



FAMILY FOCUS™

**November
December
2011**

PARTNERS IN PLANNING



FRIENDS FOR LIFE

**THE LAW OFFICES OF
HOYT & BRYAN, LLC**



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Divorce and Beneficiary Designation Forms - Who Wins?

Due to changes in your life, changes in the law, changes in your lawyer, and changes in your legacy, here at Hoyt & Bryan we believe it is very important to review and update your estate planning on a regular basis. This means not only making sure your last will or revocable trust is up-to-date but also that your asset ownership is consistent with your estate planning goals. Regular asset ownership review is critical for everyone but it is especially important for those who are going through or have gone through a divorce.

In Florida, the law is clear about what happens if you pass away with a last will or a revocable trust where your former spouse is named as a beneficiary. In 1951, Florida enacted a statute automatically cutting divorced spouses out of each other's wills. The current statute is F.S. §732.507(2). So, under the law, even if you get divorced and then pass away prior to updating your planning to remove your former spouse as a beneficiary under your will, your will is to be read as if your former spouse predeceased you. In 1989, Florida enacted a similar statute for revocable trusts, F.S. §736.1105.

But, what happens if a former spouse is named as primary beneficiary on a decedent's retirement plan, 401k, life insurance, etc.? Traditionally, Florida courts have applied classic contract interpretation rules to beneficiary designated assets. This means if a former spouse is identified as the designated beneficiary the former spouse receives the asset regardless of their current marital status. So, even if you have been divorced for many years and even if you have remarried, if you fail to update your beneficiary designations removing your former spouse as beneficiary, your former spouse will still be the beneficiary of that asset.

In 2009, a Florida court broke with tradition and ruled in favor of a post-divorce automatic revocation rule for beneficiary designated assets. Ultimately, the Florida Supreme Court ...

Please visit our website HoytBryan.com to read the full article.

FEATURED WORKSHOP

WHAT TO DO WHEN SOMEONE DIES

**"THE BEFORE & AFTER OF
LOSING A LOVED ONE"**

**CO-HOSTED BY
BALDWIN FAIRCHILD**

At this complimentary workshop we will review the step-by-step process you need to know before and after losing a loved one. Learn more about pre-need funeral planning, the probate and estate administration process, fiduciary responsibilities, and frequently asked questions.

**Thursday, November 10, 2011
at 6:00 p.m.**

Call 407-977-8080 to RSVP!

**Hoyt & Bryan, LLC Supports
Central Florida**



Sponsored by the Marine Toys for Tots Foundation, Toys for Tots helps needy children throughout the United States experience the joy of the holidays. Hoyt & Bryan, LLC has chosen to make this our gift. Please help us bring joy to the children of Central Florida this holiday season.

If you would like to participate, please bring a new, unwrapped toy to our office beginning November 1, 2011 through December 9, 2011 to be included in our donation to Toys for Tots. We are also accepting donations of pet food.

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

NOVEMBER

Office Closed - Thanksgiving
November 24-25, 2011

Advisor Lunch & Learn
Tuesday, November 1, 2011 at 12:00 p.m.

Truth About Medicaid Planning
Wednesday, November 2, 2011 at 9:30 a.m.

Truth About Estate Planning
Tuesday, November 8, 2011 at 9:30 a.m.
Thursday, November 17, 2011 at 6:00 p.m.

Opportunities In Estate Planning
November 10-11, 2011
16hrs CE, CPE, CFP Credits
\$250.00 fee

What To Do When Someone Dies
Thursday, November 10, 2011 at 6:00 p.m.

DECEMBER

Advisor Lunch & Learn
5th Annual Holiday Social
Tuesday, December 6, 2011 at
12:00 p.m.-7:00p.m.

Truth About Medicaid Planning
Wednesday, December 7, 2011 at 9:30 a.m.

Truth About Estate Planning
Tuesday, December 13, 2011 at 6:00 p.m.

Office Closed - Holiday Break
December 26, 2011 - January 2, 2012

JANUARY

Advisor Lunch & Learn
Tuesday, January 3, 2012 at 12:00 p.m.

Truth About Medicaid Planning
Wed., January 4, 2012 at 9:30 a.m.

Truth About Estate Planning
Thursday, January 19, 2012 at 9:30 a.m.
Tuesday, January 31, 2012 at 6:00 p.m.

What to do When Someone Dies
Thursday, January 26, 2012 at 6:00 p.m.

All public workshops are complimentary and are held in our Learning Center.
To RSVP please call 407-977-8080 or visit HoytBryan.com for more information.

HOLIDAY WREATH BREAD

1/4 cup freshly shredded Parmesan cheese
1 loaf (1 lb.) frozen white or wheat bread dough, thawed
1 tablespoon olive or vegetable oil
1 small garlic clove, finely chopped



1. Grease cookie sheet. Sprinkle 2 tablespoons of the cheese onto flat surface. Roll bread dough in cheese into 24-inch rope. Place on cookie sheet, forming circle; pinch ends to seal.

2. Snip dough 16 times from the outer edge of the circle at about 1 1/2-inch intervals, cutting two-thirds of the way through, using kitchen scissors. Lift and turn every other section of dough toward the center of the circle pinching ends, so the dough resembles branches if desired.

3. Cover and let rise in warm place 1 to 2 hours or until double. (Dough is ready if indentation remains when touched.)

4. Heat oven to 350°F. Mix oil and garlic; brush over dough. Sprinkle with remaining 2 tablespoons cheese. Bake 25 to 30 minutes or until golden brown.



*We cordially invite you to
Join us on Tuesday, December 6th
12:00pm to 7:00pm*



*To celebrate the holidays at our 5th Annual Open House
To be held at:*

*The Law Offices of Hoyt & Bryan
254 Plaza Drive
Oviedo, FL 32765
407-977-8080*



*We look forward to seeing you and your loved ones
Kindly RSVP by December 2nd*

