Financial Strategies, Inc.

PLAN **"LEGACY" LIVING TRUST PACKAGE PLANS** **AS OF: 7/1/2016**

PLAN A

Consulting for information to draft a comprehensive *Convertible* Revocable Living Trust, our **International Edition**. For a married couple, the trust will allow up to $ 5,450,000 per spouse to pass free of estate tax upon the joint demise of both spouses. For Singles, this same limit is applicable before any estate tax can normally be assessed against your estate. Additionally, any amount not used during the first death of a married couple may also be applied in certain circumstances to the second spouse's estate tax due using the "portability" provisions. This trust helps plan for that option.

Note on A/B Trust Planning: Your trust still contains an option to invoke A/B separate trust planning for disability reasons, A/B/C planning options for those who now possess estate values in close to, over, or in excess of 10 million dollars, or for other reasons such as wanting to preserve estate assets in cases of a remarriage, etc. But in most cases, it will no longer be necessary. For most married couples, A/B planning is no longer required in order to save money in estate taxation scenarios due to the new portability options now granted by federal law. If you have much less than 5 million in assets as an individual – or 10 million in marital assets as a married couple, you don't need this Plan A portfolio and should skip to the next section to read about Plan B for your trust portfolio needs.

For all others needing protection for very large estates, we have also added a full right to disclaim trust assets for flexible additional post mortem planning for beneficiaries and heirs. Indexing for inflation will apply for future years under the law after 2013 and your trust will incorporate all known estate and tax law at the time of printing. Arizona Trust Code (ATC) provisions and Federal HIPAA releases are contained throughout our portfolio instruments where needed. Also, handling large IRA accounts is covered in this trust which incorporates sub-trust planning for individual accounts for trust beneficiaries and actually allows the large IRA to be payable to your family trust via a special Inherited IRA sub-trust account opened upon your demise. This special IRA trust meets all IRS qualifications under the law for this purpose and our firm is nationally known and interviewed as Inherited IRA consultants.

This newly designed formatted "2016+" model of our trust portfolio also includes free photography inserts to personalize your documents when desired. Just send by email, any digital pictures you would like us to use. (Send to: service@webfsi.com) Up to TEN (7) hours consulting time is included in this package. Additional time needed is billed at our regular billing rate.* (Most don't incur additional charges) Along with your Legacy Trust, the package also includes the recording fees for one (1) ARIZONA real estate property transfer. Additional IN-STATE properties are billed at $50 each. All forms and instructions are provided so that the completed documents are ready for signing when you receive them!

Lastly, we give you an additional binder called *"Estate Documents Portfolio for Estate Planning"*, which is provided for *"copies"* of all of your investment and personal papers. The Trust Portfolio refers to this book, and where your "original" documents are located. **NOTE:** This trust is for a married couple who have close to or are over $10,900,000,000 in assets. And all single clients (or married coupes keeping assets separated) who have close to or are over $5,450,000 in assets. Disclaimer options are included as well for flexibility and for estate tax savings options for a surviving spouse.

Professional Estate Document Services

Financial Strategies, Inc.

Page 2 **Also, preparation of the remaining Trust Portfolio which includes:** Declaration of Trust, Certificate (Abstract) of Trust, Trust "Terms" Explanation, Schedule of Trust Assets, Asset Update Sheets, Asset Transfer Documents including Deeds and Assignments, Pour-over Will, Living Will w/Medical Directives, Durable Health Care Power of Attorney, Mental Health Care Power of Attorney, Durable General Power of Attorney, Anatomical Gift Election, Autopsy Election, Tangible Personal Property Lists, Financial Planning Letters, Advisor Review Letter, two types of Transfer Forms, service/amendment forms and a Personal "Legacy" statement. Also interstate and international jurisdiction language is included so that your trust and other documents are ready for your travels wherever you go! Additionally, we provide a full set of instructions that include a checklist for settling the estate, when that time comes. To show our appreciation, we also give you a **free** gift of Trust "Letterhead" stationary, free pens and two plastic I.D. cards (Billfold Size), all in an oversized binder with separate CD/DVD storage pockets!

PACKAGE COST: Available By Quote Only**

PLAN B Consulting to draft the same portfolio as plan A above, however, this Trust is for married couples whose estates are not close to or are planned to ever exceed $10,900,000 in values and single clients whose estates who are not close to $5,450,000 in values presently or expected to reach that level. No marital A/B or A/B/C planning options are contained in this trust as they are not required under the new federal law. Disclaimer options are still included for flexibility reasons, and a Medicare trust option.

PACKAGE COST: Single - $ 995.00 / Married - $ 1,095.00 ****

*** FSI's 2016 client billing rate is $195 per hour for all work performed (as of July 1, 2016)**

** *Options:*

1. Out of State Real Estate Transfer:			**See Below *****
2. The "Legacy" Life Insurance Trust Portfolio	(If done With Living Trust):	**$**	**895.00**
3. Additional Service Work in Funding a Trust	(For Plans A and B):	**$**	**195/hr**

*** Out of state deed and filing requirements vary. Each property out of state may require additional research & work. Time is billed at our flat hourly rate of $195/hr until the deed is completed, plus the County recording fee(s), and any other miscellaneous expenses incurred. **Internet clients are eligible for discounts in billing rates from time to time, please inquire about our current offers by calling toll free - 1-800-782-2806.**

Call Your Trust Consultant:

M.D. Anderson, AZCLDP #80737

(Arizona Certified Legal Document Preparer)

480.345.1616 (Valley)

1-800-782-2806 (Toll-Free)

Or Visit Us on The Web at:

www.ArizonaLivingTrust.info

Professional Estate Document Services