



**A Passion for Protecting
What is Important to You!**

Valuable Estate Planning Services

- Living Trusts and Wills
- Trust Estate Administration
- Asset Protection Strategies
- Incapacity Planning
- DST (Deferred Sales Trust)

(800) 235-0963



AMERIESTATE
— Legal Plan, Inc. —



Corporate Headquarters
3525 Hyland Ave., Suite 150
Costa Mesa, CA 92626
(800) 235-0963

Message from the President

Since 1998, AmeriEstate Legal Plan has served more than 45,000 families. We are best known for delivering comprehensive, attorney-guided Estate Planning services at affordable prices. We are experts in Living Trusts, Wills, Powers of Attorney, Asset Protection Strategies, Incapacity Planning, Trust Administration, Elder Law Services, and Capital Gains Deferral Strategies.

AmeriEstate knows your concerns center around your family and the loved ones you are committed to protect. Getting timely expert advice can be critical. Through our legal plan, we make it easy for you to speak with a qualified attorney whenever you have a legal question or think you may have a legal situation, regardless of the issue and without fear of high costs.

We also help our clients preserve their hard-earned assets, not only for their lifetime, but also for future generations. Since 1998, we have been serving multi-generational families with both large and small estates, as well as clients who own homes and other valuable assets. Our expertise is focused on helping you legally document your wishes so your family is protected from legal disputes and the high cost of probate court, estate taxes and incapacity.

AmeriEstate Legal Plan is your personal legal services resource. Our advisors and provider attorneys recognize that Estate Planning is not a one-time event. As your family grows and changes, so does your estate and your need to protect what is important to you. We are here every step of the way, providing professional guidance, superior customer service and peace of mind for you and your family.

AmeriEstate Legal Plan
Looking forward; planning wisely

Sincerely,

President/CEO
AmeriEstate Legal Plan, Inc.



AmeriEstate Legal Plan Member Benefits

Estate Planning Benefits

- Complimentary simple changes and amendments to your AmeriEstate Living Trust.
- Complimentary annual review of your AmeriEstate Living Trust, Will, Power of Attorney, and Advance Healthcare Directive.
- DocuBank: Instant access to emergency healthcare documents. A \$55 value.
- DocuBank SAFE: Electronic storage for safely storing vital documents.
- Guidance for your heirs regarding your Living Trust or estate plan.
- Free Homestead Declaration Deed to protect your equity. California Residents only.
- Legal document review up to 7-pages.
- Discounted member pricing for complex changes and preparation of ancillary documents.
- Loyalty Discount for continued membership. Members receive an additional Members Rewards discount for such services equaling 2% for every year of paid membership. E.g. a 5-year membership would receive an additional 10% discount.

Legal Access Benefits

- Access to our nationwide network of 15,000+ pre-screened specialized attorneys for legal matters other than estate planning.
- Attorney referrals include a complimentary phone consultation and 25% off of legal fees beyond the initial consultation.
- Prompt service from trained and compassionate staff.
- Spanish-speaking attorney access.

Typical Matters Handled Through Our Attorney Network:

- | | |
|-------------------|-------------------|
| • Family Law | • Business Law |
| • Tenant Eviction | • Criminal Law |
| • Estate Planning | • Personal Injury |
| • Real Estate | • Elder Law |

Regional Offices

Arizona

2 North Central Ave., Suite 1400
Phoenix, AZ 85004

California

3525 Hyland Ave., Suite 150
Costa Mesa, CA 92626

Maryland

1997 Annapolis Exchange Pkwy., Ste. 300
Annapolis, MD 21401

Tennessee

424 Church St., Suite 2000
Nashville, TN 37219

Texas

8117 Preston Road, Suite 300
Dallas, TX 75225

Virginia

780 Lynnhaven Pkwy., Suite 400
Virginia Beach, VA 23452

Toll Free: 800.235.0963 | Fax: 562.296.9760 | Email: legalplan@ameriestate.com | www.ameriestate.com

