



## Estate Planning

There are many ways, simple to complex, to handle your estate planning. What you want and need, will determine the level of planning you may require and the options you may want to review.

One way is to utilize a Living Trust.

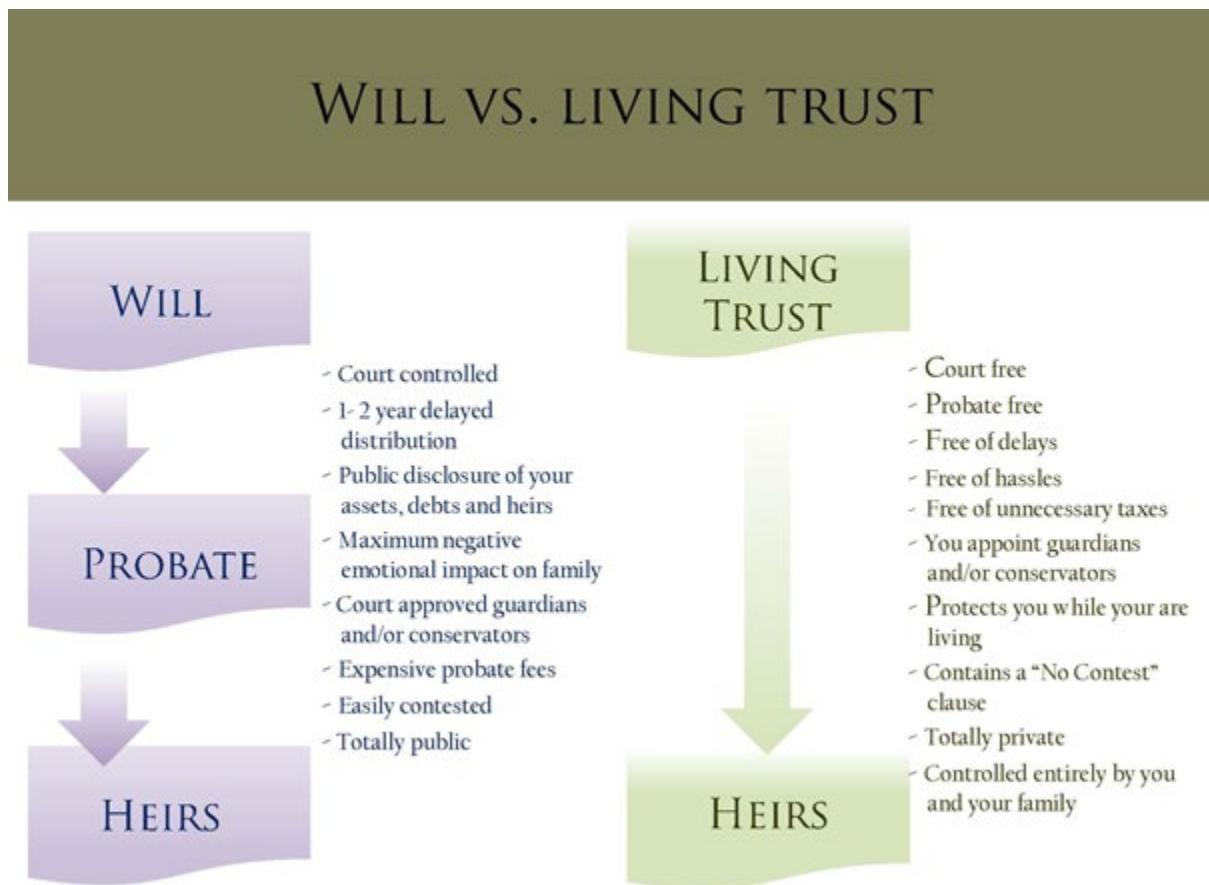
Many people ask, "Why should I have a Living Trust?" As you will see, there are several reasons why a Living Trust may be essential to estate planning. A Living Trust eliminates the need for your heirs or surviving spouse to be subjected to the agony and unnecessary cost of probate; a Living Trust provides a way to ensure that you either pay no estate and inheritance taxes or at least minimize those onerous taxes. In addition, a Living Trust establishes the means to provide for your needs in the event that you become incompetent; it provides the entity for the support and education of your minor children; it creates the vehicle to indirectly care for a handicapped child without jeopardizing his or her government benefits; and a Living Trust assures what all people want - privacy of their financial affairs.

You may think your heirs have been well provided for, but did you know that:

- ❖ Your loved ones may have to wait more than two years before receiving a penny from your estate - even though you have left a legally valid will?
- ❖ Costs of probating your will may eat up as much as 10 percent of your gross estate - money your heirs will never receive?
- ❖ The specific instructions of your bequest may be contested or changed completely - even though it may be clearly spelled out in your will?

- ❖ A will cannot help you in life. If you become incapacitated or your judgment comes into question, it becomes a matter for the courts to decide and it is a very public process?

A Living Trust is a simple, relatively inexpensive legal alternative that eliminates the costs and delays of probate and ensures that your loved ones will receive their inheritance promptly and exactly as you intended.



A living trust may not be the best planning for everyone. Take the time to sit down and review your needs with us to answer questions and determine the best fit for your needs and wishes.

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## If I Decide That A Living Trust May Be Right For Me, How Should I Go About Setting One Up?

Give us call for a free consultation at (775) 384-8124

We work with an attorney and an experienced document processing firm to ensure that you are working with those knowledgeable and experienced in probate, estate planning and tax matters.



As your planner, we will discuss with you your wishes, the nature, title and value of your assets and liabilities, as well as your goals for the use of your property during your lifetime and following death. Following your consultation, your planner and attorney will be able to provide you with an estimate of legal and other expenses involved with the drafting and implementation of your customized estate plan.

