

*You may be able to*

# **ELIMINATE PROBATE!**

*Where there's a will...there may be a significant advantage to a living trust!*

First the good news. Probate may be minimized or eliminated entirely when living trusts have been set up for your heirs. Living trusts offer distinct advantages over a will. Since a living trust is not subject to the normal court supervision of a will, much of the legal costs normally incurred by a will are eliminated. More importantly, the time spent under such court imposed supervision is also eliminated, thus ensuring your heirs of a more timely disbursement of your estate.

Now for the bad news. In reality, there is no such thing as a "one size fits all" type of living trust. In fact there are cases in which a living trust may be inappropriate. Only a qualified, knowledgeable lawyer can set up a living trust which should be tailored to each individual's needs. In a lot of cases there should be a trust *and* a will drawn up since some assets are not permitted to be placed into a living trust. Ideally, the best solution is one which minimizes taxes, legal fees and personal representative's costs, while at the same time minimizes time and anticipates and solves legal problems associated with settling an estate.

You may actually save thousands of dollars in taxes and fees, and more importantly, save the time normally wasted through the legal system when transferring your assets to your loved ones.

Find out today whether a living trust is something that can be of benefit to you. There is never any obligation and you can start the process immediately, right over the phone. You'll be glad you did!



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