A+ Member—Better Business Bureau (toll free: 800.600.7050 or www.bbb.org)

UNDERSTANDING ESTATE PLANNING

Your "Estate" means all of the assets you have accumulated during your lifetime - real estate, stocks, bonds, savings, business interests, retirement plans, life insurance and personal effects. Estate Planning is the process of considering and setting up legally effective arrangements designed to:

- Provide for minor children and other family members
- Preserve your estate
- Ensure continuity of management of your affairs in case of incapacity
- Avoid the stress and publicity of Probate
- Distribute your estate efficiently and effectively
- Minimize or prevent disputes and challenges to your wishes
- Minimize potential taxes and fees

A good Estate Plan coordinates what happens to your home, savings, investments, businesses and retirement assets while you are alive and after you die.

► Who Needs an Estate Plan?

You do—whether your estate is large or small. Either way, you should designate someone to manage your assets and make health care decisions for you if you ever become unable to do so yourself. A simple Will along with Powers of Attorney may be sufficient to distribute a small estate. In today's world however, the use of Revocable Living Trusts is increasingly more common as a foundation for protecting and preserving your estate.

► Who Needs a Living Trust?

- Married couples or single parents with minor children
- Anyone who owns real estate
- Anyone who desires assets be held "In Trust" and distributed to heirs according to special terms or beyond the age of 18
- Anyone with special-needs dependents
- Married couples in a second marriage who want to protect children of a first marriage
- Business owners
- Domestic partners

► Advantages of a Living Trust

A Revocable Living Trust is usually the essential foundation of any Estate Plan. Here are just some of the primary benefits of the AmeriEstate Living Trust Portfolio:

- Safeguard your assets during your lifetime and beyond.
- Avoid the expense, delays and publicity of Probate.
- Reduce or eliminate estate taxes.
- Ensure the proper use of your assets long after you are gone.
- Provide appropriate income for your heirs.
- Your designee, not the court, controls your assets in the event of incapacity.
- Protect special-needs dependents.
- Protect minor children from court imposed guardianships and conservatorships.
- Manage your separate property or inheritance.
- Minimize emotional stress.

► Advanced Estate Planning and Asset Protection Services

Beyond the creation of your Estate Plan, you may want to review the need for additional advanced planning with your attorney. Advanced planning is needed if you have a large estate and want to minimize estate taxes or wish to protect key assets. Available strategies include:

- Irrevocable Life Insurance Trusts
- Special Needs Trusts
- Charitable Remainder Trusts
- Qualified Personal Residence Trusts
- Formation of Corporations and LLCs
- Gifting Strategies
- Tax Deferral Strategies
- Deferred Sales Trusts

► Incapacity Planning and Trust Administration

If any acting Trustee can no longer continue acting as Trustee, AmeriEstate can assist your chosen Successor Trustee in establishing their authority to manage your Trust and personal affairs. If a Trustee or other loved one suffers from incapacity, AmeriEstate can help protect assets in the face of high costs for personal or elder care. Our expertise is a valuable resource for these times.

- Death of a Loved One
- Impending or Actual Incapacity
- Transition of Successor Trustee
- Elder Law and Long-Term Care Needs
- Settling an Estate
- Trustee and Beneficiary Assistance

► Getting Started is Easy

Let us be your guide in completing your Estate Plan. From education and counseling with your qualified Estate Planning attorney, to preparing and recording deeds and other Trust funding support, the AmeriEstate team is here to assist you.

Our Simple 3-Step Estate Planning Process

Education - Consult with an authorized AmeriEstate advisor whose role is to help educate you on various options and gather information in preparation for your attorney consultation.

Attorney Consultation - One of our experienced Estate Planning provider attorneys will contact you to provide legal consultation by telephone. Your attorney will answer your questions and work with you to create a personalized and comprehensive Estate Plan.

