



Plan Today Protect Tomorrow

Keep It Current

Estate planning is not a one-time decision. As assets, family dynamics, and tax rules evolve, plans need to be revisited to remain effective and protect what you've built. Regular review helps ensure your plan still reflects your intentions and functions as expected.

WHAT PROPER PLANNING COVERS

Effective estate planning connects more than documents. It aligns asset ownership, beneficiary designations, and tax considerations so everything works together. When coordinated, it provides clarity, efficiency, and control over how assets transition.

WHERE GAPS CREATE PROBLEMS

Outdated or uncoordinated planning often leads to delays, higher costs, and unintended outcomes. These issues rarely appear upfront—they surface during administration, when options are limited and decisions become more difficult.



ASSET ALIGNMENT

Ownership, account titling, and beneficiary designations need to match your overall structure. When these elements aren't aligned, they can override your intentions and create confusion during transfer.



TAX IMPACT

Estate and income tax exposure can significantly affect what ultimately passes to beneficiaries. Thoughtful structuring helps reduce unnecessary tax burden and preserves more of your wealth.



EXECUTION READINESS

Clear roles, adequate liquidity, and organized financial information are critical when the time comes to carry out a plan. Without preparation, even well-structured estates can face delays, added costs, and complications.

BRING CLARITY TO WHAT'S IN PLACE.

ATHERTON REVIEWS EXISTING STRUCTURES, IDENTIFIES GAPS, AND ENSURES EVERYTHING IS ALIGNED, CURRENT, AND READY TO FUNCTION AS INTENDED. Modesto 209-577-4800 | Sonora 209-536-1218 | athertoncpas.com



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