LOVE AND MARRIAGE
WHAT DOES IT MEAN FOR SAME-SEX COUPLES?

IMPACT ON TAX QUALIFIED RETIREMENT PLANS AND GROUP HEALTH PLANS
TYPICALLY THE NUMBER ONE QUESTION

TAX PLANNING
FOR SAME-SEX COUPLES AFTER THE WINDSOR DECISION

ESTATE PLANNING
FOR SAME-SEX COUPLES AND GAY FAMILIES

ACROSS BORDERS
WHAT THE RULING MEANS FOR IMMIGRATION
Last June, the U.S. Supreme Court cleared the way for same-sex marriages in California to resume after it ruled private parties did not have “standing” to defend a voter-approved ballot measure barring gay and lesbian couples from state-sanctioned wedlock.

More importantly, the high court also rejected parts of the federal Defense of Marriage Act in its 5-4 “Windsor” decision, citing equal protection guarantees to conclude same-sex spouses legally married in a state will be treated as spouses under federal law.

Various individuals and gay rights groups have launched more than 70 pending marriage equality lawsuits in about 30 states.

Approaching the first anniversary of U.S. v Windsor, or what has more commonly become known as “the Windsor decision,” there has been much to celebrate for gay couples. State laws, however, remain in flux.

As some couples try to figure out if marriage is worth the additional financial and legal complexities or decide if the benefits of moving to another state without such protections are worth the drawbacks, we convened a roundtable of legal experts from Jaffe Raitt Heuer & Weiss to reflect upon the year and provide insight to help gay couples navigate their rights and responsibilities.

The articles contained within this publication provide general information and are not intended to be, and may not be used as, legal advice or opinion.
**THE YEAR IN REVIEW**

The United States Supreme Court in United States v. Windsor struck down as unconstitutional Section 3 of the Federal Defense of Marriage Act (DOMA), which had defined marriage as limited to one man and one woman for purposes of federal law. As a result of the Windsor decision, same-sex couples married in a state that recognizes same-sex marriages are now recognized as married under federal law.

The Supreme Court stated in Windsor that its holding was confined to “lawful marriages.” For federal tax purposes, the term “marriage” does not include registered domestic partnerships, civil unions or other similar formal relationships recognized under state law that are not denominated as a marriage under that state’s law.

The decision did not address Section 2 of DOMA, which allows states to refuse to recognize same-sex marriages lawfully performed in other states.

Windsor makes clear that same-sex spouses residing in states where same-sex marriages are recognized have the same rights as opposite-sex spouses under federal law. Windsor does not address the extent to which same-sex spouses legally married in a state that recognizes same-sex marriage will be recognized for purposes of federal law if the same-sex spouse lives in a state where the marriage is not recognized.

The Michigan constitution was amended in 2004 to include the following, “To secure and procure the benefits of marriage for our society and for future generations of children, the union of one man and one woman in marriage shall be the only agreement recognized as a marriage or similar union for any purpose.”

On March 21, 2014, the U.S. district court enjoined the State of Michigan from enforcing the constitutional provision and its implementing statutes because the court concluded that those laws violate the Equal Protection Clause of the Fourteenth Amendment of the U.S. Constitution. Michigan appealed the U.S. Sixth Circuit Court of Appeals which has stayed the ruling and will hear oral argument on August 5, 2014.

On Friday, March 28, 2014, U.S. Attorney General Eric Holder extended federal recognition to about 320 same-sex marriages that took place on Saturday, March 22, before the stay took effect. Thus, the federal government will recognize those individuals as legally married although Michigan will not for the time being.

**LOVE AND MARRIAGE**

**WHAT DOES IT MEAN FOR SAME-SEX COUPLES?**

By Julia A. Perkins, Partner

In March 2014, federal District Judge Bernard Friedman struck down Michigan’s ban against same-sex marriage. About 320 couples were able to get married before the Court of Appeals indefinitely stayed the decision pending appeal. For those 320 couples who were able to marry before the stay, the federal government will recognize the marriage and the good news for these couples is that they are entitled to federal benefits and entitlements. That means you can file your federal tax return as a married couple (if the decision is upheld), but for state purposes you are still single.

If the Sixth Circuit affirms Judge Friedman’s decision, what does that mean for same-sex couples? It’s marriage. There is no trick here. If for some people in Michigan, marriage wasn’t a practical truth until just very recently and some of the benefits (and duties) were never before considered. Of course, if you marry you are entitled to file taxes together, receive health insurance benefits from your spouse, obtain social security benefits based on your partner’s income (if you are married the requisite period of time), inherit, and be deemed next of kin.