Delivery and Notarization of Your AmeriEstate Living Trust - A Notary Public who is specifically trained in the delivery and execution of your AmeriEstate Living Trust Portfolio will deliver and notarize all documents at your home or location of your choice.

Once your Estate Plan is in place, you can expect superior customer service from our trained, experienced and compassionate staff, as well as continued access to your Estate Planning attorney for any questions, changes or other assistance you may require. AmeriEstate is here for the lifetime of your Trust.

COMMON ESTATE PLANNING STRATEGIES

► The “Do Nothing Plan” a.k.a. the “State’s Plan”

The American Bar Association estimates that approximately 70% of American adults have the “Do Nothing Plan.”

- Probate is automatic for estates exceeding the minimum Probate threshold
- Assets are distributed in accordance with the “State’s Plan” and not your own
- The court, not you, will decide who will be guardian of your minor children
- Usually the most expensive Estate Plan you could own, and the one that will give your family the greatest amount of anxiety and grief

► The Last Will and Testament Plan

With this plan, you create a Will that specifies who will be your executor and who will receive your assets after you are gone.

- Probate is automatic for estates exceeding the minimum Probate threshold
- Your affairs become public
- Provides no protection from conservatorship in case of incapacity
- Easier to contest than a Living Trust
- Only helps you after death, not while you are alive

► Revocable Living Trust Plan

A Living Trust is a legal entity designed to own and hold your assets for you. This entity is represented by a legal document that, like a Will, contains your instructions for what you want to happen to your assets when you die. Unlike a Will, a Living Trust avoids Probate and allows you to control all of your assets in case of incapacity.

- No Probate
- May prevent conservatorship
- Your affairs are private
- May reduce or eliminate estate taxes
- Extremely hard to contest

► Other Important Estate Planning Documents

(included with every AmeriEstate Living Trust Portfolio)

Durable Power of Attorney—Gives a trusted person the legal power and authority to act on your behalf in personal, financial and legal matters if you become incapacitated.

Advance Health Care Directive—Gives a trusted person the legal authority to make medical decisions for you if you are unable to make them for yourself, including end-of-life decisions related to life support measures.

Pour Over Will—When used in combination with a Revocable Living Trust, the Pour Over Will directs the court to “Pour Over” into the Trust any assets that may have inadvertently been left out of the Trust, so that distributions are made pursuant to your Trust.

Trust Instructions to your Successors—Managing and distributing an estate held in a Living Trust is usually easy and uncomplicated. A well-designed Trust should contain instructions for your chosen Successor Trustee(s) to ensure your wishes are efficiently carried out and your heirs do not unnecessarily spend your assets in hiring an attorney to “settle” your estate.

► Other Distribution Techniques

Contracts and Beneficiary Arrangements

Certain types of financial assets are designed to pass to your designated beneficiaries upon your death without the need for Probate. These include:

- Life insurance
- Qualified annuities
- Qualified retirement plans such as IRA’s
- Bank accounts with “Transfer on Death” instructions
- Beneficiary designations

These types of arrangements are often a component of a well-designed Estate Plan, but rarely serve as a substitute for a good Estate Plan. Probate may not be avoided if the named beneficiary is:

- Legally incompetent
- Deceased
- Under the age of majority (age 18 in most states)

Joint Tenancy Assets

Married couples frequently own real property and financial assets as Joint Tenants or Tenants by the Entirety. This arrangement only postpones Probate until both parties are deceased. Often survivors execute a well-meaning but dangerous strategy of adding one or more of their children to the title of their real estate property and financial assets. This strategy is not recommended.

Dangers of Joint Tenancy

When you add someone to your assets as a Joint Tenant, you are in effect making them a co-owner of your assets, thereby losing control. This strategy can be risky.

