



REI Mastery U



**GETTING
STARTED**

**THE
FAMILY LIVING
TRUST**

A GUIDE TO
FAMILY
LIVING TRUSTS

JEFFERY S.
BREGLIO

GETTING STARTED

in

THE FAMILY LIVING TRUST

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REI MASTERY U, LLC
www.REImasteryU.com
info@reimasteryu.com

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PRELIMINARY NOTES

Thanks for taking some time to read through this Getting Started eBook. We've organized it in FAQ format as these are the questions I typically get from clients. You should also keep this eBook readily available for future reference.

Family living trusts are an essential for anyone, single or married, with or without children, who owns real estate or owns their own self-employed business. For real estate investors, that's everyone! It's part of your overall asset protection structure and you should work with a good asset protection attorney to help with you family living trust and they will structure it differently than most estate planning attorneys.

Happy Investing!

Jeff

1. What is estate planning?

Everyone who owns an asset has an estate. Your estate is comprised of everything you own—your car, home, other real estate, businesses, checking and savings accounts, investments, life insurance, furniture, jewelry, personal possessions and just about anything else. The primary purpose of estate planning is to create documents in which you provide instructions on how you want those assets allocated upon your death. Depending on the value of your assets, estate planning can also include tax planning to minimize estate taxes.

However, it also accomplishes the following:

- Provides instructions for your care if you become disabled before you die.
- Names a guardian for minor children.
- Provides for family members with special needs without disrupting government benefits.
- Provides for loved ones who might be irresponsible with money or who may need future protection from creditors or divorce.
- Includes life insurance to provide for your family at your death, disability income insurance to replace your income if you cannot work due to illness or injury, and long-term care insurance to help pay for your care in case of an extended illness or injury.
- Provides for the transfer of your business at your retirement, disability, or death.
- Minimize taxes, court costs, and unnecessary legal fees.
- Creates privacy in your legacy.

Your estate plan should be an ongoing process, not a one-time event. Your plan should be reviewed and updated as your family and financial situations change over your lifetime.

2. Who should create an estate plan?

Really, everyone. It's NOT just for wealthy people or families with large estates, or married couples with children. In fact, single persons have a greater need to define the allocation of their assets because default state laws can get complicated!

However, if you own real estate or a family business, it is critical that you have your estate plan in place. These things cannot be transferred after you die without probate, causing problems, delays and expense. An estate plan will avoid probate, which typically costs more than getting the paperwork done in advance.

3. When should I create an estate plan?

Now! Too many people fail to plan for the future. This inevitably leads to greater costs, problems in succession and a longer time frame in which to accomplish your goals. You never know what is around the corner. Accidental deaths do happen. You do not want to be caught unprepared. Again, it is more expensive to handle your affairs after the fact than before. Planning also

alleviates a lot of the stress of your family members who will be dealing with your estate. You don't want to leave it all to them.

4. What happens if I die without an estate plan?

Well, your state has already taken care of that and you probably won't like it.

-Disability: If your name is on the title of your assets (business or real estate) and you can't conduct business due to mental or physical incapacity, only a court appointee can act in your behalf. The court—not your family—will control how your assets are used to care for you through guardianship. It can become expensive and time consuming, it is open to the public, and it can be difficult to end even if you recover.

-Death: If you die without an estate plan, your assets will be distributed according to the probate laws in your state. If you have minor children, the court will control their inheritance. If both parents die in an accident, the court will appoint a guardian without knowing whom you would have chosen. Your assets might go to relatives you don't want involved.

These processes are also public, expensive, time consuming and emotionally frustrating for you and your family.

5. I have a will, isn't that enough?

While a will does provide instructions to the probate court about what you want to happen, it does NOT avoid probate. You will still have to go through the same court process as if you didn't have a will so that the court can appoint an administrator. Again, if you have real estate or a business, those assets will be stuck doing nothing until the court appoints this administrator. You lose money and time!

Even those assets that don't require probate can benefit from an estate plan. Jointly-owned property and assets that let you name a beneficiary (life insurance, IRAs, 401(k)s, etc.) are not controlled by your will and usually will transfer to the new owner or beneficiary without probate. But there are many problems with joint ownership that we'll discuss below, and avoidance of probate is not guaranteed.

6. What is probate?

Probate is the legal process through which the court appoints someone to oversee your estate, makes sure that your debts are paid, and your assets are distributed according to your will. If you don't have a valid will, your assets are distributed according to state law.

