

ESTATE PLANNING SEMINAR



PRESENTED BY:

 **MOULTON
LAW OFFICES, P.S.**
Estate Planning, Trust Administration, Elder Law

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MOULTON LAW OFFICES, P.S.

A Professional Law Corporation

At Moulton Law Offices, P.S., we are dedicated to helping families in Washington and Idaho achieve peace of mind through comprehensive estate planning. For over thirty years, we have guided tens of thousands of clients in protecting their loved ones from costly and stressful legal challenges that can arise from disability or death.

Our mission is to help our clients safeguard their family's future. We aim to empower families with the knowledge and tools to make informed decisions through our public seminars, educational articles, and free consultations. We champion the use of **Revocable Living Trusts** as a proven strategy to:

- Protect families from the financial and emotional costs of probate and conservatorship.
- Shield surviving spouses and beneficiaries from unnecessary risks like lawsuits and divorce.
- Minimize or even eliminate estate taxes, preserving more of your legacy.

Why Choose Moulton Law Offices?

Our experienced attorneys and paralegals specialize in Probate, Elder Law, Trusts, Tax, and Administration. We pride ourselves on simplifying complex legal processes and ensuring estate plans are effective and easy to understand for our clients and their loved ones.

By choosing our firm, you'll benefit from:

- **Personalized Guidance:** Your unique goals and concerns are at the heart of the plan we help you create.
- **Expert Clarity:** We explain everything in plain, straightforward language, so there's no confusion or uncertainty.
- **Peace of Mind:** Relieve your family from unnecessary expenses, government delays, and emotional burdens during difficult times.

Start protecting what matters most today. Together, we can help ensure that your family is prepared for the future, leaving behind a legacy of love, care, and security.

Find out more:
moultonlaw.com





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Moulton Law Offices, P.S.

About Matthew M. Luedke

Matthew Luedke was born and raised in Maple Valley, Washington. Mr. Luedke graduated from the University of Washington with a degree in Communications. Following undergrad, he attended and graduated from Gonzaga University School of Law with his Juris Doctorate *cum laude* (with honors).

Matt advises on avoiding the detrimental and often devastating impacts providing for a loved one's Long-term Care needs and financial costs.

Matt has been practicing in Estate Planning and Elder Law since passing the Bar in 2008 and joined Moulton Law Offices, P.S. in 2009. He regularly assists clients with estate planning including preparation of Wills, Trusts, Powers of Attorney as well as advanced planning including Irrevocable Trusts. Matt additionally assists with Trust Administration and Probate both as an advisor and as a professional fiduciary. Finally, he advises families on Long-term Care planning through advanced planning, Medicaid Crisis Planning, and the Veteran's Administration.

Matt is admitted to practice before all courts in the State of Washington and the Federal District Court in Eastern Washington. He is a member of the Washington State Bar Association, Idaho State Bar Association, National Academy of Elder Law Attorneys (NAELA), Washington State Elder Law Section, and Wealth Counsel.

Matt is married with three daughters (twins plus a surprise). He enjoys competitive basketball (playing as well as watching the Zags), professional photography, skiing, hiking, and playing with his family. Matt is a Master Mason and an adult volunteer for a non-profit youth organization called DeMolay.



Rowan Murdock, J.D.
Attorney at Law
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About Rowan Murdock

Rowan Murdock joined Moulton Law Offices in 2023, focusing on estate planning, prenuptial agreements, and business formation. Admitted to the Washington State Bar in 2021, Rowan is passionate about helping clients protect their assets and families through personalized strategies.

With a background in family law and degrees in Business Administration and Marketing from Lewis-Clark State College, Rowan earned her Juris Doctorate from the University of Idaho College of Law. Her holistic approach ensures comprehensive, client-focused solutions.

Rowan is an active member of the Spokane County Bar Association and the Volunteer Lawyers Program, providing legal support to those in need. She is committed to resolving disputes efficiently, helping clients avoid unnecessary court involvement while achieving tailored results.



Tristan Salinas, J.D.
Attorney at Law
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About Tristan Salinas

Tristan Salinas, brings a unique blend of legal expertise and financial acumen to his practice. After earning his Bachelor of Science in Political Science from Texas A&M University, Tristan completed both his Juris Doctor and M.B.A. at Gonzaga University. He is now pursuing a Master of Laws (LL.M.) with a specialization in wealth management.