**BE CAREFUL WHAT YOU WISH FOR**

With marriage also comes certain responsibilities and obligations. Once married, without a prenuptial agreement carving out such things, what you accrue by “way of the marriage” becomes marital property. In other words, property to be equitably divided at the time of a divorce. No longer is your income just your income. Even if held in a separate bank account, if it was earned during the marriage it is deemed marital.

About 114,000 same-sex couples nationwide have been legally married between 2004, when Massachusetts became the first state to recognize such marriages, and the end of 2012, according to the Williams Institute, a think tank at the UCLA School of Law. That’s about 0.18 percent of the 60.3 million married couples in America currently, according to the U.S. Census Bureau.

Retirement income accrued during your marriage becomes marital property subject to division. Even premarital property or separate property, if commingled with marital funds or treated in other specific ways, could be deemed transformed into marital property subject to division.

Spousal support is recognized in Michigan. Therefore, if the union terminates, you could be entitled to or liable to pay spousal support based on the 12 spousal support factors in Michigan.

DeBoer v. Snyder, the lawsuit ultimately lifting the ban on same-sex marriage was filed by the plaintiffs because as an unmarried gay couple both partners were not able to adopt a child. Only one.

If same-sex marriage is legal, both partners will be able to adopt and be parents of the same child. This affords the parties rights as parents if the union terminates (custody and parenting time) and also obligates or affords them child support.

**WHAT SHOULD YOU CONSIDER AS YOU CONTEMPLATE MARRIAGE?**

In one word — everything. Marriage is a very big commitment regulated by the state and that regulation is most felt when that relationship ends and your (co-spouse) ex-partner seeks all of the rights afforded by the state. You may also want to consider a prenuptial agreement that may help you protect your assets upon marriage.

A trained mediator in family law, her major emphasis is representing clients with major emphasis is representing clients with respect to divorce, property division, custody and support issues, paternity and all post judgment matters.
IMPACT ON TAX QUALIFIED RETIREMENT PLANS AND GROUP HEALTH PLANS

TYPICALLY THE NUMBER ONE QUESTION

By Deborah L. Baughman, Partner

STATE OF CELEBRATION

Both the Internal Revenue Service (IRS) and the Department of Labor (DOL) adopted a “state of celebration” rule.

IRS GUIDANCE

Same-sex marriages will be recognized for federal tax purposes if the same-sex couple is lawfully married in any jurisdiction (state, U.S. territory or possession, foreign jurisdiction), even if the couple resides in a state that does not recognize same-sex marriage. For federal tax purposes, the terms “spouse” and “husband and wife” include individuals who entered into a “celebration,” a legal marriage in any jurisdiction that recognizes same-sex marriage.

DOL GUIDANCE

The DOL also adopted the “state of celebration” rule for purposes of interpreting the terms “spouse” and “marriage” under Employment Relations Income Security Act (ERISA).

IMPACT AND CONSEQUENCES

As of September 16, 2013, tax-qualified retirement plans must treat a same-sex spouse as a “spouse.” The IRS requires that sponsors be given certain rights, for example, automatic beneficiary, consenting to naming a non-spouse as beneficiary, waiving joint and survivor annuity form of distribution, required minimum distributions, rollovers, and Qualified Domestic Relations Orders (QDROs). If a participant dies, his or her benefits must be paid to the participant’s same-sex spouse regardless of conflicting plan terms or prior beneficiary designations, unless the spouse consents in writing to a different beneficiary.

If your retirement plan does not designate spouse, no amendment is necessary. If your retirement plan defines spouse in a way that excludes same-sex spouses, it must be amended to be consistent with Windsor. Before June 26, 2013, your retirement plan is not required to recognize same-sex couples. From June 26 to September 15, 2013, you must recognize same-sex spouses, but you can apply either the “place-of-domicile” rule (individual considered married if he or she lives in a state where the marriage is recognized as legal) or the “state of celebration” rule to determine validity of marriage. After September 16, 2013 you must recognize same-sex spouses under the “state of celebration” rule.

The deadline to adopt any required amendment for most plans is December 31, 2014. The deadline for amending 403(b) plans has not been announced.

With respect to group health plans and cafeteria plans, there is no explicit requirement that they cover spouses. On March 14, 2014, Health and Human Services issued guidance that clarifies the meaning of terms used to describe the requirements health insurance issuers must meet to ensure guaranteed availability of coverage. That guidance states that if an insurance company offers coverage for opposite-sex spouses, it must offer coverage on the same terms and conditions for legally married same-sex spouses, regardless of the jurisdiction in which the insurer operates. But employers are still permitted to decline to offer spousal coverage altogether.