The downside of probate is:

1) It's expensive. Attorney fees and court costs, executor fees and other costs (like providing

public notice) must be paid before your assets can be fully distributed to your heirs. If you own property in other states, your family could face multiple probates, each one according to the laws in that state. These costs can vary widely; it would be a good idea to find out what they are now.

2) It's time consuming. It can take a year or more if heirs can't agree or there are disputes. While probate drags on, your assets are stuck. Nothing can be distributed or sold without court and/or executor approval. If your family needs money to live on, they must request a living allowance, which may be denied.

3) There's no privacy. Probate is a matter of public record. In fact, most probates are published in the newspaper to provide notice to creditors. Anyone can see what you owned, whom you owed, who will receive your assets and when they will receive them. This can encourage "long lost heirs" to contest the proceedings.

4) Lack of control. The probate court and possibly state law determines the administration of your estate—not you!

7. How do I avoid probate then?

For the reasons above, a family estate plan must always include a living trust. A trust can avoid probate at death and bring all your assets into one plan, provide maximum privacy, is valid in every state, and can be changed by you at any time.

Also, assets can stay in your trust beyond your death, managed by the trustee you select, until your beneficiaries reach the age you want them to inherit. Also, your trust can continue even longer to provide for a loved one with special needs, or to protect the assets from beneficiaries' creditors, spouses, and irresponsible spending.

A living trust is more expensive initially than a will, but considering it can avoid court interference, cover incapacity and continues after death, many people consider it to be a well worth the expense.

8. What else does estate planning help with?

Forcing yourself now to organize your assets, finances and wishes will make your life that much easier. And if something were to happen, your family will know where to find your financial records, titles, and insurance policies, along with your instructions on how to allocate them.

Doing this will also force you to confirm HOW title to real estate, businesses, beneficiary designations, accounts, and etc. are held. Most people don't know how they hold their assets. And errors do happen creating all kinds of problems! Be responsible and get it done.

9. Is it expensive to create an estate plan?

No, not really. And it's much less expensive than the alternative of going to probate. So, it will actually save you money! Please talk to us about our current pricing and options.

We don't like to think about our death, but (like taxes!), it's inevitable. We all die. Proper planning can be easy and cost efficient, and help avoid the emotional distress from the lack of planning and lessen the distress of your passing. You should plan your family estate now.

10. What is included in your estate plan package?

We help you every step of the way. Here's what you will receive:

- 1) A custom living trust designed for you, your family, your assets and your protection.
- 2) A pour-over will that works in conjunction with the living trust.
- 3) Power of attorney so that someone can take care of you and manage your affairs if you are incapacitated.
- 4) Health care directive, or "living will" to provide guidance to your loved ones in the event you are on life support and can't speak for yourself.
- 5) Transfer on death agreements for your business entities (something most estate planning attorneys don't do).

11. How is Breglio Law Office different than other attorneys?

We are focused on asset protection as well as estate planning. We look at all available means to protect your assets before AND after your death. While you are alive, most assets are better protected in LLCs, Family Limited Partnerships or other entities (see our Limited Liability Company Guidebook and Advanced Asset Protection Guidebook). Therefore, we leave these assets in specially designed entities to achieve your asset protection goals.

Then, we use transfer on death agreements (a corporate document) to transfer your ownership of these entities to your family trust upon your death, thereby achieving your estate planning goals.

Let us help you protect your assets while you're alive AND after you've passed. We also have number of other business and asset succession plans and options.

12. This sounds like a lot; how do I know what I even need?

We make it easy. Just click on this [LINK](#) to fill out our *Family Legacy Evaluation*. It'll walk you through some simple questions and we'll be able to explain further how we can help protect you and what you need to complete your estate plan.

13. Do I really need a living trust?

Contrary to what you may have heard, a will may not be the best plan for you and your family. A will does not avoid probate when you die. A will must be validated by the probate court before it can be enforced. Only a living trust can avoid probate! Further, a will does not cover incapacity or other issues while you're alive. A trust can.

14. Does joint ownership do the same thing as a trust?

Not really. Joint tenancy does automatically transfer ownership to the survivor, but there can be other issues. If all joint tenants die at the same time (husband and wife in a car accident), the property will end up in probate. If the wife of a deceased husband forgets to create a trust and transfer title, the property will end up in probate. If the joint tenancy wasn't created correctly, it will end up in probate. And that we see all the time!