A proud Texan, Tristan's love for sports runs deep, especially for Texas A&M football and the Houston Astros. Since relocating to Spokane, he has embraced the local sports scene, becoming an avid supporter of Gonzaga basketball, as well as a season ticket holder for the Spokane Indians and Spokane Chiefs.

Tristan's dedication to his clients and commitment to ongoing education make him an invaluable resource for those navigating complex legal and financial planning.

LIVING TRUST SEMINAR

Presented by Moulton Law Offices, P.S.

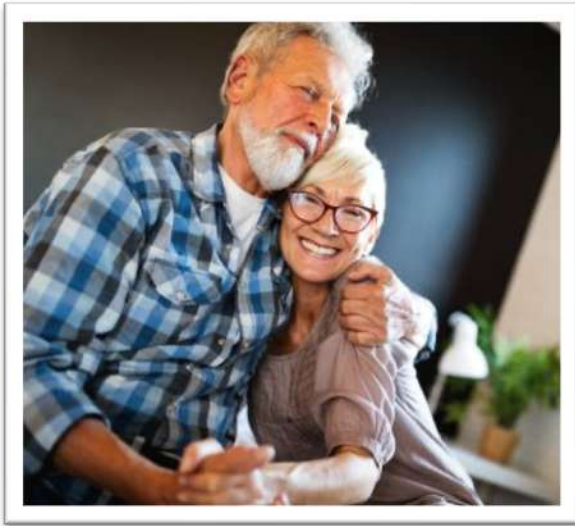
In this seminar, we will discuss subjects that most of us would rather avoid thinking about altogether: death, disability, and taxes. Many people do not give a single thought to their incapacity, yet it will probably happen to every one of us. Estate planning forces us to face the financial and emotional consequences of death and take action to minimize the effects on our families. But if people were asked to summarize their estate planning wishes, most would say that:

- They want their estate to be distributed to the people they choose according to their wishes,
- They want to avoid excessive attorney's fees, court costs, and unnecessary delays in passing on their property and
- They want to avoid or, at least, minimize the payment of taxes.

This seminar will address these and other issues that people don't often consider. Thank you for your interest and attention.

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Bill and Mary Jones



Throughout the seminar, we often mention Bill and Mary Jones, an all-too-typical couple looking forward to enjoying their retirement.

Bill (68) retired from the Railroad after serving in the Air Force. Mary (66) is a retired nurse. Bill and Mary have recently paid off their home's mortgage and acquired some savings. With Bill's Railroad Retirement and combined savings, Bill and Mary are confident they can retire comfortably and even cross a few "Bucket List" items along the way. Bill and Mary

have two children, John and Susan, and a dog, Lucky. The last time Bill and Mary looked at Estate Planning was when their kids were little, and they needed to appoint a Guardian if something happened to them. The seminar will follow them and the family as they age and deal with disability, long-term care, and death.

Bill and Mary's Family



Name: John
Age: 37
Single
Occupation: ---
Likes: MMA,
THC, Shopping,
Video Games



Name: Susan
Age: 35
Married (2 kids)
Occupation: CPA
Likes: Gonzaga
Basketball, Hikes,
Family Dinners



Name: Lucky
Age: 2.5
German Shepard
Likes: Walks
GU BB,
Belly Rubs

John has had a difficult time in adulthood. After dropping out of college, John bounced from one "opportunity" to another and is never far from asking for a loan. While John has previously rebounded from one romantic partner to the next, he is currently seriously involved with a woman who is pregnant. John is currently exploring the wonders of Bankruptcy and is looking to go back to tattoo artistry school.

Susan lives close to Bill and Mary with her husband of 12 years and two children. After graduating with a full ride scholarship (academic and golf) from Gonzaga University with her accounting degree and serving two years in the Peace Corps, Susan became a practicing CPA. In her "spare" time, Susan is active with her church and busy raising her family.

Lucky is Bill and Mary's pride and joy. Having trained him from a puppy, Lucky is an integral a part of the daily routine – right up there with coffee. Lucky has become accustomed to his twice a day walks and, with his 13 years of life expectancy, Bill and Mary expect him to be around for a while.

Bill and Mary's Assets	
House	\$ 300,000
Investments	\$ 180,000
Retirement Accounts (IRAs)	\$ 125,000
Life Insurance	\$ 50,000
Vehicles	\$ 25,000
Personal Property	\$ 20,000
TOTAL ASSETS:	\$ 700,000



Estimate Your Assets and Estate Value:

It can be helpful to get the most out of the seminar if you have a rough idea of your estate assets and values. This asset information can be approximate and will help you gauge your potential costs as we follow the story of Bill and Mary.

