

# “It’s Your Estate”

Presented by: Marguerite C. Lorenz, EA, CTFA, CLPF

We would like to leave you with some valuable tips to stay independent and to keep your estate safe:

- **Beware of quick sales** – good professionals want you to be educated about what you are buying.
- **Talk to independent professionals** – be aware of how the professional you are working with gets paid and by whom.
- **Get it in writing** – read agreements before you sign them.
- **Get an independent review** – ask your attorney or CPA or fiduciary or financial advisor to look over any financial products or contracts you are considering from a new source.
- **Even very smart people can get taken** – there is no defense against deceit, so there is no shame in asking more questions or “sleeping on it” before making a big purchase.
- **Check credentials** – the Better Business Bureau may not be the best source to check someone’s business. Find out which organizations the credentials came from and call the organizations to verify.
- **Be realistic** – There is no such thing as a “free” lunch! Too good to be true?
- **Questions to ask yourself:**
  - **Has this outfit been in business a long time?**
  - **Are they offering free legal services if you buy a financial product?**
  - **Are they promising great returns with little risk?**
  - **Did they call you out of the blue, come to your door or *did you meet them through a trusted source?***
- **Educational seminars should be just that, educational** – If you feel ANY pressure to sign something or make a purchase, walk away.

We hope that your time with us has been valuable and that you will let others know there is a safe way to learn more about the choices available in estate planning. Look for the dates and locations of future programs at:

[www.Its-Your-Estate-SanDiego.org](http://www.Its-Your-Estate-SanDiego.org)