Also, with co-owners, you lose control over the asset. It takes all owners to make decisions or transfer that asset. And, if you have an asset now and want to add a joint tenant for estate transfer purposes, that current transfer could be considered a "gift" and be taxed!

A trust solves all these problems.

15. How does estate planning help with incapacity?

A will is only in affect after you die. If you can't conduct business due to mental or physical incapacity, only a court appointed guardian can act in your behalf. The court then stays in control of you, including your assets, until you die or recover. With a proper trust and additional estate planning documents, YOU can control your care, your assets and your legacy.

16. What are those additional documents?

A durable power of attorney lets you name someone to manage your financial affairs if you are unable to do so. However, that alone may work too well, giving someone a "blank check" to do whatever they want with your assets. But in combination with a trust that controls your assets, the power of attorney can be "kept in check." Your estate plan will also include health care directives (the "living will"), burial instructions and medical releases.

17. So, then, what IS a living trust?

A living trust is a legal document that, just like a will, contains your instructions for what you

want to happen to your assets when you die. But, unlike a will, a living trust can avoid probate at death, control all your assets, and prevent the court from interfering if you become incapacitated.

It works in conjunction with your will, so you need both. But it is the trust, that really controls things.

18. How does the trust avoid probate?

Because of the statutory authorization a trust has, it CAN take legal ownership of assets, which your will cannot. The trust can own your home, for example. So, when you die, the home is not in your name, but the trust's. Because the trust survives you, there is nothing for the court to probate. Your successor trustee of the trust has the legal authority to sell the home! Just like that. Immediately. No probate. But you must have a trust, and you must transfer title of the asset to the trust. And since you control who is appointed successor trustee, you keep control over the asset even after you die.

19. But do I lose control of my assets while I'm alive?

No! Your living trust is just that: LIVING. You are the trustee while alive and you can change, amend or modify your trust at any time, including taking assets out or putting them in. This is what we mean by "revocable." You can revoke your trust if you want.

20. How do I transfer title to my assets?

On real estate, you simply deed the title to the property into the name of the trustees of the trust. An attorney or title company can help with that. You name the trust as the beneficiary on stocks, CDs, bank accounts, investments, insurance and other assets with titles or named beneficiaries. Each institution will have a form to fill out to make this change. Your CPA, financial advisor and attorney can help.

Most living trusts (and the will) also include provisions for jewelry, clothes, art, furniture, and other assets that do not have titles. So, you don't have to worry about those either.

Some beneficiary designations (for example, insurance policies) should also be changed to your trust so the court can't control them if a beneficiary is incapacitated or no longer living when you die.

On retirement accounts (IRAs and 401Ks for example), you should name your spouse as the primary beneficiary and then your family trust as the secondary beneficiary. This will allow you to extend the tax benefits of these retirement plans.

This does take some time, but you MUST do it, or have someone do it for you. If you don't transfer title of these assets, the trust can't control them and you still might have to go to

probate! THIS IS CALLED FUNDING THE TRUST. DON'T DELAY DOING THIS!

21. What is a trustee?

A trustee is like a “manager” of the trust. While a trustee might also be a beneficiary, the trustee position itself does not give that trustee any of your assets—it’s strictly a managerial position. The trustee is responsible for administering your estate according to the dictates of your trust. You (or you and your spouse if married) will be the initial trustees of the trust while you’re alive. Then when you (or both you and your spouse) are deceased, the successor trustee will step in. See below for consideration for whom to appoint successor trustee.

22. What is a corporate trustee?

You control who is to be the trustee of your trust. Typically this is you until your death, and then someone of your choosing after you die. However, some people select a corporate trustee (attorney, bank or trust company) to act as trustee or co-trustee now, or as successor trustee after their death. Considerations would be: if they don't have the time, ability or desire to manage their trusts, they are ill, or they would rather not have family members involved in the administration. Corporate trustees are experienced investment managers, they are objective and reliable, and their fees are usually reasonable.

23. What is a successor trustee?

The person that takes over if you can't. If you become incapacitated, your successor trustee looks after your care and manages your financial affairs for as long as needed, using your assets to pay your expenses. If you recover, you resume control. When you die, your successor trustee pays your debts, files your tax returns and distributes your assets. All can be done quickly and privately, according to instructions in your trust, *without* court interference.

