



## Achoo! Combating Allergies

*The blooming trees and bushes are stunning in the spring, but they tend to trigger allergies. Before the sneezing gets out of control, try these strategies.*

- Close doors and windows at night when pollen counts are high.
- Don't hang laundry outside—pollen will stick to it!
- Wear a pollen mask if you're doing outside chores.
- After being outdoors, rinse pollen from your skin and hair.
- The best time to go outside is after a rain storm when pollen has been cleared from the air.
- Use over-the-counter nasal sprays or antihistamines to ease your symptoms.



## When a Spouse Dies: 1 Reason You Must File with the Probate Court

Your spouse just passed away, and everything your spouse owned had a joint or beneficiary designation. All of your spouse's assets go to you without having to go through probate first.

End of story, right? Not exactly.

Did you know that you still have to file paperwork with the probate court? At the very least, a Connecticut estate tax return must be filed, even if no tax is due. Not filing can cause problems for you down the road, and here's why.

### All property have liens when one owner dies

There is an invisible lien that the State of Connecticut automatically places on real property when one of the owners passes away:

**The estate tax lien** is placed on the property no matter if your spouse owed tax or not, and it stays on until any tax owed is paid or the probate court certifies that no tax is owed by issuing a Release. The probate court releases the lien after it receives a statutory probate fee, which is calculated on a percentage of the gross taxable estate

What makes this lien tricky is that it won't show up on the land records, but you still cannot clear the title until you go through this process.

*(continued)*



# 6 Estate Planning Documents You Should Create Today



You can't predict what might happen tomorrow, but there is something you can do today to help better prepare for whatever comes your way. Putting an estate plan in place will ensure that intentions are set while giving you peace of mind that specific plans can be implemented should the unexpected occur.

Here are 6 main documents that you should consider when creating your estate plan:

## 1 Health Care Directives

A health care directive identifies who can make health care decisions for you if you are unable to do so yourself. It details your wishes for end-of-life care, pain management, organ donations, religious preferences, and other details. It also extends to cover what happens after you die in terms of autopsy, cremation/burial, and so forth.

## 2 Durable Power of Attorney

Similar to a health directive, this document names the people who will act on your behalf in personal and financial matters if you become incapacitated. Power of attorney gives the person designated the ability to manage your affairs — paying bills, accessing bank accounts, hiring professionals, establishing trusts, etc. — if you are unable to do so.

## 3 Last Will and Testament

Without a Will, the fate of your assets is left up to the state, which is probably not what you want. A Will ensures that your decisions about how your assets are distributed (and to whom) are honored after you are gone.


## 4 Living Trust

A living trust offers many advantages over a standard Will in that it can help you avoid probate, increase your privacy, and ensure greater personal protection in cases of incapacitation.

## 5 Beneficiary Designations

While not an estate planning document, designating beneficiaries is an important task that should not only be done immediately upon the establishment of any relevant account, but also updated regularly to reflect your current circumstances. Beneficiaries are designated for assets like IRA and 401(k) accounts, life insurance policies, and annuities.

## 6 Business Succession Planning

If you own a business, succession planning is another important part of your estate planning. Succession planning covers issues like who will take over the business when you are gone; how much control you would like to retain if you're just retiring; all the various arrangements that need to be addressed with family members, co-owners, non-family owners, and third parties. 

*It's Time. Plan today  
for your tomorrow.*

Call us at (860) 236-7673.





## TIPS FOR SAVING MONEY ON GAS

On their own, each of these tips only makes a small difference, but implementing a few at a time in a collaborative way, will ultimately keep your pockets full.


### Savvy Shopper Tactics

- Choose regular-grade gas.
- Fill up at the beginning of the week.
- Take advantage of gas discounts and reward programs.
- Pay with cash.
- Get cash back by using a points based rewards card.
- Find the cheapest gas with an app.

### Maintenance Hacks

- Keep tires well inflated and at the proper pressure.
- Don't let oil changes and other maintenance slide.
- Make sure your tank is tightly capped.
- Remove unnecessary items weighing your vehicle down.
- Ditch the roof racks.

### Smart Driving Strategies

- Find the most efficient route.
- Avoid idling. It's bad for the environment too!
- Reduce your highway speed. 

## WHEN A SPOUSE DIES

*(from the cover)*

If you do not pay the probate court fee and obtain a release of the estate tax lien, you will not be able to sell the property. It will show up as a defect in the title, raising a red flag for both the title insurance company and the prospective buyer. As a result, a buyer will not want to buy it, and for good reason: why assume the risk that estate taxes or probate fees may still be owed?

The other problem with keeping the lien on the property is that your spouse's name will technically remain on the title until these liens are released.

### How to remove the lien

Now that we've talked about the problem, how do we fix it?

Think about it this way:

**The lien on the house acts like a lock that effectively prevents it from being sold.**


What you need is a key, and that key is the Release from the Probate Court. They will not issue this Release until the estate tax return is filed and any necessary estate taxes and probate fees are paid.

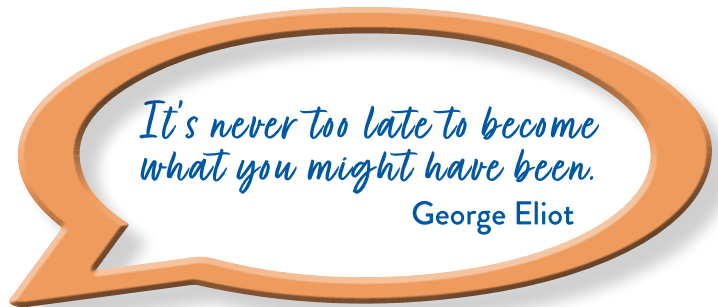
### What if you never plan on selling the property?

It is true that you may continue living in your house for the rest of your days and never even notice the liens on the property (after all, they are invisible). But what happens when you pass away?

Let's say, for example, that your son inherits it and tries to sell it after you die. First, he has to file an estate tax return and pay the probate fee for your spouse's estate, and then he has to do it for your estate. Moreover, he will need to pay a late fee for your spouse's estate tax return, which must be filed within six months of the date of death.

Why leave him with that headache?

To obtain the "key" to release the liens on the property, you may just need to file an estate tax return, or you may need to open a full probate estate. It depends on the amount and nature of your spouse's assets. 



*It's never too late to become what you might have been.*

George Eliot