As a consequence of the Windsor decision, employers are no longer required to impute income to an employee if the health plan covers the employer’s same-sex spouse, or withheld income or employment tax on that coverage. The employer may pay the premium for his or her same-sex spouse’s coverage with pre-tax dollars. Same-sex spouses and their children are eligible to receive benefits under a health (and dependent care) flexible spending account, health savings account and health reimbursement account. Same-sex spouses have the right to elect COBRA coverage and to receive COBRA notices if the spouse is covered under the group health plan.

Your cafeteria plan may treat a same-sex marriage as a change in legal status, allowing for limited mid-year election changes. If your self-insured group health plan does not specifically exclude same-sex spouses, the group health plan may automatically include a same-sex spouse.

To our knowledge, insurance companies in Michigan have not begun to offer coverage for same-sex spouses through employer-sponsored insured health plans. Use of a domestic partner rider may be necessary to cover such individuals until insurers change their practice.

A member of the firm’s Tax Practice, Deborah L. Baughman specializes in employee benefits and ERISA. She helps clients with preparation, modification and termination of tax-qualified retirement plans, executive compensation, welfare and cafeteria plans, employment agreements, severance agreements, COBRA and HIPAA issues, health care reform, qualified/eligible domestic relations orders, and plan compliance group work before the IRS and Department of Labor.
TAX PLANNING FOR SAME-SEX COUPLES AFTER THE WINDSOR DECISION

By Aaron H. Sheehan, Partner

A newly married same-sex couple are now subject to all federal income, estate and gift tax provisions where marriage is a factor.

STATUS OF SAME-SEX COUPLES IN MICHIGAN

Currently, states permitting same-sex marriages are California, Connecticut, Delaware, District of Columbia, Hawaii, Illinois, Iowa, Massachusetts, Maryland, Michigan, Minnesota, New Hampshire, New Jersey, New Mexico, New York, Rhode Island, Vermont and Washington. The Supreme Court’s decision in Windsor left unanswered whether or not the Federal government would recognize a same-sex couple domiciled in a state where same-sex marriages are not recognized as married, who were married in another state allowing same-sex marriages, as married for federal tax purposes.

However, the Internal Revenue Service (IRS) recently resolved the issue in a Revenue Ruling announcing that same-sex couples legally married in jurisdictions recognizing their marriage will be treated as married for federal tax purposes, regardless of whether their state of residence recognizes same-sex marriage. Same-sex couples residing in Michigan who were married in a state recognizing same-sex marriages will be recognized as “married” by the Federal government.

GIFT AND ESTATE TAX SAVINGS OPPORTUNITIES

Under federal estate and gift tax law, married couples are allowed to transfer an unlimited amount of their property estate and gift tax free to their spouse during life and at death. Further, every individual in 2014 is entitled to exclude up to $5,430,000 of their property from estate and gift tax regardless of who it is transferred to during life or at death. To the extent a married individual has not fully utilized the $5,430,000 of exclusion during life or at death, the unused portion may be utilized by his or her surviving spouse (i.e., portability).

In addition, married couples may “gift split” so that together they can give tax free to a donor up to $230,000 during the year by utilizing one or the others’ property to satisfy the gift. As a result, same-sex married couples now have the opportunity to transfer greater amounts of wealth tax free during life and at death.

INCOME TAX SAVINGS OPPORTUNITIES

Another consequence of the Windsor decision is that same-sex married couples are now governed by all of the federal income tax provisions that apply to married couples. These include, among others, filing status, claiming personal and dependency exemptions, taking the standard deduction, taxation of employee benefits, contributing to and receiving benefits from an IRA, and claiming the earned income credit or child tax credit. Same-sex married couples will now have the discretion to elect or disclaim their income tax returns during life or at death, the unused portion may be utilized by his or her surviving spouse (i.e., portability).

In addition, married couples may “gift split” so that together they can give tax free to a donor up to $230,000 during the year by utilizing one or the others’ property to satisfy the gift. As a result, same-sex married couples now have the opportunity to transfer greater amounts of wealth tax free during life and at death.

Some-sex married couples should consider implementing an estate plan updating their existing estate plan to take advantage of the favorable federal gift and estate tax provisions afforded married couples.

Some-sex married couples should consider implementing an estate plan updating their existing estate plan to take advantage of the favorable federal gift and estate tax provisions afforded married couples.

