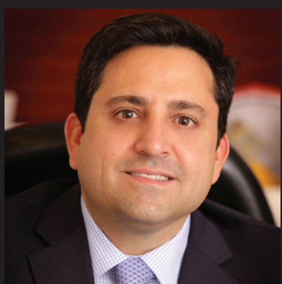
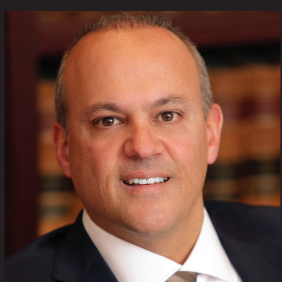
MEET OUR TEAM!



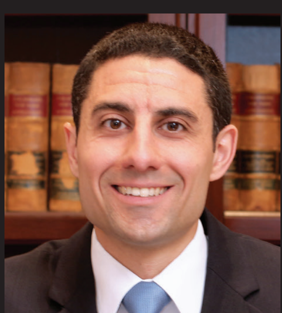
JOSEPH ARDITO ESQ.
Partner

Joseph has been representing clients with estate planning needs as well as Medicaid planning and elder law matters for over 25 years. He also handles both residential and commercial real estate transactions.



JOHN A. ARDITO ESQ.
Partner

John is an attorney with 27 years of experience litigating serious personal injury, wrongful death and commercial dispute cases, as well as handling all phases of estate probate and administration.



DANIEL J. AURIEMMA ESQ.
Associate

Daniel concentrates in the areas of personal injury and civil litigation. He also represents clients involving real estate transactions, closings and all phases of estate matters.

LETS FACE IT...

In today's day and age we are all extremely busy and in our fast paced society we do not always take the necessary time to focus on our own individual needs and those of our loved ones for both the present and the future. By creating a comprehensive estate and asset protection plan you can achieve peace of mind once your plan is in place **with the understanding** that your plan will need to be reviewed and possibly changed based on life's circumstances.

Whether you want to plan for the future or have an immediate need for planning, Ardito & Ardito stands ready to guide and assist you.

YOUR PLAN - YOUR WAY

We encourage you to contact us to schedule an appointment for a complimentary review of your existing estate plan or to establish a new plan.

CONTACT US

info@arditolaw.com
www.Arditolaw.com

** This is Attorney Advertising and does not constitute legal advice or establish an attorney client relationship.*

Hopkins, Jamie. "Where There's A Will, There's Not Always An Estate Plan." Forbes, Forbes Magazine, 10 Sept. 2019, https://www.forbes.com/sites/jamiehopkins/2019/09/10/where-theres-a-will-theres-not-always-an-estate-plan/#1c5a7bc84ee3.