24. Who should I choose to be successor trustee?

As we mentioned above, it can be a lawyer or even bank. But most families choose a family member or other trusted individual. Successor trustees can be adult children, other relatives, or even friends. If you choose an individual, you should also name some additional successors in case your first choice is unable or unwilling to act. We typically recommend three successor trustees.

When choosing a successor, keep in mind the type and amount of assets in your trust and the complexity of the provisions in your trust document. For example, if you plan to keep assets in your trust after you die for your beneficiaries, your successor will have more responsibilities for a longer period of time than if your assets will be distributed all at once.

Your successor trustee will be acting without court supervision, which is why your affairs can be

handled privately and efficiently—and probably one of the reasons you have a living trust in the first place. But this also means it will be up to your successor to get things started and keep them moving along. It isn't necessary for this person to know exactly what to do because your attorney, CPA, and other advisors can help guide them, but it is important that you name someone who is responsible and conscientious.

Also, keep in mind the qualifications of your candidates. Consider personalities, financial or business experience, and time available due to their own family or career demands. Taking over as trustee for someone can take a substantial amount of time and requires a certain amount of business sense.

Be sure to ask the people you are considering if they would want this responsibility. Don't put them on the spot and just assume they want to do this. Finally, you decide if your successor trustees are to be paid for this work. Paying someone can encourage more care and attention to the administration, but is not required.

There are laws governing trustees and their fiduciary responsibility to follow the dictates of the trust. There are serious ramifications if they violate your trust. But still, you should choose someone responsible.

25. Should I name co-successor trustees?

Co-successor trustees must act together—as a group. They must all agree in decision making, or by vote by some percentage threshold. This can get complicated, cause problems and disagreements. On the other hand, it might prevent one individual from doing something they shouldn't. It's a balancing act you must think about carefully. Typically, it is just one successor trustee, and then another if the first can't or won't fill that role.

26. Who is the grantor of the trust?

The grantor (or sometimes called the “settlor” or “trustor”) is the person who creates the trust and transfers assets into it. Simply, it is you for your trust. While you (the grantor) are alive, you (the grantor) can change, modify, amend or revoke the trust. Once you die, the trust becomes *irrevocable* (unchangeable) because only the grantor can make changes.

If you are married, then you and your spouse are the grantors. Your trust only becomes irrevocable once BOTH of you have died. NOTE: If you are worried that your surviving spouse might make changes that you don't like (especially in blended families and children from different marriages), we can also help you with that. Just let us know.

27. Who are the beneficiaries?

The beneficiaries are the recipients of your assets. They can be anyone or anything. Typically, it's

your children or other family members. But you can leave assets to friends, neighbors, and even churches and charities. The whole point of a trust is to control your assets. You are NOT obligated to follow state laws on inheritance! You decide who gets what! You can even specifically disinherit an heir if you want. You can divide things equally, unequally, or however you decide.

28. What happens when I die?

Your assets can stay in your trust, managed by the successor trustee(s) you selected, until your beneficiaries inherit them. You, through your trust, control when and how those beneficiaries receive their inheritance—wait until a certain age, until they graduate college, or even successfully complete drug rehab. Your trust can even set up special needs trust to provide for a loved one with special needs, or to protect the assets from beneficiaries' creditors, spouses and future death taxes.

29. Can a trust save on estate taxes?

If your estate is over the exemption limits, a trust can help save on estate taxes. If you're under the exemption, there are no federal taxes to worry about. Your state may also have estate taxes as well that you could save on. Most trusts we create are for protection, control and probate avoidance. But ask us what the current exemption amount is and more about tax savings if you have the need.

30. OK, I'm read. What is the process of setting up my living trust?

We start with a simple intake sheet that you fill out with some basic information. You can be pretty general filling this out, so don't worry. We will then follow up with any questions we have and create a draft of all the estate planning documents. We'll send these to you for review. Please go over them carefully. We'll have another phone appointment to answer any questions or make changes. Then we'll create the final set of documents and arrange a time for you to come to the office for signing. This will take about 30 – 60 minutes. Everything will be scanned so you have an electronic copy and, of course, your originals will be nicely bound to take with you.

If you'd like help with funding your trust (transferring your assets), we can also assist with that. Just let us know.