With respect to filing State of Michigan income tax returns, the Michigan Department of Treasury issued a notice informing same-sex couples filing joint federal income tax returns that they must file Michigan income tax returns as single filers. Each individual who has income attributable to Michigan and who has filed a federal joint income tax return with his or her same-sex spouse must separately report adjusted gross income for Michigan income tax as a single filer. This will require the same-sex couple to recalculate their federal adjusted gross income as if they each had filed a federal income tax return as a single filer.

WHEN DOES WINDSOR TAKE EFFECT?

Another important issue left unanswered by the Windsor decision is whether or not the benefits afforded married couples under federal law are to be given retroactively. The government would apply the Windsor decision prospectively as of September 16, 2013. Keep in mind that this is only the IRS’s position on the matter and it could be challenged by taxpayers who believe the Windsor decision should be applied before that date.

Married same-sex couples should consider filing original or amended federal income tax returns claiming the earnings and deductions afforded a spouse on a previously filed return due to DOMA should consider filing an amended return, if they paid higher income, gift or estate taxes and would be entitled to a refund by amending the return.

The general statute of limitations for federal refunds is the latter of three (3) years from filing the tax return or two (2) years from the payment of tax. The general statute of limitations for State of Michigan refunds is four years from the due date of the return. Clients who worry that the applicable federal or State of Michigan statute of limitations may expire before the issue of Windsor retroactivity is resolved, should file a protective refund claim.

Finally, same-sex couples contemplating marriage may want to consider marrying this year to take advantage of having “married” status for federal tax law purposes. A couple that marries by the end of the year is treated as married for the entire tax year.
Estate Planning for Same-Sex Couples and Gay Families

By Shirley A. Keijser, Partner and Michelle A. Rubin, Associate

Following the Windsor decision, same-sex couples married in a state recognizing same-sex marriage will now receive various protections and rights under federal law. However, these protections do not apply in the area of estate planning if the couple relocates to Michigan. While an estate plan is important for all individuals, it is even more critical for same-sex married couples in Michigan because they will not receive the same default protections under the Michigan probate code as a heterosexual married couple.

Under Michigan’s intestacy laws, if married persons die intestate (without a will or trust) the bulk of their estate will typically pass to either their spouse or children, despite the wishes of the deceased. In other words, Michigan offers default rules for married couples in Michigan because they will not receive various protections and rights under Michigan’s intestacy laws. An estate plan is a set of instructions directing trusted persons how to manage your affairs and make medical decisions if you become incapacitated and 2) care for your family and manage and distribute your assets following your death. A will provides peace of mind by ensuring that your wishes regarding a whole range of issues are known, respected, and ultimately carried out. These issues include among others: management, preservation, and disposal of assets (including real estate); setting up a trust; appointing a personal representative; and appointing a guardian for your minor children.

Because guardianship of a minor is subject to court review and the fundamental rights of the non-custodial biological parent, you may name your partner as Guardian in your Will. However, you may be required to control the trust until the court appoints a Guardian to conserve and protect the trust beneficiaries’ interest. A trust may provide for many different contingency plans that uniquely respond to the same-sex couple’s family situation and has the added advantage of privacy as it does not have to be filed in the local probate court following your death. A Trustee is a fiduciary who has a duty to act in the trust beneficiaries’ interest and care and prudence in actions, and segregation of assets held in the fiduciary capacity. A Trustee must also expeditiously work on behalf of the trust beneficiaries and keep the trust beneficiaries reasonably informed via trustee reports. Again, it is important for same-sex couples to have the ability to name the person who will handle the affairs of the surviving spouse if death occurs.

One important goal of an estate plan is to provide financial security for your loved ones by removing the family has some form of income replacement or support. As referenced above, Michigan probate law provides for a family allowance from the deceased’s estate for the decedent’s surviving spouse and dependent children. This allowance takes priority over most creditor claims. Since this allowance would not be allowed to a same-sex couple married in Michigan, it would be important for a same-sex couple to ensure that any wage continuation plan, life insurance policy or death benefit designates the surviving partner and not dependent children. If the property in the estate is inadequate or an employer wage continuation plan does not provide such support, it would be important to consider purchasing a life insurance policy to provide this important benefit after death.

The use of a Will and Trust allows you to direct the management and distribution of your property following death. This includes such things as your home, vacation property, time-shares, household goods and furnishings, automobiles, burial plots, art and other valuable collections, rental property, bank accounts, stocks and bonds, intellectual property and royalty interests, partnership interests and business investments, annuities, life insurance policies and retirement accounts.

