



# SHARE THE HARVEST

4942 Higbee Ave NW, Suite A, Canton OH 44718

(330) 493-1814 Fax: (330) 493-1807

contact@sharetheharvest.com

[www.sharetheharvest.com](http://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.



---

# SHARE THE HARVEST

## 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.