Depending on how quickly you fill out the intake sheet and review the drafts, it can take a couple of weeks to a month from beginning to end.

If you want a quick review of your needs, just click on this [LINK](#) to fill out our *Family Legacy Evaluation*. It'll walk you through some simple questions and we'll be able to explain further how we can help protect you and what you need to complete your estate plan.

31. If I have a trust, do I need a new one?

That depends. We can look at what you have. But most likely, it's still good. If you have had a major life event (divorce, marriage, large inheritance, adoption or large increase in assets) or it's been a very long time, you might want to think about updating or creating a new one. The other estate planning documents should also be reviewed and possibly updated.

We are also happy to do a review of your total asset structure to make sure you are adequately protected! We do this all the time for clients and find holes or a better way of doing things. Because asset protection is what we do, you might find that we will make changes to your structure.

32. If I have trust, do I need a will?

Yes, you need a "pour-over" will that acts as a safety net if you forget to transfer an asset to your trust. When you die, the will "catches" the forgotten asset and sends it into your trust. The asset may have to go through probate first, but it can then be distributed as part of your overall living trust plan. Also, if you have minor children, a guardian will need to be named in the will.

33. Is a "living will" the same as the "pour-over" will?

No. The pour-over will is a "catch all" for assets to pour them into the living trust. A living will is for *medical* affairs; it lets others know how you feel about life support in terminal situations. Sometimes people refer to this as the "when to pull the plug" document.

34. Can you summarize the benefits of a living family trust?

Avoids probate at death, including multiple probates if you own property in other states

Prevents court control of assets at incapacity

Brings all of your assets together under *one* plan

Provides maximum privacy

Quicker distribution of assets to beneficiaries

Assets can remain in trust until *you* want beneficiaries to inherit

Can reduce or eliminate estate taxes

Inexpensive, easy to set up and maintain

Can be changed or cancelled at any time

Difficult to contest

Prevents court control of minors' inheritances

Can protect dependents with special needs

Prevents unintentional disinheritance and other problems of joint ownership

Professional management with corporate trustee

Peace of mind

If you want a quick review of your needs, just click on this [LINK](#) to fill out our *Family Legacy Evaluation*. It'll walk you through some simple questions and we'll be able to explain further how we can help protect you and what you need to complete your estate plan.

35. What is “funding the trust?”

Funding your trust is the process of transferring your assets from you to your trust. To do this, you physically change the titles of your assets from your individual name (or joint names, if married) to the name of your trust. You will also change most beneficiary designations on assets to your trust.

36. Why is funding so important?

One of the key benefits of a revocable living trust is that you can continue to buy and sell assets just as you do now. You can also remove assets from your living trust should you ever decide to do so. A trust is a living thing with great flexibility and benefits, but it must be funded to be effected.

You MUST remember to have all appropriate assets titled in the trust. If the trust does not own them, the trust can't control them and you still might need to go through probate.

Let us repeat: If you have signed your living trust document but haven't changed titles and beneficiary designations, you will not avoid probate. Your living trust can only control the assets you put into it. You may have a great trust, but until you fund it (transfer your assets to it by changing titles), it doesn't control anything. If your goal in having a living trust is to avoid probate at death and court intervention at incapacity, then you must fund it now, while you are able to do so.

37. What happens if I forget to transfer an asset?

Along with your trust, your attorney will prepare a “pour over will” that acts like a safety net. When you die, the will “catches” any forgotten asset and sends it to your trust. The asset will probably go through probate first, but then it can be distributed according to the instructions in your trust. So the trust still controls your assets, it’s just that you’ll still have to go through probate of the will.

38. Who is responsible for funding my trust?

YOU!

We will, however, transfer your primary residence and your business entities. But, all other assets, like bank accounts, brokerage accounts, stock accounts, retirement accounts, and etc., you will need to contact the current custodian of these accounts to find out what they need to make your family trust the beneficiary!

39. How do I go about funding the trust myself?

Start by asking the institution that governs the asset (the “custodian”) what they need. Tell them you have a family trust and need to transfer title or rename the beneficiary. They will know exactly what you’re talking about.

Some institutions will want to see proof that your trust exists. To satisfy them, we have prepared a “certificate of trust.” This is a shortened version of your trust that verifies your trust’s existence, explains the powers given to the trustee and identifies the trustees, but it does not reveal any information about your assets, your beneficiaries and their inheritances.