A “Will” is used to name guardians for your children, appoint a personal representative for the estate and, if there is no trust, distribute joint assets (lawfully married or not) to identify their joint assets and financial affairs following death of the first-to-die. A personal representative in a Will, the same-sex couple can ensure that the survivor of them retains control of their joint assets and financial affairs following death of the first-to-die. Contrary to the default rule for married couples in Michigan, the surviving partner will be the deceased partner’s next of kin, that is, a parent, child (the child’s guardian or custodial parent), sibling or other relative.

A “Living Trust” (sometimes referred to as a “Revocable Living Trust”) is used to avoid probate and reduce or eliminate any federal estate tax. During your lifetime, you are typically in complete control of the trust, and the ability to freely add and subtract assets, change or amend the trust, and have the ability to remove and appoint Trustees and Trustees can change the terms of the trust at any time. However, in essence, the trust will distribute assets to beneficiaries only when they have reached certain ages and are ready to accept the responsibility for managing their own affairs. It can also be designed to protect the surviving spouse’s property from the creditors of your beneficiaries. A trust may provide for many different contingency plans that uniquely respond to the same-sex couple’s family situation and has the added advantage of privacy as it does not have to be filed in the local probate court following your death. A Trustee is a fiduciary who has a duty of un divided loyalty, impartiality between beneficiaries, care and prudence in actions, and segregation of assets held in the fiduciary capacity. A Trustee must also expeditiously work on behalf of the trust beneficiaries and keep the trust beneficiaries reasonably informed via trustee reports. Again, it is important for same-sex couples to have the ability to name the person who will handle the affairs of the surviving spouse if death occurs.

In addition, a “Health Care Power of Attorney” or “Power of Attorney” should be prepared to give your partner or other trusted person the authority to make decisions about your health care and other financial institutions provides notice to discuss their wishes regarding end of life care as well as to state in writing their desires, preferences, and instructions. Without written instructions, next of kin will have priority in making these sensitive and personal decisions that may be contrary to what the same-sex couple desires.

The importance of proper planning: Michigan does not currently recognize same-sex marriages, same-sex couples do not receive the protections of the default under Michigan probate laws. With proper estate planning, however, same-sex couples (lawfully married or not) can provide each other and their family unit with many of the estate and probate protections and safeguards afforded a heterosexual couple in Michigan.

Medical and financial decisions upon incapacity

Finally, you may wish to implement tools during life to assist in managing your financial affairs and making medical decisions should you become incapacitated.

A “General Durable Power of Attorney” gives a trusted person, referred to as your Agent, the ability to handle your financial affairs in the event of temporary or permanent disability. Without a General Durable Power of Attorney your spouse, partner, or other loved ones may be required to obtain an order from the Probate Court in order to manage your affairs, should you become incapacitated. Providing your General Durable Power of Attorney to banks and other financial institutions provides notice to the creditors of your beneficiaries. A “Power of Attorney” should be prepared to give your partner or other trusted person the authority to make decisions about your health care needs as well as to state in writing their desires, preferences, and instructions. Without written instructions, next of kin will have priority in making these sensitive and personal decisions that may be contrary to what the same-sex couple desires.

About the co-authors: A member of the Estate Planning Group, Shirley A. Keijser has extensive experience in the area of gift estate and tax planning for estates of all sizes. Her diverse range of clients include business owners, professionals in sole and group practices, corporate executives, educators, retirees and individuals with special needs. Shirley has developed and fosters positive working relationships with major financial institutions in order to coordinate and implement a client’s tax, estate or financial plan.

About the Co-authors: A member of the Estate Planning Group, Michelle A. Rubin specializes in estate planning, wealth transfer, estate administration and probate litigation.
I

10 INSIGHT | Jaffe Law

IMMIGRATION BENEFITS FOR FIANCÉ/E AND SPOUSES

A U.S. citizen (USC) or lawful permanent resident (LPR) who is married to a same-sex partner may now file a family-based petition to sponsor the foreign national spouse for a green card. In the case of a same-sex spouse of a U.S. citizen, the Beneficiary would also be eligible to file an I-485 application to adjust status based upon the I-130 family-based petition, assuming the foreign national is in the United States, and all other legal and procedural requirements are met.

