

ADVANTAGES OF A WELL DESIGNED AND CAREFULLY IMPLEMENTED ESTATE PLAN USING A TRUST

DISABILITY PLANNING

- **No probate, so everything remains private.**
- **You decide the criteria for your disability and you pick those who will determine whether that criteria have been met.**
- **You decide how you want your health care needs handled and you decide who will take on those duties.**
- **You decide how you want your assets handled and you decide who will take on those duties.**

DEATH PLANNING

- **No probate, so everything remains private.**
- **By making your trust the centerpiece of your estate plan, you assure that distributions to your loved ones are exactly as you had planned.**
- **You leave your assets to loved ones with certain protections. Unfortunate catastrophic illness expenses, divorces, accidents caused by your loved ones, or creditor problems will not cause the assets you leave your loved ones exposed to depletion as those issues are resolved.**
- **By what you say in your trust (and by example), you leave your values to the next generation.**
- **You achieve maximum federal estate, gift, and income tax savings.**