

PLAN COMPARISON

COMPLEX PLAN

\$5,000+

ENHANCED PLAN

\$4,000

\$4,300

ESSENTIALS PLAN

\$2,900

\$3,200

YOUNG FAMILY PLAN \$2,400 – \$2,700

Guardians for minor children



Financial controls for minor children while growing up



Flexible use of funds by a **trustworthy adult** for the children's benefit



Ages chosen for when children can receive their inheritance



Inheritance protection from divorce, bankruptcy, lawsuits, and nursing home costs



Special Needs Trust to ensure continued availability of "needs-based" government benefits



More in-depth planning necessary for those **with greater than \$1 million** in net worth



A plan **designed to evolve over time** as your life situation changes



Enhanced customization of trust terms



More **extensive planning** in case any of your intended beneficiaries predecease you



Gifts to **grandchildren, friends, or charities**



Estate tax and income **tax considerations**



Planning which includes **business** ownership



Ensuring a loved one can remain in the **family home or farm**



Ensuring a surviving spouse is protected upon the first death in a **"blended family,"** and that both sides are treated fairly — involves 2 or 3 trusts



A married person establishing a plan **separately** from a spouse or trying to **protect inherited money**



Updating or **combining 2 existing trusts** into a single plan for a couple