Asset Description	Estimated Value
House / Primary Residence	\$
Additional Property Interests	\$
Bank Accounts	\$
Investments / Stocks / Bonds / Brokerage	\$
Retirement Accounts / IRAs / 401k / Etc.	\$
Business Interests	\$
Promissory Notes Receivable (Owed to You)	\$
Life Insurance / Annuities	\$
Vehicles / Boats / Titled Assets	\$
Personal Property	\$
Miscellaneous Property Interests	\$
TOTAL ESTIMATED ASSETS:	\$

Common Estate Planning Options



Like you, Bill and Mary have options as they are looking to complete their estate planning. They have heard many differing opinions and even visited with some attorneys and online document generators. They have now decided to invest in learning about what is best, what has worked, and what has caused a big mess.

At this point, it will be useful to take a quick look at some of the more common options.

Planning Options	Potential Problems
“Plan A” – Spend It All For a lot of people, the best estate plan in their mind is to spend all their assets before they die and let the check to the funeral home bounce.	❌ Impossible to time death and money depletion – may run out too soon or have assets left over
	❌ Does not address incapacity issues
	❌ Does not address end of life
Die Intestate (No Will) When people fail to make out an estate plan and have assets or debts, the state has a default plan that will be used for administration. Intestate Probate is similar to, but more difficult than, normal Probate.	❌ Can result in the wrong people being named Personal Representative
	❌ Can result in the wrong people as inheritors
	❌ Does not address incapacity issues
	❌ Can be slow to start and expensive to administer
Community Property Agreement (Spouses) This special agreement can effectively pass all assets from one spouse to the other at the first death.	❌ Only avoids one Probate at the first spouse’s death
	❌ Does not address incapacity issues
	❌ Bad for taxable estates or where Medicaid may be sought in future
	❌ May need to be filed prior to death

Planning Options (Cont.)	Potential Problems
Joint Tenancy with Right of Survivorship (JTWROS) This type of designation is common when multiple people are on a financial account together. Each person is a full owner of the account and the last surviving owner wins.	<ul style="list-style-type: none"> ✗ Only assets that are JTWROS will pass to the surviving joint tenants, will not cover other assets ✗ Opens account to claims against the other joint tenants ✗ Can leave estate without money to pay bills and other expenses
POD, TOD, Beneficiary Designations Pay on death, transfer on death, and beneficiary designations are common for financial accounts, retirement accounts, and life insurance products. When the life of the measuring person ends, the asset is distributed to the beneficiary by the account custodian.	<ul style="list-style-type: none"> ✗ Not effective until death, does not address incapacity issues ✗ May not provide for contingencies if the beneficiary is deceased ✗ Can lead to inconsistent distributions vs. Will or Trust ✗ Still need to Probate real estate ✗ Can leave estate without money to pay bills and other expenses
Last Will and Testament A Will is a document that gives the court and Personal Representative instructions on how your estate should be administered.	<ul style="list-style-type: none"> ✗ Not effective until death, does not address incapacity issues ✗ Requires Probate / Multiple Probates if property in more than one state ✗ Adds time and expense to administration at death
Durable Powers of Attorney A Power of Attorney is a document that delegates authority to an agent to act in the place of the principal.	<ul style="list-style-type: none"> ✗ May not be accepted in all places ✗ May not grant enough authority ✗ Works during life / void at death ✗ Easy to inadvertently revoke
Living Will (Health Directive) This document directs what measures you want to have taken if you are in a persistent coma or are terminally ill and unable to communicate. Gives moral and legal cover for withdrawing treatment in certain circumstances.	<ul style="list-style-type: none"> ✗ Is only effective if one of the two conditions are met ✗ Not equivalent to a DNR or POLST ✗ Treatment withdrawal must be requested by Attorney in Fact ✗ Misunderstanding regarding definitions of nutrition and hydration



What planning methods are you relying on for your estate planning?

Looking at the common estate planning options above, what options are you currently using or relying on?	
Are your documents up to date? Most documents should be reviewed every two years.	
What potential issues might come up if you don't make a change in your estate plan?	
Have you witnessed the effects of a poorly designed estate plan? How expensive was the administration? How long did it take to complete? Did the family remain close after the fact?	
Do you have people that you can Trust to be your agent if you become incapacitated or after you pass away? Who?	
How do you want to be cared for if you become incapacitated?	
How do you want your estate administered after you pass away? What are you most concerned about – want to make sure happens?	

