



*Protecting What You Value Most Through
Estate Planning and Asset Protection*

Providing Solutions That Secure and Enhance Your Wealth and Your Legacy

Everyone understands the benefits of having insurance to protect your assets from unanticipated events. Hazard and casualty insurance is necessary to provide protection from the risks of fire, floods and wind damage. Liability insurance is necessary to provide protection from the risks of auto accidents and personal injury. But what can you do to protect your assets from claims in excess of your insurance or from risks of lawsuits or from unexpected business liabilities or from an overabundance of tax consequences? Fortunately having an asset protection plan in place can help insulate you from these potentially significant risks.

We believe in providing you with effective solutions so that you can have confidence that your assets and your legacy are protected. An effective asset protection plan needs to be in place before a lawsuit or claim is made against you, and well in advance of your retirement or death, so it is important to take the step toward greater protection today.

Wild Felice & Partners is a full-service, Fort Lauderdale, Florida based law firm with a specialty in asset protection. We utilize a combination of estate planning, real estate law, corporate formation, family law, and asset structuring to assure that our clients are protected from potential litigation, creditors, and any other threats that may be looming. A properly designed asset protection plan can accomplish many of your most important objectives:

- Protection of family savings and investments from lawsuits and claims.
- Protection against inadequate or unavailable insurance coverage.
- Insulation of rental properties reducing your exposure to potential lawsuits.
- Protection of business assets and accounts receivable from potential claims.
- Elimination of probate.
- Reduction of estate taxes.

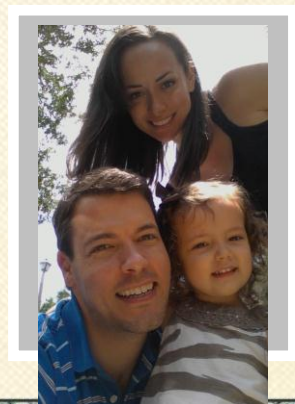


THE APOCALYPSE WITH A HINT OF HOLIDAY CHEER EDITION

This December brings us the end of 2012 and quite possibly the end of the world. At least we have the festive season to distract our minds with some holiday goodness. So get ready for a sleigh ride of merriment and “joy to...whatever will be left of this world” because in this issue, we will discuss:

- Doomsday 2012 and what this means for estate planning
- Preparing for “taxmageddon”
- A little estate planning holiday gift from us to you

*Every American should have an
estate plan in place but the need for
comprehensive estate planning is
even greater when you have
children.*



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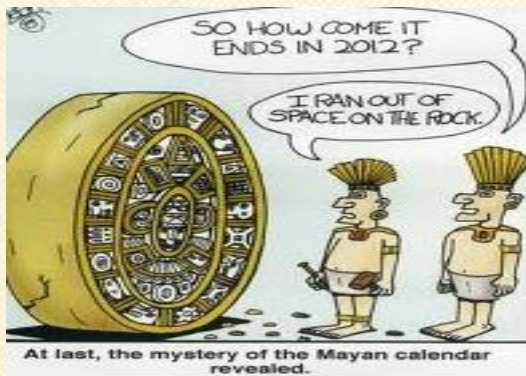
DOOMSDAY AND YOUR ESTATE PLAN

A plethora of theories surrounding 2012 cataclysmic events and the Apocalypse are running rampant through cyberspace, TV, and movies. We are told to brace ourselves for planetary realignment, polar shifts, solar storms, meteoric collisions, the arrival of Planet X and alien encounters. Other theories interpret the Mayan calendar as not forewarning the end of the world, but the end of Earth's cycle, which renews itself every 26,000 years. NASA has officially stated that all we really can expect is another winter solstice. After all, do you remember the Y2K phenomena and all the Internet hoaxes we've been exposed to in the past?

There's another theory out there that is more credible although less publicized. South Floridians who do not have a solid estate plan in place could create a personal doomsday for themselves and their beloved family members.

A basic Estate Plan contains documents that provide protection both during life and after death. The Durable Power of Attorney and the Health Care Surrogate documents ensure that your finances are managed according to your instructions and your health care wishes met. The Revocable Trust, Assignment of Property into Trust and the Last Will and Testament provide you with control over how your assets will be distributed after your death. These documents protect your loved ones from the burden of making difficult decisions and family disputes because you've planned and made your wishes known.

Those that don't plan, risk their future and their family's future. That is why it is important to plan now or update your already existing estate plan. This way, just in case you get abducted by the Annunaki, you can be sure that the loved ones you leave behind are well taken care of.



Michael D. Wild is a Florida attorney specializing in the areas of estate planning and asset protection. For more information on successful Florida estate planning and asset protection techniques, please contact the South Florida law firm of Wild Felice & Partners, P.A. at 954-944-2855 or via email at info@wfplaw.com to schedule your free consultation. Protecting what you value most.

Did you know?



Now is the opportune time to take advantage of the current federal applicable lifetime exemption, which may soon be a thing of the past. The exemption for transfers is currently \$5.12 million per person, and twice that for a married couple. This is the highest exemption in estate planning history! Any amount over this magic number is taxed at a top tax rate of 35%. However, serious changes could be looming on the horizon. The current law is set to expire by the end of the month. The exemption may drop down to \$1 million with a top tax rate of 55%. Protect your assets and contact your South Florida Estate planning attorney now before Congress opens Pandora's box of tax reform.

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HAPPY HOLIDAYS FROM WFP LAW



With the holiday season upon us, it is important to spread the holiday cheer and spend quality time with family. It is also a time of overlapping different holidays so it's equally important to remember the one commonality that we all share – mortality. That's right, whether you celebrate Christmas, Hanukkah, Kwanzaa or Ramadan, the death rate in South Florida is 100 percent, which means that every single one of us needs an estate plan.

We may not agree where our souls go after we die but there is no argument as to what happens to our stuff. If you have no Will, the Florida Intestate Statutes will distribute your assets as the state of Florida decides. If you have a Will but no Trust, your assets will first be dragged through the Florida probate process and then distributed outright to you beneficiaries. If you have a Trust in place, your beneficiaries will be able to minimize both probate and the estate tax, as well as receive assets that are protected from creditors, litigation, bankruptcy and divorce.

Since this is a time of giving and charity, here's a little gift to you, freshly plucked from the legal tree of knowledge. Taking this advice will give you substantial tax savings and asset protection. It also provides you the opportunity to do good and give to charity. You can create what is called a charitable remainder trust ("CRT"). This can be established during the lifetime of the donor of the trust or upon death. If the CRT is established during life, it will give the donor an income tax deduction each year the trust exists. In addition, the CRT itself is a tax exempt entity making it a great place to store real estate or securities owned for longer than one year. The CRT will not recognize income resulting from the sale of long-term capital gain property contributed to the CRT by the donor.

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Chicken Little and The End of the World

An acorn fell on Chicken Little's head making him believe that the sky was falling. Panic stricken, he decided to inform the King. On his way, he told other animals about this pending "end of the world." They believed everything they heard without question and agreed to join him on his journey. Along the way they met Foxy Loxy. The fox, taking advantage of the gullible crowd, led them to a "shortcut" which happened to be the entrance to his den. Once inside the den, Foxy and his family descended upon the group of animals and enjoyed a very fine meal.

Don't let the story of Chicken Little happen to you and your family. It's important that you always make informed decisions. That way you eliminate risk and protect the ones you love. Visit your South Florida Estate Planning attorney today.

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