



CLIFFORD & ASSOCIATES

4150 Belden Village St. NW, Suite 601, Canton OH 44718
(330) 493-1814 Toll-Free: 1-800-456-1803 Fax: (330) 493-1807
contact@sharetheharvest.com
www.sharetheharvest.com

Inheritance and Deferred Tax Disclosure

I/we acknowledge that a representative of Clifford & Associates has offered to review the impact of taxes on my estate. I understand that the tax burden on my estate could be reduced or eliminated with proper planning. Clifford & Associates has reviewed the following:

- 1) Income Tax liability to heirs vs. lifetime distribution of deferred income
- 2) Ohio Estate Tax
- 3) Federal Estate Tax
- 4) IRA inheritance options
- 5) Other qualified account options

_____ I/we acknowledge Clifford & Associates recommends I/we review the future income and tax implications of my/our estate. Furthermore, I/we hold harmless Clifford & Associates or its representatives and subsidiaries for any tax liabilities during my/our lifetime or upon my/our death that could have been prevented with proper planning.

Signature

Date

Signature

Date

_____ I/we grant Clifford & Associates permission to access, review my tax, insurance, investment and other financial information for the purposes of providing tax and financial planning services and advice. I/we would like to know how to lower our tax bills and improve our returns for ourselves and our heirs.

Signature

Date

Signature

Date

No, thanks, not now. Maybe later. We understand there is no time like today to plan for tomorrow.



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Inheritance and Deferred Tax Disclosure Work Sheet

***Check all that apply**

- YES No IRA, Simple-IRA's, SEP-IRA's, ROTH IRA's, etc.
- YES No 401K and 403B Accounts
- YES No Annuity Contracts
- YES No Life insurance policies
- YES No Single Premium Life
- YES No Certificates of Deposit
- YES No Brokerage accounts
- YES No Mutual Fund investments
- YES No Stocks and bonds
- YES No Real Estate investments (not your main home or vacation home)
- YES No Limited Partnerships
- YES No Trusts Revocable, Irrevocable and others
- YES No US Savings Bonds
- YES No Collectibles
- Other _____

*Please note that Copies of recent statements as well as copies of contracts and polices may be needed to engage in this review.