



FAMILY FOCUS™

September
October
2015

PARTNERS IN PLANNING



FRIENDS FOR LIFE

THE LAW OFFICES OF
HOYT & BRYAN



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Probate v. Non-Probate Assets

When preparing an estate plan, it's important to understand the difference between probate and non-probate assets. Probate is probably one of the most misunderstood areas in estate planning. People often say, "How can I avoid probate?" However, most people do not know what probate is. Probate is a court administered process that determines how your *probate property* will be distributed after you die. It is important to note the words "probate property" in the last sentence. What are probate assets? And, how do you determine what is a probate asset and what is not?

A probate asset is any asset owned solely by the decedent and does not have a beneficiary designation. Probate assets are distributed according to your will or to your heirs if you die without a will.

The following are examples of probate assets:

- ♦ Real property that is titled solely in the decedent's name or held as a tenant in common (not joint tenants with rights of survivorship)
- ♦ Bank accounts, boats and automobiles that are solely in the decedent's name
- ♦ An interest in a partnership, corporation, or limited liability company held in the decedent's name
- ♦ Any life insurance policy or brokerage account that lists either the decedent or the estate as the beneficiary

What is non-probate property? Everything else. In its simplest terms, any property that names beneficiaries or is owned jointly (with rights of survivorship or as tenants by the entirety) is non-probate property. How you own your assets trumps what your Will says. As a matter of fact, if a Will ...

Please visit HoytBryan.com to read the full article.

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One Senior Place Workshops



Located at :
715 Douglas Ave
Altamonte Springs, FL 32714

Elder Law Workshops:

The Truth about Medicaid Planning
Tuesday, September 22, 2015 at 9:30 a.m.
Thursday, October 22, 2015 at 2:00 p.m.
Tuesday, November 17, 2015 at 9:30 a.m.

Estate Planning Workshops:

The Truth about Estate Planning
Tuesday, September 22, 2015 at 2:00 p.m.
Thursday, October 22, 2015 at 9:30 a.m.
Tuesday, November 17, 2015 at 2:00 p.m.

NEW WEBSITE!

Hoyt & Bryan is pleased to announce the launch of our new website visit HoytBryan.com to check it out today!



The website has a new look and is easier to navigate. Visit our website and send us your feedback to info@HoytBryan.com

UPCOMING EDUCATIONAL WORKSHOPS & EVENTS

SEPTEMBER

**Advisor Lunch & Learn—
Asset Ownership—TBE, Joint, Individual—
What Does it all Mean?**

Tuesday, September 1, 2015 at 12:00 p.m.

The Truth About Medicaid Planning
Wednesday, September 2, 2015 at 9:30 a.m.

**Office Closed— Labor Day
Monday, September 7, 2015**

The Truth About Estate Planning
Tuesday, September 8, 2015 at 9:30 a.m.

All My Children Wear Fur Coats
Tuesday, September 15, 2015 at 6:00 p.m.

OCTOBER

**Advisor Lunch & Learn—
Does My Client Really Need a Will?**

Tuesday, October 6, 2015

The Truth About Medicaid Planning
Wednesday, October 7, 2015 at 9:30 a.m.

The Truth About Estate Planning
Thursday, October 8, 2015 at 6:00 p.m.

**Office Closed— Columbus Day
Monday, October 12, 2015**

Special People, Special Planning
Tuesday, October 20, 2015 at 6:00 p.m.

NOVEMBER

**Advisor Lunch & Learn—
Retirement Assets to a Surviving Spouse -
What's the Best Strategy?**

Tuesday, November 3, 2015 at 12:00 p.m.

The Truth About Medicaid Planning
Wednesday, November 4, 2015 at 9:30 a.m.

The Truth About Estate Planning
Tuesday, November 10, 2015 at 9:30 a.m.

**Office Closed— Thanksgiving Holiday
Thursday, November 26, 2015 and
Friday, November 27, 2015**

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.



Spiced Pumpkin Seeds

- 1 1/2 tablespoons margarine, melted
- 1/2 teaspoon salt
- 1/8 teaspoon garlic salt
- 2 teaspoons Worcestershire sauce
- 2 cups raw whole pumpkin seeds

Instructions

1. Preheat oven to 275 degrees F
2. Combine the margarine, salt, garlic salt, Worcestershire sauce and pumpkin seeds.
3. Mix thoroughly and place in a shallow baking dish.
4. Bake for 1 hour, stirring occasionally.
5. Enjoy!



Save The Date:



Hoyt & Bryan
9th Annual Holiday Open House
Tuesday, December 1, 2015
12:00 p.m. to 7:00 p.m.

Reservations Required.
Please Call 407-977-8080 for more information and to RSVP!



Saturday, October 17, 2014
Lake Eola Park
Downtown Orlando
Registration: 8:00 a.m. ~
Walk begins: 9:00 a.m.

Our team at Hoyt & Bryan has participated in the Alzheimer's Association Walk To End Alzheimer's® for the past 13 years. If you would like to join our team and walk with us or make a donation, please call 407-977-8080 or visit <http://act.alz.org/goto/hoytbryan>. We would like to thank those of you who continue to support our efforts in walking for a cure.



Lending a Helping Paw..
Keebler

Color: Gray/ White
Size: 8 Pounds
Age: 1 year
Gender: Male

Keebler is a loving kitten that has been raised in a foster home. He is neutered, test negative for FELV and FIV; have been vetted for one full year. He will be micro chipped prior to adoption.

If you are interested in adopting Keebler or to make a donation please call 321-262-4330 or email Ozzycat@hotmail.com.



All My Children Wear Fur Coats Radio Show on NaturesChannel.fm

Join us every Monday at 3:00p.m. EST as we explore different aspects of pet ownership— from planning for your pets in the event of a natural disaster, in the event of a disability, in the event of death and ways to improve the life and health of our pets.

Live streaming on BlogTalkRadio.com/NaturesChannel