

HERITAGE LIVING TRUST

Not all Living Trusts are created equally!

Here is a summary of the benefits of a Heritage Living Trust, section by section:

- 1. ABSTRACT - This allows you to show the existence of your Living Trust without having to disclose to banks and other asset-holders what is included in your Living Trust.**
- 2. THE LIVING TRUST - This allows your assets to be passed to your beneficiaries privately and without probate.**
- 3. SCHEDULES OF THE TRUST - This shows your “legal intent” to transfer your assets in case something were to happen to you before the transfer process is complete. Probate may be required for these assets, however the assets will be distributed per your wishes.**
- 4. PERSONAL PROPERTY TRANSFERS - You’ll list who will get your “personal” items, the wedding ring, the Mercedes, the jewelry, etc. Your survivors will not have to fight about who gets what.**
- 5. AMENDMENTS TO THE TRUST - Heritage Living Trust provides free lifetime changes. You will most likely need to make changes; a beneficiary, the age a beneficiary receives their inheritance, change a trustee, etc.**
- 6. ASSET POWER OF ATTORNEY - You control your assets in the event of your incapacitation by instructing the person or persons you choose who will act on your behalf.**
- 7. POUR OVER WILL - This “catches” any assets that were inadvertently left out of your Heritage Living Trust. Probate may be required for these assets, however the assets will be distributed per your wishes.**
- 8. LIVING WILL - You decide if you want to “pull the plug,” cardiac resuscitation, mechanical respiration, tube feeding, so your loved ones do not have to make these tough decisions for you.**
- 9. DURABLE POWER OF ATTORNEY FOR HEALTH CARE - You choose the person or persons that will make health care decisions if you are unable to do so. Don’t leave this decision to others.**

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10. NOMINATION OF CONSERVATOR - You choose the person or persons that will act on your behalf if you became mentally incompetent. Do not leave it up to the court to appoint someone that will decide where and how you will be cared for.

11. NOMINATION OF GUARDIAN - You choose the person or persons that would act as Guardians of your minor children or disabled and dependent adult children if you were to pass.

12. SPECIAL NEEDS PROVISION - You nominate the person or persons to care for your “special need child,” when you pass.

13. BURIAL INSTRUCTIONS - You let your loved ones know where and how you want to be put to rest, what kind of service, music and flowers you want. Don’t leave these decisions to your loved ones.

14. DONATION OF ANATOMICAL GIFTS - You decide if and where you want to designate the gift of your organs and body, so your survivors don’t have to guess on your behalf.

15. LAST INSTRUCTIONS TO YOUR FAMILY - Let your survivors know that you love them, that you created your Heritage Living Trust to save them grief, doubt, time and money. Let them know that you did your best to be fair and to honor your instructions.

16. ESSENTIAL DOCUMENTS LOCATION - This gives an inventory of your important documents, life insurance policies, annuities, stocks, bonds, bank accounts, etc. This information insures that all of your assets will be transferred to your beneficiaries quickly and effortlessly.

17. SETTLOR TRUSTEE INSTRUCTIONS - This gives your Successor Trustee step-by-step instructions on how to settle your estate at your death.

“A Heritage Living Trust Is One Of The Most Loving Things You Can Do For Your Family.”