Then you will fill out whatever forms the institution provides to you and return to them.

While the process isn’t difficult, it’s easy to get sidetracked or procrastinate. Just make funding your trust a priority and keep going until you’re finished. Make a list of your assets, their values and locations, then start with the most valuable ones and work your way down. Remember why you are doing this, and look forward to the peace of mind you’ll have when the funding of your trust is complete.

40. What assets should I put in my trust?

- a) **Personal Residence.** YES. And possibly second/vacation homes if they are not in an entity. Ask us about these and how best to protect and transfer them.
- b) **LLCs and Other Family or Business Entities.** Mostly likely no. While for some clients we do fund entities into the trust (by way of the transfer on death agreement or directly), it’s not common. And “S” elected LLCs and Corporations can NOT be funded into the trust;

you'll lose your tax savings! Ask us if you have further questions. NOTE: This is different than how a lot of other estate planning attorneys do it. We cover both asset protection AND estate planning goals. We can help guide you on these assets.

- c) Banking and Checking Accounts and CDs. YES. They can be titled in the name of the trust or the trust can be the named beneficiary. Ask your bank for details.
- d) Rental or Investment Real Estate. NO. These should be in an LLC with the transfer on death agreement. Please let us know if you need this done!
- e) Out of State Property. MAYBE. If it's an investment property, it should be held in an LLC (or more likely an asset holding trust owned by the LLC). If it's a personal residence or second/vacation home, it can be titled in the trust if not in an LLC. Just let us know you have out of state property and we'll walk you through it.
- f) Mortgages. NO. No need to change these. In fact, you won't be able to.
- g) Insurance on Property. YES, sort of. Tell your insurance agent that you've set up a family trust and how assets are not held. For those properties titled in your trust like your personal residence, you should name the trust as the insured and the trustees as additional insured. Talk to your insurance agent about what is best for your particular policy.
- h) Credit Cards. NO. Leave these in your personal name.
- i) Safe Deposit Boxes. YES. Talk to the institution about how to transfer title to these.
- j) Brokerage Accounts: Stocks, Bonds and Mutual Funds. YES. Talk to the institution about how to transfer title to these.
- k) Stock Certificates. YES. If you own stock in a company directly (not through a brokerage), you'll need to talk to someone at the company! They will confirm if you can transfer title to your trust. If you can, do it. However, it's possible you won't be able to (if the company is "S" elected with the IRS). You will need to discuss options with them, like a transfer on death agreement.
- l) Cars, Boats and other Vehicles. POSSIBLY. If the vehicle is valuable and you own it outright, you might want to consider other asset protection options, like a Family Limited Partnership, to own it. Also, if you have a loan on it, most likely the bank is holding title at this point. While you can title vehicles in the trust (which helps transfer the title after you die), we recommend NOT to put in trust. If you're in an accident, you don't want the injury lawyer knowing you have a trust and deep pockets. You can name the trust as co-owner of the vehicle. Check with your department of motor vehicles on this.

- m) Untitled Property. This is furniture, jewelry and other personal possessions. These are already covered by your estate planning documents. If they are valuable, you may also want to consider other asset protection options.
- n) Life Insurance. MAYBE. You can leave the beneficiary as an individual (like a spouse). But remember, then the proceeds will go directly to that individual and bypass the trust and its allocations. Also, if that person dies, the insurance proceeds will need to be probated. So, at the very least, list the trust as a secondary beneficiary. And, of course, you can name the trust as the primary beneficiary and it will be included with the rest of your trust assets.
- o) Copyright, Patents, Royalties, Trademarks. YES. If not otherwise owned by an entity with the transfer on death agreement in place, then these should be titled in the trust.
- p) Retirement Accounts. YES, but... Typically, if you are married, name your spouse as the primary beneficiary, and then your trust as the secondary beneficiary. This extends the tax benefits with the spousal rollover option. If your estate or retirement accounts are large and over the exemption limits, however, you may want to consult a tax attorney on how best to transfer these. You can name the trust as the primary beneficiary. This provides the most control, but won't extend the tax benefits. You can also name a child or any other individual as a primary beneficiary. Again, if you're estate is large, or you are worried about minimizing taxes, you should consult a tax attorney.

Thanks for taking the time to read our Family Living Trust eBook.

You can reach us at:

www.REImasteryU.com
info@reimasteryu.com