



# **The Complete Guide to Creating Your Own Living Trust: A Step by Step Plan to Protect Your Assets, Limit Your Taxes, and Ensure Your Wishes are Fulfilled**

*Steven D. Fisher*

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You worked hard for your money, so it's only natural that you want some control over what happens to your assets in the event of your death. At the very least, you probably want to minimize or avoid potential hassles and headaches for your loved ones.

A living trust, created while you're alive, lets you control the distribution of your estate. You transfer ownership of your property and your assets into the trust. You can serve as the trustee or you can select a person or an institution to be the trustee. If you are the trustee, you will have to name a successor trustee to distribute the assets at your death. A living trust is probably the best strategy to avoid probate, protect your financial privacy, and provide long-range planning advantages.

If you want to protect your assets and make sure they are distributed according to your wishes, you should think about establishing a living trust. It can be designed to manage your investments now and provide broader financial management later to make provisions for a surviving spouse, children, or other family members, and to reduce the impact of estate taxes or avoid probate.

What are the advantages of a living trust? Properly drafted and executed, it can avoid probate because the trust owns the assets not the deceased. Only property in the deceased's name must go through probate. The potential downside? Poorly drawn or unfunded trusts can cost you money and endanger your best intentions. Many books on estate planning and living trusts indicate you do not need the services of an attorney, while we highly recommend an attorney versed in this area to assist you. We do not recommend going through the process alone.

What this book will do is explain the complicated issues, terminology, and planning strategies of living trusts to the layperson (me and you). When you meet with a qualified attorney you will be well prepared, versed in the language, and ready to discuss issues and strategies that you will be familiar with, saving time, legal fees, and ensuring peace of mind. Get started today with the help of this new book.

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