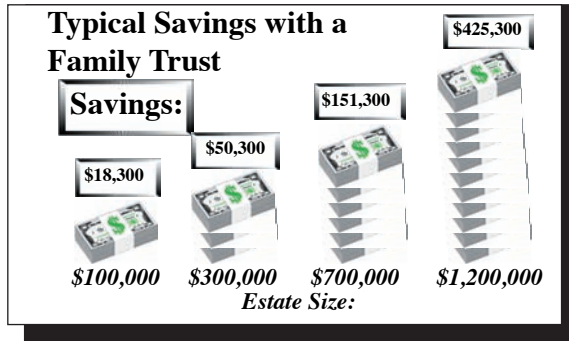
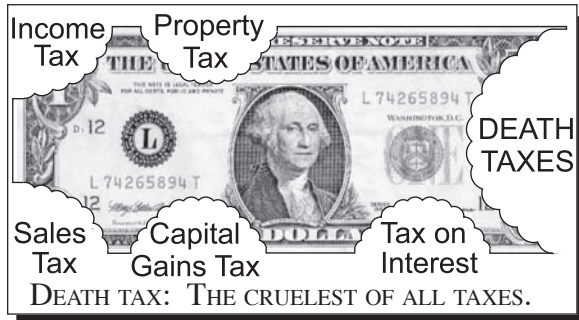


A will does absolutely nothing to keep your estate out of the Probate Court. Even an estate as small as \$20,000 may be subject to probate. A living trust can eliminate all probate costs, fees, expenses, delays, paperwork and problems.



Joint tenancy won't help your children. In fact it may **cause** them to be **disinherited**. Your will won't prevent them from being disinherited. A living trust can make sure your estate goes to your children even if your spouse remarries.



PROBATE VS. LIVING TRUST		
PROBLEM	PROBATE	LIVING TRUST
DELAY	1-3 years	2-4 weeks
COURT COST	8-12%	None
PRIVACY	Public Record	Totally Private
CONTROL	None	Full Control
MINORS	Court Controls	Family Control
CONTEST	Very Easy	Very Difficult
INCAPACITY	Court Controls	Family Control

Your life insurance is usually taxable upon your death like any other asset and it will increase the size of your estate and make it **more likely** you will be taxed.

A properly written living trust may double your death tax deduction.*

ADVANTAGES OF A LIVING TRUST

- Transfer the maximum amount of your estate to your family tax free.*
- Double your Estate Tax deduction.*
- Eliminate probate costs and estate fees.
- Shorten the estate process from years to weeks.
- Stop expensive estate tax costs and fees.*
- Prevent costly will contests.

All your life, the government has taxed your income, your property, your purchases, your savings. Is there any good reason to let them **tax you again** when you die? For most people, a living trust can eliminate all probate & death taxes.

*For married couples. To obtain death tax savings, your living trust must be written with proper tax savings provisions. Most seminar companies and many attorneys do not include these provisions in their trusts. Make sure your trust includes these tax saving provisions.

Information presented is based on typical situations. Actual figures, circumstances, and recommendations may vary.

Who needs a Living Trust?

- You have an estate of \$20,000 or more.
- You own a residence or other real property.
- You want to make sure your children aren't disinherited if your spouse remarries.
- You have minor children.
- You have children from a previous marriage.
- You want to provide for your children's college education after you die.
- You don't want your wife or your children to have to wait years to enjoy their inheritance.
- You want to double your death tax deduction.*
- You want to make sure the courts, the attorneys and the IRS don't get part of your estate.
- You want to make it difficult for someone to contest your estate.
- You want to eliminate the costs and expenses of a conservatorship if you become disabled.

If you checked **any** of the boxes above, you probably need a living trust. The more boxes you checked, the more likely you need a living trust.

What is a Living Trust?

- It is a private contract between you and your heirs.
- Because it is a contract it does not have to be probated.
- You specify what you want done after your death.
- You appoint a trustee (manager) to manage your property **after** your death.
- The trustee you appoint (usually your wife or one of your children) carries out your wishes after you die.
- But while you are alive you are in total control.
- You still control, possess and manage all your property.
- You can sell your property or buy new property.
- No one can tell you what to do.
- You don't do anything much different than you do now.
- It doesn't cost you anything to run the trust.