



4 Steps to Financial Security for Lesbian and Gay Couples: Expert Advice for Reducing Your Tax Burden, Increasing Your Wealth, and Protecting Each Other

Harold L. Lustig

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THE FIRST FINANCIAL GUIDE TAILORED EXCLUSIVELY TO LESBIAN AND GAY COUPLES ON HOW TO PROTECT THEIR ASSETS WHEN LAWS FAIL

Lesbian and gay couples can achieve solid, long-term financial security--but they need to arm themselves with foresight, awareness, and facts. That's what this book is all about. Now, drawing on more than twenty years' experience as a financial adviser to lesbian and gay couples, Harold L. Lustig has written the definitive financial guide for you and your partner.

Through Lustig's four easy-to-follow steps to economic security--PLAN, PLAN, PLAN; PROTECT WHAT'S YOURS; THINK COMMUNITY; USE NON-CONVENTIONAL WISDOM AND TAKE ACTION--this invaluable book gives you workable financial strategies and up-to-date information on

- Estate planning--why it's especially vital for you and your loved one
- Tax advantages available to you--and not to legally recognized couples
- Reducing your tax load through charitable contributions and shifting assets
- A domestic partner agreement--why it is critical to your financial well-being
- Avoiding the "gay penalty" on long-term health care and retirement plans
- Tips for funding a college education--without dropping into the red
- Reentering the job market when you are HIV positive
- Buying and fine-tuning disability insurance
- The facts about joint ownership

And much more!

Despite unfavorable laws, you can protect your assets, provide for retirement, avoid discriminatory penalties, and ensure that you and your partner enjoy and share what you've earned together. From building and transferring wealth with life insurance to creating documents that protect you when marital laws do not, this clear, smart, practical guide provides the essential financial information that every lesbian and gay couple needs and deserves.

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