

John A. Kruse, Jr., JD has practiced law for 30 years. He is a member of the Ohio State Bar Association and is a Chartered Life Underwriter (CLU), a Chartered Financial Consultant (ChFC) and a Chartered Property and Casualty Underwriter (CPCU). He has a degree in Accounting from St. Joseph's College.

Over the course of his career, he has spoken at industry conventions and continuing education seminars, and has authored numerous planning articles.

In addition to his law practice, John owns an investment and financial planning company (Red Oak Asset Management, Inc.) focused on income planning and asset protection. He has over 25 years of financial advising experience. He is an investment advisor representative (IAR).

His areas of practice are:

- *Estate planning for individuals and business owners*
- *Probate*
- *Tax reduction strategies for individuals and businesses.*
- *Asset and income protection*
- *Business formation.*
- *Business consulting on contracts, accounting issues, and transfer of ownership.*
- *Tax and estate strategies that create "win-win" results using special tax avoidance trust.*

Directions:

Located in downtown Hamilton in the unique "art deco" Municipal Building at 20 High Street, next to the High Street Bridge.

From Cincinnati: take I-75 north to SR 129 west (Hamilton). Continue for about 11 miles onto High Street in downtown Hamilton

Parking available in the rear of the building, at meters on the street, or the city parking garage at the corner of North Third & Market Streets.

Our Philosophy:

To enrich the lives of our clients and bring them peace of mind through the creative application of the law to resolve their family and

J. A. Kruse Law Firm

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J. A. Kruse Law Firm

John A. Kruse, Jr., JD, CLU, ChFC, CPCU

- Wills & Powers of Attorney
- Estate Planning & Probate
- Specialty Trusts
 - Special Needs for Disabled Persons
 - Irrevocable Life Insurance Trusts
 - Joint Revocable Trusts
- Strategic Tax Planning
- Entity Selection & Formation
- Retirement Consulting



Protecting Your Family & Business

Tel: (513) 867-8111

What we do

- **Develop strategies to effectively reduce an individual's taxes at death and to efficiently transfer wealth to their families.**
- **Resolve the income tax, entity selection and succession planning issues affecting business owners.**

Business Services

We help entrepreneurs set up their new business. These services include selecting and creating the legal entity which best addresses the client's management, liability and tax needs.

- LLC Operating Agreements
- Articles of Incorporation (S and C)
- Partnership Agreements

For start-up businesses, we offer a special low-cost **Basic LLC Program** designed to get new businesses up and running.

If you already have a business, our clients value the advice we provide on matters like changes in ownership, lease arrangements and independent contractor agreements, and other contracts.

Designing flexibility into contracts and business agreements is one of our core beliefs and strengths.

Tax Strategies: Our clients find that the tax and income strategies we develop is an essential service. We counsel owners on how to take advantage of the tax laws to reduce their taxes; how to create tax deferred, tax-favored and tax free sources of income; and how to legally shift business income to lower tax bracket family members.

Individual Services

By advising on the best choice of Wills, Trusts and other wealth transfer techniques, we guide our clients through the complicated maze of taxes, distribution rules and probate issues to assure the efficient transfer of personal wealth to their family members.

What makes us different from other attorneys is our attention to what you want for your family.

We listen to what bothers you. We explain complex legal concepts in plain everyday terms. And we believe that you should understand how your estate distribution plan works.

For those persons who want simple planning documents and who do not have tax or distribution concerns, we offer a **Basic Estate Plan**. This package includes:

- Basic Will leaving assets to your surviving spouse or a primary beneficiary.
- Durable Financial Power of Attorney
- Healthcare Power of Attorney
- Living Will



Custom Designed Estate Planning

We custom design Wills and Trusts for the client who needs more than a basic estate plan.

Flexibility. We believe in preserving flexibility to adapt to changes in the law and family needs by creating multiple options within your legal documents.

Special services and planning provisions:

- **Expanded Powers of Attorney** allowing your Agent to make a gifts, create/amend your trust, and add/remove beneficiaries on contracts and retirement plans.
- **Special Needs Trusts** for family members to provide them with additional support and comfort without endangering their continuing qualification for government benefits.
- **Qualified Sub S Business Trust** provisions designed to hold family business interests in S corporations until a minor reaches the age you chose to take ownership.
- **Income Tax Defective Grantor Trusts** with estate tax benefits for the family and income tax benefits to the trust-maker.
- **IRA & Retirement Plan Distribution Strategies** which maximize your income and minimize income taxes. We help you select the appropriate means to invest and pay yourself in those later years of life.

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