Bill and Mary Have Things to Do!







It shouldn't be surprising, but Bill and Mary are not just sitting around waiting for their lives to be over. They fill their days with activity and making plans to travel and spend time with family.



Bill and Mary's To Do List

1. Exercise
2. Travel
3. Plan Retirement
4. Family Time
5. Dog Training
6. Create a Will

What's on your bucket list?

Bill Has a Scare

No one ever plans on becoming disabled. It isn't easy to picture what that scenario would look like as our minds prohibit such thinking. Unfortunately for Bill, however, he waited too long in life to begin his exercise routine and had a heart attack while at the gym. Now what? Creating an estate plan was much lower on the list. There was going to be time for that later...

Bill and Mary's Updated To Do List

1. **Create a Will**
2. **Eat Healthy**
3. **Take it Easy**
4. **Family Time**



Bill Becomes Incapacitated

Bill's scare was enough for he and Mary to schedule an appointment with an Estate Planner. But what if Bill had a disabling stroke instead and didn't have any legal documents in place? Many people assume when someone becomes disabled without a legal plan, the next of kin, such as a spouse or child, will immediately be able to act on their behalf. This isn't true in many cases, especially regarding finances. So, what happens? The answer is a court proceeding called a Conservatorship. Essentially, a judge must determine if a Conservator is needed, who should be appointed, and what is the needed scope of their authority. The problem is the judge doesn't know any of the players, so they will appoint an investigator to investigate the family, the medical reports, finances, and whether there are other forces at play. The whole process can get a lot more complicated if the parties do not all agree. If it sounds like a slow and expensive process, it's because it is!

Bill and Mary's **NEW** To Do List

1. **Healthcare**
2. **Rehabilitation**
3. **Conservatorship**
4. **Determine New
"Normal"**

What is the financial cost of Conservatorship?



Costs of Conservatorship	
Court Fees	\$ 250
Petitioner's Attorney	\$ 3,000
Bill's Attorney	\$?????
Court's Investigator	\$ 1,750
Medical Experts	\$?????
TOTAL	\$ 5,000+

Unfortunately, the emotional and financial costs of failing to have a plan are not the only pains Mary will experience during this time. As is typical, Bill and Mary delegated duties and responsibilities such as bill payment, tax preparation, money management, household repairs and maintenance, and even taking Lucky for walks. These and countless other issues will pop up for Mary, and Bill may be unable to help.

Common issues that might arise at this stage

Knowing where assets are located	Monthly budgeting income / expenses
No passwords to important websites	Maintenance of vehicles
Household / yard chores and maintenance	Relationships with key advisors: CPA, financial advisor, banker, attorney, etc.
Health / medication management	Cooking
Grief / Depression	Avoiding isolation

Preparedness Audit – Are you prepared for a crisis?

Would you or your spouse be able to manage the finances?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you both have a familiar relationship with key advisors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you both prepared for maintenance of vehicles / home?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Can you both prepare meals and perform domestic chores?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you comfortable managing health care and medications?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a support team that you can lean on for help?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Bill Goes to a Nursing Home



Most adults report wanting to stay at home if possible. Depending on Mary's abilities and those of the care team she builds, Bill may be able to stay home; however, this is not always practical or even legal.

Like most aging adults, Bill and Mary do not know what day they will enter a nursing home, what nursing home they will enter, how

much it will cost, when and how often the nursing home will raise rates, how much will be covered by Medicare, and how much private pay money is required as a condition of admission.

How much does a nursing home cost?

Washington Average	Idaho Average
<input type="radio"/> \$ 422 / Day	<input type="radio"/> \$ 350 / Day
<input type="radio"/> \$ 12,835 / Month	<input type="radio"/> \$ 10,645 / Month
<input type="radio"/> \$ 154,030 / Year	<input type="radio"/> \$ 127,750 / Year



For many families facing a sudden health crisis, not having a plan for long-term care is an added burden. What type of care is best? What are the costs? How will it be paid for? For how long? Is there LTC Insurance? What type of care is the patient comfortable with? Is this a permanent placement or short-term? Will kids, family members, or friends provide supplemental care or support? These are not easy questions, but they are made harder when there has not been a discussion in advance.

