Financial Strategies, Inc.

PLAN ***"LEGACY" LIVING TRUST PACKAGE PLANS*** ***AS OF:* 6/01/2018**

MARRIED TRUST MAKERS

Consulting to draft a professional trust portfolio for married trust makers whose combined estates are $100,000 or over in net estate asset value and that do not exceed the current 2018 federal estate tax exemption limit of $11,200,000, per spouse. (Yes, it is currently that high!)

Disclaimer options are included for flexibility reasons allowing a full right for your first named (primary) trust beneficiary to disclaim (only to the next listed beneficiary) all trust assets upon your death in post mortem planning for beneficiaries and heirs. Example: Sometimes a surviving spouse (parent) named may have substantial estate valued assets already (separate or ½ share of community property) and decide to disclaim to their children direct and instead; if named after them (secondary) as beneficiary. Disclaimer actions must be completed within 9 months after the death of either spouse as trust maker.

For smaller estates, we include *Medicare* trust planning (trust splitting) options to protect assets of the "well" spouse when the "ill" spouse is diagnosed with a catastrophic illness or disease. We also provide for permanent "portability" provisions under Federal law which gives reasonable assurance that your estate/s will never experience "estate tax" upon your joint deaths. Federal portability laws include indexing for inflation applying to future years and allows unused credits from the first spouse who dies to be "stored" and applied to the estate of the second spouse, upon his or her death. (Typically requires the filing of IRS Form 706)

Your marital legacy trust and other portfolio documents will incorporate all known estate and tax law at the time of printing. This includes the Arizona Trust Code (ATC) provisions that are now mandatory since January 1st, 2009. We also include Federal HIPAA releases throughout the portfolio's legal documents when applicable including the trust, Health and Mental Health Durable Power of Attorney documents and the Durable General Power of Attorney document for money care.

Also, to handle one of the largest assets most FSI clients have - your trust can receive large IRA accounts upon your death, and incorporates *Inherited IRA* sub-trust planning for individual accounts for trust beneficiaries. Your trust provision for retirement accounts meets all IRS qualifications under the law for this purpose and our firm is nationally known and interviewed often as professional Inherited IRA consultants.

This newly designed formatted "2018 International" 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 SEVEN (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 $65 each including recording fee. All forms and instructions are provided so that the completed documents are ready for signing when you receive them!

Professional Trust Estate Document Services

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Here are the documents in your legacy trust portfolio: Declaration of Trust, Certificate of Trust, Schedule "A" Trust Estate Assets and Owned Beneficiary Products, 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, Tangible Personal Property Lists, Financial Planning Letters, advisor Review Letter, two types of "funding" Transfer Forms, service/amendment forms, Personal "Legacy" statement page and Personalized "Starter" Trust Stationary.

Also interstate, international and interplanetary jurisdiction language is included so that your trust and other documents are ready for your travels wherever you or your heirs 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!

Lastly, we give you an additional simple white binder called the *"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 allows you to record where your "original" documents are located.

When you compare our trust portfolio to others, few if any can come close to having ALL these features regardless of the purchase price. The Legacy Trust Portfolio has been a popular "non attorney" estate planning option since 1992!

Married Trust Makers Package Cost: $ 1,295.00**

*** FSI's 2018 client billing rate is $195 per hour for any additional legal document service performed or for tax or real estate consulting (or general financial consulting)**

** *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 process 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 us 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)

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Or Visit Us on The Web at:

www.ArizonaLivingTrust.info

Professional Trust Estate Document Services