- Your assets become exposed to the Joint Tenant’s debts from divorce, lawsuits, personal guarantees and bankruptcy
- Requires co-owner’s consent to sell or refinance.
- If your co-owner becomes incapacitated, you may have to deal with the court regarding the use of your co-owner’s share of “your” assets
- Potential tax benefits must be shared with your new co-owner
- Capital gains taxes may be triggered unnecessarily
- You may also be subjected to gift tax consequences

Comparison of Estate Planning Strategies

	Without a Will	With a Will	With a Living Trust
Avoids Probate at death of first spouse	Sometimes	Sometimes	YES
Avoids Probate at death of second spouse	No	No	YES
Saves time and money	No	No	YES
Strong protection from challenges	No	No	YES
Avoids need for conservatorship	No	No	YES
Provides maximum tax savings	No	Sometimes	YES
Provides privacy for family	No	No	YES

THE PERILS OF PROBATE

What is Probate?

Probate is the court process that oversees the distribution of assets owned by a person when they die. The court ensures debts and taxes are paid, disputes are settled, and any remaining assets are allocated in accordance to your Will or Living Trust, or in accordance with State Law if you die without a Will or Living Trust.

Probate Guidelines

The key to avoiding Probate is simple, just do not personally own enough for your estate to qualify for Probate. To accomplish this goal, you can create an AmeriEstate Living Trust Portfolio while you are alive. Your Trust will hold your assets for you and contain your wishes for what happens to them when you die or become incapacitated.

Every state has a minimum market value threshold before an Estate would qualify for Probate.

State	Minimum Market Value to Trigger Probate
Arizona	\$75,000 in personal property, or \$100,000 market value of all real property
California	\$184,500 in personal property, or \$61,500 market value of all real property
Maryland	\$50,000 market value of all assets and \$100,000 if a surviving spouse is sole beneficiary
Tennessee	\$50,000 market value of all assets
Texas	\$75,000 market value of all assets
Virginia	\$50,000 market value of all assets

Key Probate Problems

It is expensive. Legal/executor fees and other costs are currently estimated by AARP at 8-10% or more of an estate's gross value (before debts are paid). These costs must be paid prior to your Estate being distributed to your heirs. Also, if you own property in other states, your family could face multiple Probates.

It takes time. Normally 9 months to 2 years. During this time, your assets are usually frozen so an accurate inventory can be taken. Nothing can be distributed or sold without the Probate Court's and/or Trustee's approval. If your family needs money to live on, they must request a living allowance that may be denied.

Your family has no privacy. Probate files are open to the public, so anyone (including a business competitor) can see what you owned and who you owed. This also invites unhappy heirs to contest your Will and exposes your family to unscrupulous solicitors.

Your family has no control. The Probate Court has control, and they will tell your family who gets what and when. Plus your family will pay for this outside supervision. This can be very frustrating for your family and often leads to disputes.

Tax Considerations

Minimizing or Avoiding Estate Taxes—Federal estate taxes can be avoided if the net value of the estate does not exceed \$13.61M (2024). Married couples can avoid estate taxes on twice that limit. Some states have a separate inheritance tax, and most of them limit the State exemption to only \$1M. Careful expert Estate Planning should be done to maximize both Federal and State exemptions.

Probate Cost Calculator

MARKET VALUE	
Real Estate—Home	\$
Real Estate—Other	\$
Savings	\$
Investments	\$
Vehicles, Boats, RV's, Other	\$
Art, Collectibles, Other Valuables	\$
Household Furnishings & Personal Property	\$
TOTAL MARKET VALUE	\$
	x 8%
Probate Costs [x 8%] =	\$
VS.	Which check do you prefer to write?
Cost of an AmeriEstate Living Trust that avoids Probate	\$

Capital Gains Taxes—There are no capital gains on inherited assets, such as those that your heirs will receive as beneficiaries to your AmeriEstate Living Trust.

Gifts of assets during your lifetime, including where children are added as joint tenants, could cause your heirs to face significant capital gains taxes on their sale of any such assets.

