THE LAW OFFICES OF
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ALESSANDRA MESSINEO LONG

ESTATE PLANNING INSIGHT

A More Thoughtful Approach to *Estate Planning*

The Revocable Living Trust & Pour-Over Will

When people think about estate planning, many assume a simple will is enough — and for some, it may be. But for individuals and families with real estate, minor children, privacy concerns, or a desire for smoother administration, a revocable living trust paired with a pour-over will offers meaningful advantages.

THE FOUNDATION

What Is a Revocable Living Trust?

A revocable living trust is a legal arrangement you create during your lifetime to hold and manage your assets. You typically serve as your own trustee while able, maintaining full control. If you become incapacitated or pass away, a previously appointed successor trustee steps in to manage or distribute assets according to your instructions. Because the trust is "revocable," you can amend or revoke it at any time during your lifetime.

THE SAFETY NET

What Is a Pour-Over Will?

A pour-over will works alongside your trust. It acts as a safety net — ensuring that any assets not already titled in the name of your trust at the time of your death are "poured over" into the trust and distributed according to its terms.

> *A trust-based plan is designed to minimize or avoid probate, streamline administration, and maintain privacy — benefits a will alone simply cannot provide.*

WHY IT MATTERS

Six Key Advantages

01
Avoidance of Probate

Assets properly titled in the trust typically bypass probate — a more efficient process for your loved ones.

02
Privacy

A will becomes public record at probate. A trust remains private, keeping your financial affairs confidential.

03
Continuity During Incapacity

Your successor trustee can step in immediately — no court-appointed conservatorship required.

04
Greater Control

Staggered inheritances, protections for beneficiaries, and planning for minors or those needing oversight.

05
Efficiency & Timing

Administration through a trust is often faster and more flexible than probate — no court delays.

06
Asset Coordination

A funded trust brings real estate, investments, and more under one centralized, coordinated structure.

At-a-Glance Comparison

FEATURE	TRUST + POUR-OVER WILL	TRADITIONAL WILL ALONE
Avoids Probate	**Yes (for properly funded assets)**	*No — subject to probate*
Privacy	**Private**	*Public record*
Incapacity Planning	**Seamless trustee transition**	*Court involvement often required*
Speed of Administration	**Typically faster**	*Dependent on probate timeline*

FEATURE	TRUST + POUR-OVER WILL	TRADITIONAL WILL ALONE
Control Over Distributions	**Highly customizable**	*More limited*
Court Involvement	**Minimal**	*Required*
Asset Coordination	**Centralized**	*Fragmented*
Safety Net	**Yes (via pour-over will)**	*None*
Upfront Effort	*Moderate (setup + funding)*	*Lower initially*

If you would like to explore whether this approach may be a good fit for your circumstances, or to revisit any aspect of your estate plan, I would be glad to discuss it with you.

Best, Alessandra

EMAIL ME

CALL 203-249-3601