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ARDITO & ARDITO

ATTORNEYS AT LAW

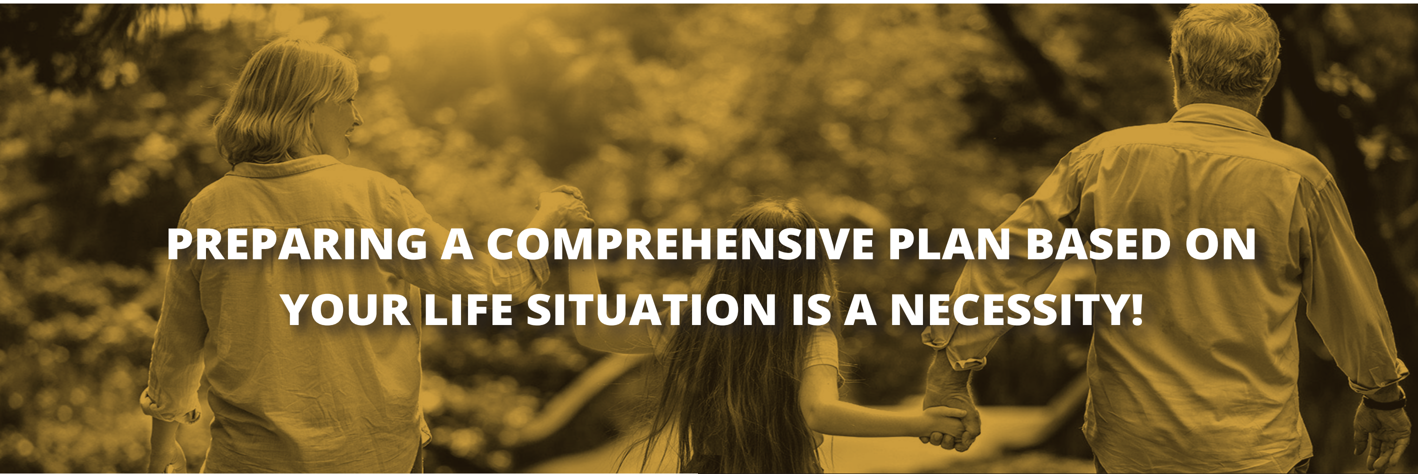
PROFESSIONAL SERVICE
PERSONAL ATTENTION

659 Franklin Avenue
Franklin Square, NY 11010
516.825.0500

1044 Franklin Avenue, Suite 208
Garden City, NY 11530
516.742.4500

info@arditolaw.com

www.Arditolaw.com



PREPARING A COMPREHENSIVE PLAN BASED ON YOUR LIFE SITUATION IS A NECESSITY!

YOUR PLAN - YOUR WAY

At Ardito & Ardito, LLP it has always been our mission to best serve the individual interests of our clients. Our firm has been writing for years in our newsletters about the importance of having a full and comprehensive estate plan, including a review of the titling of assets and beneficiary designations. We all want the comfort of knowing that our wishes for providing for our loved ones will be accomplished by having proper planning documents in place and that we have provided for our own needs by considering the cost of future care and living expenses. We also want to protect our assets so that our beneficiaries receive what we have worked hard to obtain instead of having our assets lost to the government. Our firm has time and again stressed the vital need to review and update estate plans based on current life circumstances as part of what we refer to as "Time for an Annual Check-Up of Your Personal Affairs."

Recently, Forbes magazine echoed a similar message in an article published on September 10, 2019 titled, "Where There's a Will, There's Not Always an Estate Plan" discussing the importance of having a thorough asset and estate plan which includes the proper titling of assets as well as making sure that your beneficiaries are appropriately designated on life insurance policies, POD accounts, TDA's, IRA's, pensions, etc.

Forbes writes, "beneficiary designations transfer retirement accounts, taking precedence over a will or trust. If you don't update your beneficiary designation or fill them out properly, you could be undercutting your estate plan." You should be aware that these types of assets known as "Will Substitutes" do have pitfalls, such as the age at which your beneficiary would receive the distribution which may not be best for your particular circumstances. For instance, if you name a child or grandchild as a beneficiary, in New York the beneficiary would receive the inheritance at age 18 which may not be in the best interest of such individual. Also, you may have a loved one with special needs which typically requires more advanced planning by creating a Special Needs Trust which our firm can implement for you. Without the proper planning, naming an individual with special needs as the direct beneficiary of a Will or a Will Substitute can be disastrous and result in unintended consequences.

With the exorbitant cost of care and with people living longer, we can assist you with planning for long-term care at home or in a nursing home setting, which would include planning strategies to protect your assets and income as well as Medicaid eligibility planning.

As we have stressed the need for conducting an annual check-up of your personal affairs to determine if changes need to be made, Forbes recommends *reviewing these plans every few years or after major life events like divorce, marriage, birth of a child or a death of a loved one to make sure they're still working in relation with your overall estate planning goals.*

AREAS OF PRACTICE

ESTATE PLANNING
ELDER LAW • WILLS & TRUSTS

We establish comprehensive estate plans for our clients including a Last Will and Testament, Healthcare Proxy, Living Will, Power of Attorney and Trust documents. We can assist in developing a plan to meet your financial, health and personal needs.

PROBATE & ADMINISTRATION OF ESTATES

Our firm represents estate executors and administrators throughout the entire probate or administration process in order to settle the estate and distribute the assets.

PERSONAL INJURY LITIGATION

We represent persons seriously injured as a result of automobile accidents, slip and falls, trip and falls, unsafe premises and medical malpractice cases.

REAL ESTATE

We represent buyers, sellers, builders and lenders involved in real estate transactions including single and multiple family homes, condominiums, cooperative apartments, commercial properties and 1031 transactions. We also handle lease negotiations.

CORPORATIONS

We form business entities which are suited for your business needs (e.g., Partnership, Corporation, LLC) and prepare the necessary business agreements to purchase, sell or expand your business.