For a USC who is engaged to marry a same-sex partner, the I-129F, Petition for Alien Fiancé/e may now be used. Once approved, the foreign national partner can apply for a K-1 Fiancé/e visa at a U.S. Embassy or Consulate overseas, and then enter the United States to wed the USC petitioner. Other immigration benefits are also now potentially available because of the ruling on DOMA, including following to join benefits for family-sponsored and employment-sponsored immigrants, as well as for foreign nationals who have been granted asylum or refugee status. In addition, an I-601 request for a waiver of inadmissibility, which is generally reserved only for foreign nationals with a qualifying LPR or USC relative, has now expanded its definition of qualifying relatives to include a same-sex Lawful Permanent Resident or U.S. citizen spouse.

Since USCIS started adjudicating Immigrant Petitions for Fiancé/es and Spouses, there have been no reported issues with adjudication of such petitions for same-sex couples. USCIS has accepted the same forms and the same type of supporting evidence for same-sex couples. The format of the marriage-based adjustment interview at the end of the process has been conducted in the same manner as it is conducted for opposite-sex couples.

DEPENDENT NONIMMIGRANT STATUS AVAILABLE TO SAME-SEX SPOUSES OF PRINCIPAL STATUS HOLDER

Immigration benefits available post-DOMA are not limited to green card cases. Same-sex spouses may be eligible to apply for dependent visas (or dependent status, for individuals who are already in the United States in some other valid status), such as H-4, L-2, and F-2. As with opposite-sex couples, gay and lesbian couples must demonstrate that they meet the standard requirements for the requested visa or status, including evidence of the validity of the marriage and where it took place.

There have been no reported issues with adjudication of applications for Dependent Nonimmigrant Status, either through USCIS or any of the U.S. Consulates.

LPRs ELIGIBLE TO APPLY FOR NATURALIZATION AFTER THREE YEARS OF MARITAL UNION

LPRs who have held permanent resident status for a period of three years, for individuals who are already in the United States in some other valid status, may be eligible to apply for naturalization after three years of marriage. The general requirement for most other naturalization applicants is a five year period of permanent residence. However, following the 1Hindal decision, the benefit of the three-year rule was extended to same-sex marriages, under the same provisions for opposite-sex marriages. It is expected that once the beneficiaries of the same-sex marriages become eligible to apply for naturalization under the three-year rule, cases should be processed as smoothly as they have been under the above scenario.

ABOUT THE AUTHOR:

Bilingual in English and Spanish, Partner Julianne Cassin Sharp practices in the Immigration and Litigation Groups, specializing in both employment-based Immigration and Nationality Law. As an immigration attorney, Julianne specializes in a number of related areas including both family-based and business-based petitions and visas, counseling companies on worksite enforcement and corporate compliance (I-9 Audits, including issues of employment eligibility, use of E-Verify, and determining risk of government sanctions and penalties), PERM Labor Certification applications, Adjustment of Status applications, Waivers, Consular Processing, and Naturalization. She regularly represents clients before the U.S. Immigration Courts, as well as before the U.S. Department of Homeland Security, which includes U.S. Citizenship and Immigration Services (USCIS), Immigration and Customs Enforcement (ICE), and Customs and Border Protection (CBP).
Founded in 1968 by energetic attorneys with a vision and desire to create a law firm dedicated to providing innovative and responsive legal services, Jaffe’s entrepreneurial spirit has fueled our rapid growth and continues to drive us to meet the needs of our clients, large and small, whether business related or personal.

At Jaffe, we understand first hand that gay and lesbian individuals and couples, along with their families, have special needs from a legal service provider. Jaffe attorneys bring experience covering several legal service areas for this diverse community including:

- Adjustment of status to U.S. permanent resident
- Adoptions
- Beneficiary designation forms
- Child custody disputes
- Divorce
- Domestic partnership agreements
- Domestic partnership dissolutions
- General litigation & dispute resolution
- Immigrant and non-immigrant visa processing
- Powers of attorney
- Prenuptial agreements
- U.S. Citizenship
- Wills, trusts and estate planning
- Workplace rights & discrimination

Headquartered in Southfield, Michigan, Jaffe has offices in Detroit and Ann Arbor, as well as Naples, Florida. Jaffe is recognized throughout Michigan and the United States as a highly qualified, full service business law firm, with an outstanding reputation for providing sophisticated legal services to entrepreneurial and large business entities.

The Jaffe team strives to be a primary resource and partner in all aspects of our clients’ businesses and personal endeavors.

For more information visit www.jaffelaw.com or call 248.351.3000

An embracing culture. A passion for equality. A commitment to success. These are Jaffe’s guiding principles. We are proud to serve the needs of all of our clients in Michigan and beyond.