



SHARE THE HARVEST

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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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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.