*Financial Strategies, Inc.*

**Trust Type** ***"LEGACY" LIVING TRUST PACKAGE PLANS*** ***AS OF: 7/01/10***

**Note:** *Starting in January 1, 2010, current law exempts all estates from taxation but sunsets back to just a $1,000,000 limit starting January 1st, 2011 for each individual. ($2, 000,000 would be exempt using trust type A/B) Changes may be imminent in this law. However, planning most conservatively, one should plan for this new limit in their estate documents until such time it is determined it will stand, or be replaced with other permanent federal estate taxation law. Our packaged trust services are as follows:*

Consulting for information to draft a comprehensive Revocable Living Trust Portfolio -- our 2010 ½ **New *Millennium* Edition** for the following trust types you desire (and that fit your needs):

***A*** For a single person, the trust will allow the maximum estate exemption to be utilized so the trust may pass the maximum individual estate exemption amount free of any federal estate inheritance tax under current law. For a married couple, the trust will again exempt the maximum individual estate exemption amount free of any estate inheritance tax under current law for the spouses. (Used when all estate assets remain as owned assets of the surviving spouse) Since this is an "A" trust only, any amount over the limit (if any) will be subject to federal estate inheritance tax under current law. To be safe, some should use the A/B trust type below who are close to the limit.

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

***A/B*** For a married couple, the trust will allow the maximum estate exemption amount free of any estate inheritance tax under current law between both spouses with or without an A/B split. What this means is that the trust will cover the first dollar of estate assets up to the maximum individual estate exemption allowed under current law by using either an A Trust or an A/B trust at the time of the first death. At that time, the surviving Trustor will determine which have the convertible trust option to decide which trust will be used. This allows the greatest flexibility for proper estate tax avoidance without causing undue and unnecessary estate splitting when it is not required. Under current law starting in 2011, this trust would exempt up to 2 million dollars from taxation.

**PACKAGE COST: Married Only - $ 1,195.00****

***A/B/C*** This Trust is for married couples whose combined individual estates are both close to, or over the maximum exempt estate exemption amounts. If over, an IRS Form 706 (Estate and Trust Tax Return) will be due within 9 months of the death of the first Trustor. The trust contains provisions for an **A-B-C Trust** separation of assets upon the first death on a convertible basis again meaning the surviving spouse will determine the need for either an A Trust, A/B Trust, or the full A/B/C Trust. The A/B/C option allows maximum avoidance of tax on the exempt estates of both spouses upon the first death. Thus it delays the taxation of any assets "over" the combined exempt amounts until the second death. In some cases, this third "C" trust or "Q-Tip" trust can be reduced in principal over the years to lower the estate tax due on it at the death of the second spouse (Trustor). The A/B/C optioned trust avoids taxation on an unlimited amount of estate assets upon the first death. *(But not the second...)*

**PACKAGE COST: Private Quotation Only (Starts at $1,349.00)**

**ALL** packaged trust portfolios include preparation of the remaining Trust Portfolio which includes: Declaration of Trust, Abstract of Trust (Certificate of Trust), Trust "Terms" Explanation, Schedule of Trust Assets, Asset Update Sheets, Asset Transfer Documents including Deeds and Assignments, Pour-over Will, Living Will

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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, Review Letter, two types of Transfer Forms, service/amendment forms and a Personal "Legacy" statement. Also, we provide additional language for large IRA owners, including IRA Sub-Trust options as well as interstate and international jurisdiction language 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. As a little benefit to show our appreciation, we also give you a **free** gift of Trust "Letterhead" stationary, a set of designer pens and two (2) plastic I.D. cards (Billfold Size). **The 2010 ½ edition of our trust portfolio still includes free photography inserts to personalize your documents. Just send by email attachment, any digital pictures you would like us to use by sending them to: service@webfsi.com**. Up to TEN (10) 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 $45 each. All forms and instructions are provided so that the completed documents are ready for signing when you receive them! Your trust comes in a large size 3 ring binder that will hold your CD's, DVD's, records and much more along with your new trust and other estate documents! Lastly, we give you an additional binder called *"Estate Documents Portfolio for Estate Planning"*, which is for *"copies"* of all of your investment and personal papers. The Trust Portfolio refers to this book, and where your "original" documents are located.

## ** *Options:*

**Note: Due to current economic times, our pricing was adjusted "down" as much as 20% on some portfolios from prior pricing plans advertised. Lower prices are effective as of July 1, 2010 and will remain until further notice.**

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| 1. Out of State Real Estate Transfer: | | | **See Below ***** |
| 2. The "Legacy" Life Insurance Trust Portfolio | (If done With Living Trust): | **$** | **595.00** |
| 3. Estate Tax Analysis (accountants' view) | (With Trust): | **$** | **150/hr** |
| 4. Additional Service Work in Funding a Trust | (For Plans A and B): | **$** | **150/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 $150/hr until the deed is completed, plus the County recording fee(s), and any other miscellaneous expenses incurred.

***Call Your Trust Consultant:***

**M.D. Anderson, AZCLDP**

(Arizona Certified Legal Document Preparer, Certificate #80737)

**480-345-1616 (Valley) or 1-800-782-2806 (Toll-Free Out of Valley)**

***Or Visit our popular website: www.ArizonaLivingTrust.info***



*Professional Estate Document Services*