Gift & Estate Taxes - There are limits to how much you can give away during your life and after you die to avoid taxes.

- Annual gifts limited to \$18,000 per person per year (indexed to inflation)
- Lifetime gifts limited to \$13.61M (2024)
- Transfers at Death - The IRS provides an exemption and only taxes the Estate in excess of the exemption amount (see chart below). Certain lifetime gifts may be applied against your exemption when you die. Some states may also impose a separate state inheritance tax. Careful expert Estate Planning should be done to maximize both Federal and State exemptions
- Maximum federal gift and Estate tax rate is 40%
- Taxes owed by the person or Estate making the gifts

Federal Estate Taxes

A decedent leaving an estate valued in excess of the Federal Applicable Credit Amount (exemption) is required to pay estate taxes.

Year*	Exemption	Max. Gift & Estate Tax Rate
2024	\$13.61 million	40%

AMERIESTATE PROVIDER ATTORNEYS



Joseph Udall - The Law Firm of Joseph M. Udall, PLC

ARIZONA

Arizona State Bar No. 0146844

Mr. Udall's expertise is in wills, living trusts, asset protection, business planning, LLC law and partnerships. Mr. Udall is fluent in Spanish so he is able to represent a diverse range of clients and legal issues throughout Arizona.

Mr. Udall graduated Magna Cum Laude from Brigham Young University, and Summa Cum Laude from Arizona State University Law School. He was admitted to the Arizona State Bar in 1992.



Gustavo S. Avila - Prussak, Welch & Avila, P.C.

CALIFORNIA

California State Bar No. 212806

Mr. Avila's practice focuses on Estate Planning including wills and trusts. He specializes in helping clients avoid estate taxes. He is a partner at the law firm of Prussak, Welch & Avila, P.C. Mr. Avila expertly counsels both

English and Spanish speaking clients. In addition, Mr. Avila obtained his Juris Doctorate from Western State University College of Law and was admitted to the California State Bar in 2001.



Jimmy C. Smith - The Smith Law Group

CALIFORNIA

California State Bar No. 166398

Mr. Smith's practice is focused on advanced Estate Planning including irrevocable trusts, special needs trusts and qualified personal residence trusts. He has served over 7,000 clients including individuals, married couples,

domestic partners and small business owners. Mr. Smith is a graduate of the University of Maryland. He has his J.D. from California Western State College of Law and was admitted to the California State Bar in 1993.



Paulette A. Lundy, Esq - Segue Legal, LLC

MARYLAND

Maryland State Bar Member

Ms. Lundy's practice focuses on Estate Planning along with Elder & Business Law. She has her undergraduate degree from Pace University in New York and her law degree from the University of Miami in Florida. She is a member of the

State Bar of Maryland. Ms. Lundy is the recipient of The Outstanding Public Service - Mayor of the City of New York Award in 2006. She continues teaching at Georgetown University in the HR Master's Degree Program.



Jeffrey A. Cobble, Esq. - Cobble Law Firm**TENNESSEE**

Tennessee State Bar No. 018594

Mr. Cobble is an experienced Attorney and Counselor at Law, and the owner of Cobble Law Firm, with an emphasis in Estate Planning, trusts and wills, real estate law, business and corporate law.

Mr. Cobble has a Master's Degree from Tusculum College and his J.D. from Regent University School of Law. He is a published author and speaker and was admitted to the Tennessee State Bar in 1997.



Robin J. Gordon - The Gordon Law Group, PLC**TENNESSEE**

Tennessee State Bar No. 14618

Mr. Gordon's practice focuses on Estate Planning, and his vast business, litigation, and entertainment law experience provides a solid foundation to assist a variety of clientele.

Mr. Gordon graduated with honors from the University

of Tennessee with a B.S. in Finance and obtained his J.D. from the University of Tennessee College of Law in 1990. He was admitted to the Tennessee State Bar in 1991.



