

the Estate PLANNER

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Can a private annuity benefit your family?

A motivating force

Incentive trusts pass on wealth while preserving values

Estate defective trusts can be highly effective

Estate planning red flag:
Your estate plan leaves everything to your spouse



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Ellis Painter Ratterree & Adams

Ellis Painter Ratterree & Adams LLP's Wealth Transfer Planning and Estate Practice Group is comprised of attorneys with over sixty years of experience in representing clients in the areas of estate planning and taxation. The team is equipped to create and implement a wide variety of estate plans utilizing groundbreaking yet tested strategies to meet the goals of each client in passing wealth to successive generations. At all times the personal goals unique to each client are of the utmost importance.



J. WILEY ELLIS, JD, LLM

Wiley is a partner in the Firm and a member of the Wealth Transfer Planning and Estate Practice Group. Wiley has over forty years of experience as a Savannah attorney in representing families, fiduciaries and businesses in the areas of estate and gift taxation. Wiley also represents fiduciaries in the management of existing trusts and estates, family limited partnerships, life insurance trusts, qualified personal residence trusts as well as other financial and wealth transfer entities. He also serves as Chairman and General Counsel of The Savannah Bank, N.A. Wiley has the honor of being listed among *The Best Lawyers in America* and the *Georgia Super Lawyers*. Wiley is a graduate of the University of Virginia where he received both a juris doctorate and a master of laws in taxation. Wiley also holds a Bachelor of Arts from Emory University. Wiley is a member of the Georgia and North Carolina Bars.



JAMES K. AUSTIN, JD

Jim is a partner in the Firm and a member of the Wealth Transfer Planning and Estate Practice Group. In addition to serving the general corporate, lending and real estate needs of the Firm's business and banking clients, Jim practices in the areas of estate planning, estate and gift taxation, trust and estate administration, and the representation of trustees, executors and administrators. Jim currently serves as a trustee of numerous trusts. Jim graduated cum laude from The University of Georgia School of Law and received his undergraduate degree in electrical engineering from Duke University. Jim is a member of the State Bar of Georgia.



THOMAS B. SAYERS, CPA, JD

Tom is an associate in the Firm and a member of the Wealth Transfer Planning and Estate Practice Group. Tom practices in the areas of corporate, taxation and estate planning. Tom has over seven years of experience as a practicing CPA in corporate and public accounting, including preparation of estate and gift tax returns and related issues. Tom graduated, cum laude, from the University of Georgia School of Law, and he received a Bachelor of Science degree in Business from Indiana University. Tom is a member of the Georgia Bar.

Ellis, Painter, Ratterree & Adams LLP is a full service firm offering representation in many other legal areas. Please visit our website at www.epra-law.com for more information. For these other areas of the law, please contact the following:

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