturday, February 11, 2012
10:00 a.m. - 12:00 p.m.

Tuscawilla Country Club
1500 Winter Springs Boulevard
Winter Springs, FL 32708
(407)366-1851

Please RSVP to 407-977-8080
or Tiffany@HoytBryan.com
by February 3, 2012

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

JANUARY

Advisor Lunch & Learn

Tuesday, January 3, 2012 at 12:00 p.m.

Truth About Medicaid Planning

Wednesday, January 4, 2012 at 9:30 a.m.

Office Closed-Martin Luther King, Jr. Day

Monday, January 16, 2012

Truth About Estate Planning

Thursday, January 19, 2012 at 9:30 a.m.

What To Do When Someone Dies

Thursday, January 26, 2012 at 6:00 p.m.

Truth About Estate Planning

Tuesday, January 31, 2012 at 6:00 p.m.

FEBRUARY

Truth About Medicaid Planning

Wednesday, February 1, 2012 at 9:30 a.m.

Advisor Lunch & Learn

Tuesday, February 7, 2012 at 12:00 p.m.

ESP Annual Client Meeting

Tuscawilla Country Club
Saturday, February 11, 2012
10:00 a.m.—12:00 p.m.
RSVP Required

Truth About Estate Planning

Thursday, February 16, 2012 at 9:30 a.m.

Office Closed- Presidents' Day

Monday, February 20, 2012

Truth About Estate Planning

Tuesday, February 28, 2012 at 6:00 p.m.

MARCH

Advisor Lunch & Learn

Tuesday, March 6, 2012 at 12:00 p.m.

Truth About Medicaid Planning

Wednesday, March 7, 2012 at 9:30 a.m.

Truth About Estate Planning

Tuesday, March 13, 2012 at 6:00 p.m.

Women In Transition

Wednesday, March 21, 2012 at 6:00 p.m.

Truth About Estate Planning

Thursday, March 29, 2012 at 9:30 a.m.

All public workshops are complimentary and are held in our Learning Center.
To RSVP please call 407-977-8080 or visit HoytBryan.com for more information.

*Chocolate and Berries Yogurt Dessert
Recipe*

Ingredients:

- 1 pouch (1lb 1.5 oz) Betty Crocker double chocolate chip cookie mix
- 1/4 cup vegetable oil
- 2 tablespoons water
- 1 egg
- 1 1/2 cups of fresh raspberries
- 4 containers (4 oz each) Yoplait Whips! Raspberry mist yogurt
- 1 cup whipping cream
- 2 tablespoons hot fudge topping
- 1 cup fresh blueberries



1. Heat oven to 350. In large bowl, stir cookie mix, oil, water and egg until soft dough forms.
2. On greased cookie sheet, drop dough by tablespoons to make 6 cookies. Bake 8 to 11 minutes or until set. Cool 2 minutes, remove cookie sheet to cooling rack.
3. Meanwhile, press remaining dough in bottom and 1 inch up sides of spring form pan. Bake 8 to 10 minutes or until set. Cool completely, about 30 minutes.
4. In medium bowl, fold 1/2 cup raspberries into yogurt; spread evenly over crust. Crumble cookies; sprinkle over yogurt mixture. Carefully spread whipped cream evenly over cookie crumbs. Freeze 4 to 5 hours or until firm. Remove sides of pan.
5. Drizzle 1 tablespoon fudge topping over dessert. Top with blueberries and remaining raspberries. Drizzle with remaining fudge topping. Store in freezer.



SAVE THE DATE

HOYT & BRYAN, LLC

2012 SPECIAL NEEDS CONFERENCE

FRIDAY, APRIL 20, 2012

9:00 AM - 3:30 PM

ONE SENIOR PLACE

715 DOUGLAS AVE ALTAMONTE SPRINGS, FL 32714

REGISTRATION FEE: \$20/PERSON

RESERVATIONS REQUIRED, INCLUDES LUNCH AND MATERIALS

PLEASE CALL 407-977-8080 FOR MORE INFORMATION OR TO RSVP!

