

## INTRODUCING . . . Our New Name and Look



We're excited to share with you our new name and logo for the official January 1st merger of CzepigaDaly and the Law Offices of Sharon L. Pope. This merger expands our ability to help you and other Connecticut families meet the growing need for long-term care planning.

You've been hearing about this merger for awhile and it's finally here! With the New Year you will gain access to more people (which means even more personal attention), an additional office location in Hartford, and more services to cover all your needs.

As you can imagine, we've spent months integrating the inner workings of the two firms – now we're ready to "go public!"

Most of the changes are on the inside operations; we don't think you'll notice many differences. You can continue to use our phone number (860) 594-7995 although we'll have a second number as well. On occasion you may hear a different voice answer the phone, as we have more people available to respond to your calls.

The web site, blog and Facebook page won't be all that different, and they can be accessed with the same addresses.

**Web site:** [www.ctseniorlaw.com](http://www.ctseniorlaw.com)

**Blog:** [www.connecticutestateplanningattorneysblog.com](http://www.connecticutestateplanningattorneysblog.com)

**Facebook:** [www.facebook/EstatePlanningElderLaw](http://www.facebook/EstatePlanningElderLaw)

The email addresses and direct phone numbers you've been using remain the same. Notice all the new faces on the next page – our ability to help you achieve your planning goals is stronger than ever.

Give us a call or drop us a note sometime! And if you'd like to receive our new brochure, call or email Kathy Pleasanton.

**Turn the page to meet our blended family** >>>

## GOOD TO KNOW

### Alzheimer's Resource

Has your loved one been diagnosed with Alzheimer's? Check out *Kiplinger's Financial Planning for Alzheimer's*. There's a wonderful collection of helpful resources including videos, articles, a quiz, checklists and lots more. Go to [Kiplinger.com/links/alzheimers](http://Kiplinger.com/links/alzheimers).

### When to collect Social Security

Think hard before you start claiming Social Security benefits. If you're nearing retirement age, you can't collect your full benefits until you're at least 66. If you opt to start at 62, you'll get just 74% of the benefits you could enjoy. And if you can manage to put off collecting Social Security until you're 70, prepare for a windfall: You can earn more than that full benefit, including deferred credits for each year you put off filing.



**CZEPIGADALY**LLC

**ESTATE PLANNING, PROBATE & ELDER LAW**  
*It's Time. Plan Today for Your Tomorrow.*

# GENERATIONS APART: Talking Retirement and Estate Planning Over Turkey



Adult children and their parents recognize the need to talk about inheritance, eldercare and retirement planning issues, but nearly one in two adult children do not feel like they've had sufficient conversations with their parents about

these issues, according to a study by Fidelity Investments. Making matters worse, there's substantial disagreement between the generations on details and even when the conversations should take place. Talk about a disconnect.

"There are implications of not having those conversations," says Joe Madden, a Fidelity spokesperson. "Both parents and their adult children make assumptions, and they're not going to be based in reality, and they won't be the best decisions for their family."

For example, nearly all of the parents in the study said they will not need financial help from their kids while a quarter of the kids said they believe they will have to help their parents in retirement.

Another misconception: the adult children underestimated the value of their parents' estates by more than \$100,000 on average.

## SO GET TALKING!

**When should we talk?** One-third of the parent-child teams in the study didn't even agree on this one. Parents were more likely to say the time to talk is when they're near or entering retirement while the adult children were more likely to say they'd like to talk before their parents retire.

As to barriers to initiating the talk, 40% of adult children said the top barrier is that they feel like it's none of their business to ask their parents about this stuff. But only 15% of parents said that money issues are private. So kids, start asking questions.

**What should we cover?** Here's a basic list for starters: wills and trusts, insurance policies, retirement accounts, pensions, powers of attorney (parents might want to name an adult child to make financial and healthcare decisions for them later in life), and living wills to cover end-of-life decisions.

Beyond the paperwork, families should have plans – and contingency plans – for where mom and dad will live, how they will pay for their living expenses, and who will take care of them when the need for care arises. And if it's clear parents are well-provided for, there's loans or gifts to adult children, college savings for grandkids, maybe a multi-generational family vacation to discuss.

**End result: Peace of mind.** Having detailed conversations appears to have a positive effect on both parents and adult children alike. Peace of mind of parents jumped from 61% to 91% when comparing parents who have not had detailed conversations with those who have.

*[excerpted from forbes.com]*

## We're all here, ready to help



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*All of us at CzepigaDaly  
wish you and your family a  
wonderful holiday season  
filled with health, inner  
peace and joy.*



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**CzepigaDaly** is a law firm dedicated to preserving your well-being as well as your assets. In addition to offering estate and tax planning, elder law, estate administration, probate and special needs trusts services, we also help you with healthcare-related decisions, advocacy services, housing matters, insurance and elder law litigation.

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