

PLAN COMPARISON

YOUNG FAMILY PLAN

\$2,400

\$2,700

LEVEL 1 PLAN

\$2,900

\$3,200

LEVEL 2 PLAN

\$4,000

\$4,300

LEVEL 3 PLAN

\$5,000+

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



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



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



Greater than \$1 million in net worth



Enhanced **customization** of trust terms



Substantial amount passing 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



"Legacy Planning" — Donating significant wealth to your alma mater or charities in your community

