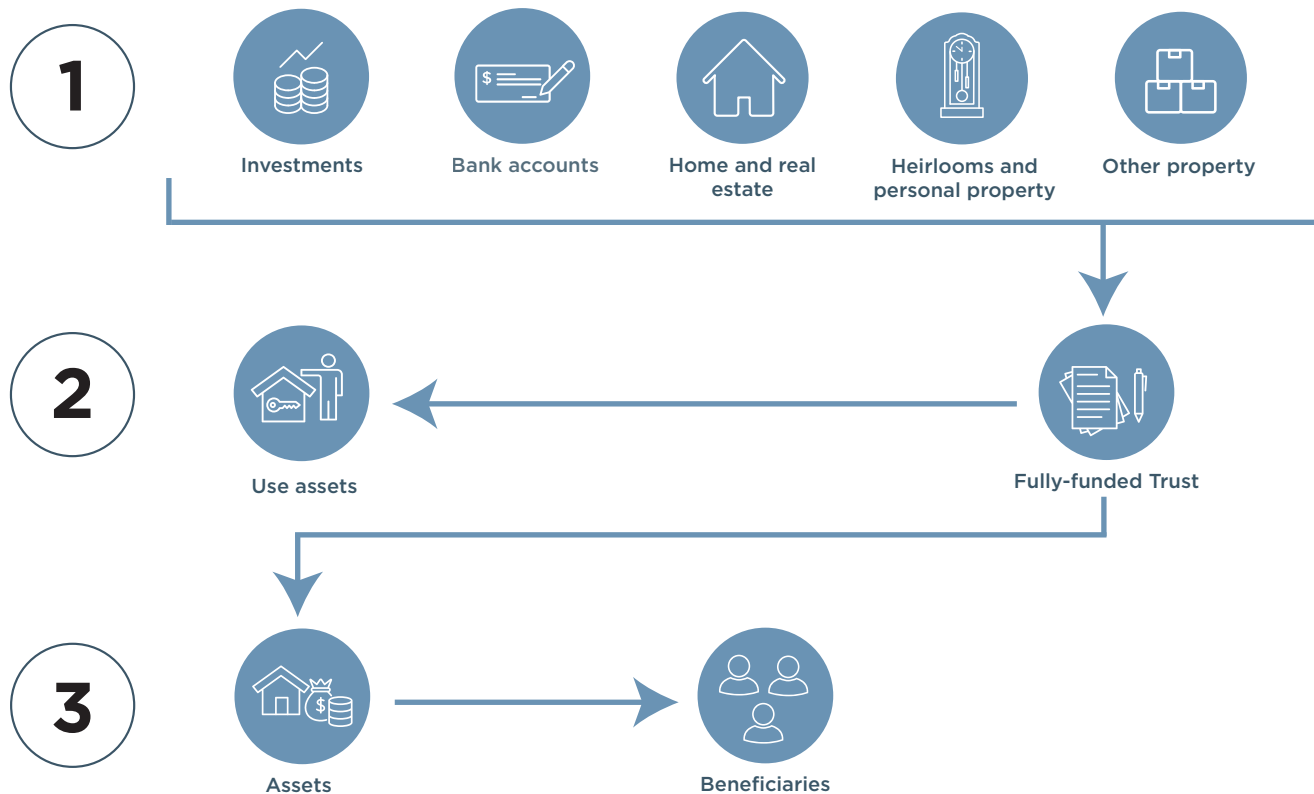


# HOW A TRUST WORKS



## NO PROBATE FEES

Trusts do have some administrative costs, but they are typically much lower than probate fees for similarly sized estates.

## TAXES

Depending on what you own and how much at the time of your death, some taxes may be due. Your plan will aim to eliminate as many taxes as possible and minimize those that cannot be eliminated.

**1:** Fund assets into the trust.

**2:** Use revocable trust assets as you always have while you are alive.

**3:** Distribute assets to beneficiaries upon your death according to instructions in your trust.