Karen Kisch**TEXAS**

Texas State Bar No. 11139175

Mrs. Kisch's credentials include a Bachelor of Science Degree in Finance from Oklahoma State University and a law degree from the University of Tulsa College of Law. I have been a practicing Houston, Texas attorney since 1992.

While in law school I gravitated toward estate planning and started my career in this practice area. I have practiced in other areas including tax, bankruptcy and business law.



Michael B. Hipps - LT Caplan Attorney at Law, PC**VIRGINIA**

Virginia State Bar No. 78592

Mr. Hipps focuses his practice in Estate Planning, business law and civil litigation. He assists clients with Estate Planning needs as well as other areas of business and real estate law.

Mr. Hipps received his undergraduate degree from Dartmouth College. He graduated magna cum laude from the University of Richmond School of Law. He is a member of the Virginia State Bar Association.

TESTIMONIALS

► Commitment to Service

"You are truly a blessing to your clients. You always go that extra mile that most companies would not do, and especially the president of a company. The Trust and LLC you helped us establish has given us great peace of mind."

Donald & Martha P. - Fresno County, CA

"AmeriEstate made the whole living trust process simple and easy to complete. We should have done this years ago. Their advisors were kind and patient. Their attorney was highly knowledgeable and experienced. Our AmeriEstate Living Trust Portfolio is well organized and easy to understand. I highly recommend AmeriEstate Legal Plan."

Franklin & Sylvia H. - Bexar County, TX

"Thank you for your patient and expert counsel after my father died. When my mother died a year earlier, you made sure their trust was properly administered saving us many tens of thousands of dollars in taxes. You were there again for me when dad died. I know I speak for them and myself in saying your company did an excellent job."

Anna S. - Los Angeles County, CA

"I had the pleasure of dealing with the AmeriEstate customer service department and they were patient, extremely helpful and able to answer all my questions. After transcribing my scribbled notes, I called back with a half dozen or so more questions, and they responded promptly. Congratulations to your organization for outstanding customer service."

Carol T. - Monterey County, CA

► Value

"Joining your legal plan was one of the best investments we ever made. We were fortunate to receive such helpful assistance from two of your plan attorneys on separate occasions and we are thrilled with the quality of our Living Trust, which was much more affordable than other quotes we received."

Thomas & Maureen R. - Riverside County, CA

"After joining AmeriEstate's Legal Plan, we had a Living Trust established. From the initial representative who assisted us, to the attorney who counseled us, to the friendly and helpful people at AmeriEstate, we have been very pleased with your company and the service you provide."

John & Marliese F. - Shelby County, TN

For more information, visit:

www.ameriestate.com

This publication is not intended to be relied upon for legal, accounting, tax or other professional advice. If legal advice or other expert assistance is required, the services of a professional person should be sought.

► Quality

"I took my AmeriEstate Living Trust to my financial planner to review. He said it was the most comprehensive, high-quality Trust he had ever seen!"

Robin H. - Anne Arundel County, MD

"I have referred many of my clients to AmeriEstate for their Estate Planning services. I continue to be impressed by the quality of their work, their dedication to client service and satisfaction... and their reasonable price."

Mr. Perry, Certified Financial Planner - Orange County, CA

"I am impressed with the quality and service at AmeriEstate. The staff and provider attorneys are genuinely concerned with client welfare. Thank you for helping me with updates to my Living Trust and for the quality attorney referral. AmeriEstate helped me avoid the legal problems I had feared."

Betty G. - Warwick County, VA

"After extensive research, I found AmeriEstate to be the most thorough and affordable living trust provider around. Their Living Trust Portfolio is an impressive, all inclusive, high quality legal document."

Sharon M. - Bell County, TX

"I wanted to protect my assets and avoid probate after my death. AmeriEstate created a quality Living Trust and a LLC to accomplish all of my goals...at a price I could afford."

Florence M. - Casa Grande, AZ



Service
Quality
Value