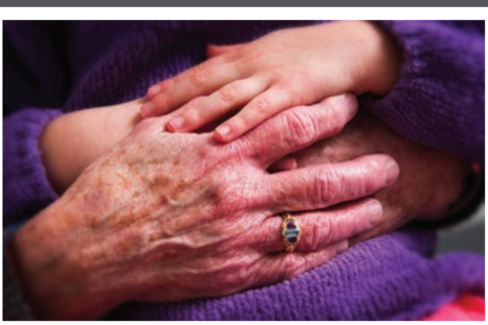
Estate & Trust: A well-informed plan can protect your legacy

CULLARI CARRICO LLC
Certified Public Accountants & Advisors

Estate & Trust Taxation: A major focus of our firm

Our Estate and Trust Department is available to assist you with all of your estate and trust matters.

> *"Cullari Carrico guided me through the entire estate tax process, from start to finish. They made everything so easy and seamless for me as the executor of my wife's estate."*
>
> **Raymond Sintel**



Cullari Carrico, LLC is a leader in Estate and Trust planning and taxation matters. A well-designed and carefully drafted estate plan ensures that your estate passes to whom you want, when you want and is carried out in the manner you have chosen.

Planning your estate is intimidating without qualified professional assistance. You may feel that you are too young, not ready to start planning or the topic of estate planning is uncomfortable for you. Estate planning is a process which includes management of the family assets, preservation of wealth, protection from creditors and minimization of taxes. Everyone should have an up-to-date estate plan. No matter your age, financial situation or marital status, seeking expert advice will benefit you and those you love. Please do not put off this valuable planning which will save your family time and money.

Even if you have a plan in place, it is very important to review it periodically. Changes in tax laws, births, deaths, marriages and divorces can all have an impact, as well as changes in your personal finances or your business. We would be pleased to help you determine if any changes impact your estate plan and what plan revisions can help you achieve your estate planning goals and objectives.

Our expanded and dedicated Estate and Trust Department at Cullari Carrico will assist you in all estate and trust matters. Planning is the key to successfully reducing your potential estate tax liability. We go beyond tax compliance and pro-actively recommend tax-saving strategies to maximize your after-tax income.

Tax preparation services for Estates

- Estate tax return (Form 706)
- Fiduciary tax return (Form 1041)
- State Inheritance and Estate tax returns

Tax preparation services for all types of Trusts

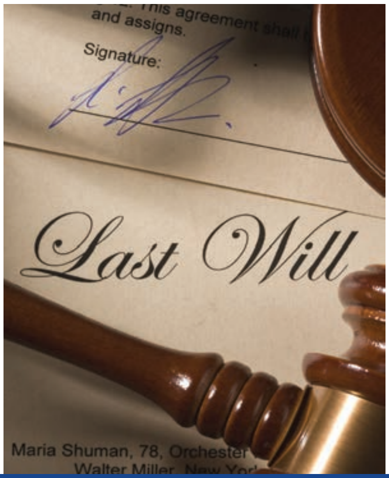
- Fiduciary tax return (Form 1041)

Executor/Trustee Administrative and Bookkeeping

These services are offered to assist the executor/trustee in carrying out his/her duties. Acting as a fiduciary is a serious responsibility and with it comes exposure to liability even for those with the best of intentions. There are specific and detailed responsibilities placed upon a fiduciary and they should be cognizant of them at all times. The executor of an estate has an obligation to the heirs of the Estate to preserve all of the assets of the Estate, pay the debts of the decedent, pay any taxes due and provide an accounting of your actions and payments made. Generally, distribution of estate assets should occur only after the appropriate tax returns have been filed, all taxes paid and all other estate debts have been satisfied.

Our estate and trust team has been fortunate to serve a wide array of clients with their estate planning and tax needs for many years. No matter the complexity of the estate, we are able to bring deep, firm-wide experience to our clients. We look forward to working with you to achieve your desired goals.

CULLARI CARRICO LLC
Certified Public Accountants & Advisors



CULLARI CARRICO LLC
Certified Public Accountants & Advisors

Committed to Your Financial Well Being

P 973.406.3955 | F 973.406.3960
W cullaricarrico.com
55 Lane Road, Suite 300, Fairfield, NJ 07004

ETBRO-2/15