



## eState Plan

Revocable Living Trust

The simplest trust program  
for you and your family.

## What is it?

The eState Plan is an online trust that gives you complete control over your estate.

A trust is the best way for an estate to pass from one generation to the next.

Estate planning is a major concern to many Americans, they just don't know where to start.

Consider this your starting line.



# WHY WOULD YOU WANT AN eSTATE PLAN?

## **AVOID PROBATE**

A will guarantees one thing, an estate will go through probate. The probate process takes on average 18 – 24 months and the costs are high. It will cost from 6% to 10% of the estate plus any attorney fees. Also, all the assets are locked until probate is complete so the beneficiaries will not receive a penny until the probate process is done.

## **COMPLETE CONTROL**

You receive an online portal that allows you to log on and make changes to your trust at any time, without a fee. This gives you complete control of your estate plan instead of having to rely on an attorney to make any updates.

## **ASSIGN ASSETS IN 30 MINUTES**

It's not required to change the ownership of any assets to the trust. Assets can be assigned by simply listing them in the ledger in the online portal and that process should not take more than a half hour.

## **TRUSTS ARE NOT REGISTERED ANYWHERE**

If the only copy of a traditional paper trust is destroyed, how is anyone to know that it existed or what the directives are? Having an online trust guarantees that those that need access to your estate plan have access from anywhere, no matter what happens.

## **PEACE OF MIND**

By laying out your estate plan you can rest easy knowing your family is taken care of, regardless of what comes your way.

## **MEDICAL DIRECTIVES**

Taking the time to decide how medical treatment will be handled when you are not able to make those decisions for yourself is important. The eState Plan gives you an easy-to-use system to make your wishes clear and you can easily change you plan any time you want.

## **POWER OF ATTORNEY**

Medicare or financial, this is important. If something happens to you and you have not named a medical POA, your spouse won't be assigned automatically. It will have to be court-appointed and will possibly be a stranger. Who wants a stranger in charge of their things instead of a trusted family member? No one.

## **PROTECT MONEY FROM DIVORCE**

Do you want to leave money to a child but are concerned about their spouse? If you leave a lump sum of money to your child and they go through a divorce then the funds could end up being divided as a part of the divorce settlement. Would you want that? A trust can protect the money and make sure it stays with your child.

## **MIXED FAMILIES**

When two people with children from prior relationships get married they still may want certain things to pass only to their biological children. A trust can protect both parties' interests and preserve the children's inheritance.

## **CHILDREN WITH SPECIAL NEEDS**

If you have a child with special needs you want to guarantee that child will be taken care of exactly as you wish regardless if you are around or not. Having a verbal agreement with someone is not enough. A special needs trust will ensure your child is taken care of exactly as you want without the court deciding who the caregiver will be.

# COMMON questions

## **Do you have to change ownership of your home and financial accounts?**

Nope. That is not required. You can assign your various assets to the trust by listing them in the asset ledger via the online portal. This makes completing your trust quick and easy.

## **Do you lose control of your assets when they are in trust?**

Inside a Revocable Living Trust, you retain 100% control of your assets. The only time you lose control is when assets are in an irrevocable trust.

## **What's the difference between a will and a trust?**

A will goes through probate which is the process of transferring titles from one person to another. That process can be long and is public. A trust transfers the title of an asset immediately following the guarantor's [person who set up the trust] death. Thus, a trust makes a will unnecessary.

## **What kind of control will a trust give me after I die?**

Complete control. The trust is designed for your wishes to be carried out regardless if you are here or not. You can stipulate how money is to be given to beneficiaries, such as over a period of time or at certain milestones. You can also make sure no one throws a hissyfit and if they do then they receive nothing.

## **What happens if I move to a different state?**

Nothing. The only change you would make is your address in the online portal. Other than that, everything keeps on going regardless of what state you live in. We can help you no matter where you live.



# WHAT CLIENTS LIKE MOST ABOUT OUR eSTATE PLAN

## COMPLETE CONTROL

Our clients like being able to log in to the online portal and make any change they need without having to call or wait on an attorney.

## EASY TO SHARE

Ever heard of someone having to scavenge their parents' house after they pass away looking for important documents? With this eState Plan, you can give anyone who needs access to your trust and you can control the permissions to what they can or cannot do and see.

## AFFORDABLE

The trust fee is a one-time \$2,495 and a \$95 annual fee for the online portal to be able to make changes.

## YOU CAN CHANGE YOUR MIND

You can change your mind about how you want things handled. Like your medical care. Sometimes a person will state they don't want extreme measures to be kept alive but then life is so good they want to be kept alive so they can get better. With the click of a few buttons, that kind of change can be made. Even if you are on the way to the hospital in the back of an ambulance because everything is digital.

## 90 IN 90

This is so easy that 90% of a person's estate plan can be done in 90 minutes.



*I was talking to another attorney about getting a trust and it was expensive. The process of getting it set up was confusing and long. Working with him was challenging and he was the only one in his office so that means there was no one else to help me. This program was simple to get started and every aspect has been simple to use.*

Stephen R.



# NEXT STEPS

Step 1: Schedule a short call to determine if a trust is right for you.

Step 2: Trust intake call to set up your trust and learn to navigate the online system.

Step 3: List your assets and complete your medical directives.

Step 4: Call with our attorney.

Step 5: Proof of funding & button-up call.

Both Hands Financial Group offers insurance, investment, and estate planning services.

Insurance and investments work together for the benefit of our clients.

By incorporating a trust our clients can rest assured they have a complete plan to take care of all their needs.

Real. Simple. Solutions.