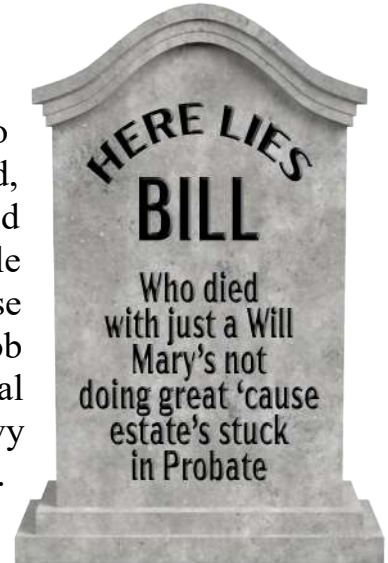
If you need long-term care, what is your plan?

We Lose Bill - Probate

It took three years in the nursing home, but Bill finally passed away. When Bill went into the nursing home, he did a Will. Upon Bill's passing, the Will became a public document when it was filed with the Probate court.

What happens in Probate?

When you think about it, Probate is not difficult to understand. At your death, your assets must be distributed, your debts must be paid, and any loose ends must be looked after. You can't sign the deeds, write the checks, or handle business affairs. The Probate court takes over these responsibilities. The judges don't have the time to do the job themselves, so they use their Will to appoint a Personal Representative and give instructions to handle the heavy lifting. Ultimate oversight still rests with the court. Naturally, this process takes money and time to complete.



Probate Costs Money

The way Probate fees are calculated is exceedingly unfair to your family. State law sets the Probate fees that attorneys and Personal Representatives can charge. Many states, including Washington and Idaho, allow attorneys to charge any fee that the court considers reasonable. Other states limit the fees to a fixed percentage of the estate. Under either method, the fees can range from one percent to eight percent of your family's gross estate.

Probate Takes Time

Probate usually takes at least a year to complete, many take years. Most assume their estates are simple and will glide through. Regardless of how simple an estate appears, it's very difficult to close a full Probate in less than nine months. That's because of all the steps that must be completed to the satisfaction of the court. In Washington, your Personal Representative is no longer required to file a notice to creditors, but, if the notice to creditors isn't filed, creditors will be able to file claims for two years after death.



Let's Check in on Mary's Assets

Mary's Remaining Assets

Bill and Mary's Assets	\$ 700,000
Bill's Conservatorship	- \$ 5,000
Bill's Care Costs - 3 years	- \$ 300,000
Bill's Probate Costs	- \$ 6,000
Remaining	\$ 389,000



Taxes



Estate Tax is a tax on the right to transfer assets and is paid by the estate before distributions. Both state and federal governments have exemption amounts allowing decedents to pass tax-free assets. When the taxes must be paid, they are required within nine months of death, which can leave families hurrying to raise funds.

Estate Tax Exemption Amounts (amount that passes free of tax)

Federal	2025	\$ 13,990,000	Up to 40%
	2026 and Beyond	\$ 6,000,000?	
Washington	2025 and Beyond	\$ 2,193,000	Up to 20%
Idaho	No Estate Tax		

Washington State Estate Tax – Tax Table

Taxable Amount	Rate	Tax Owed
\$0 to \$1,000,000	10%	\$10% of taxable amount
\$1,000,000 to \$2,000,000	14%	\$100,000 plus 14% of the amount over \$1,000,000
\$2,000,000 to \$3,000,000	15%	\$240,000 plus 15% of the amount over \$2,000,000
\$3,000,000 to \$4,000,000	16%	\$390,000 plus 16% of the amount over \$3,000,000
\$4,000,000 to \$6,000,000	18%	\$550,000 plus 18% of the amount over \$4,000,000
\$6,000,000 to \$7,000,000	19%	\$910,000 plus 19% of the amount over \$6,000,000
\$7,000,000 to \$9,000,000	19.5%	\$1,100,000 plus 19.5% of the amount over \$7,000,000
\$9,000,000 and up	20%	\$1,490,000 plus 20% of the amount over \$9,000,000

How much will you owe in Estate Tax?

Use our free Washington State Estate Tax calculator.
Just scan this QR Code and enter your estimated estate.



Mary is Incapacitated / Disabled



Mary spent most of her focus on providing for Bill during the last years of his life, but now Mary needs help of her own. Who is going to help her make these decisions? Mary has two children who can help her – John, the aspiring inheritor, and Susan, the CPA. Hopefully, Mary executed the estate planning documents to appoint Susan, but if she didn't do so or if they have

not been kept up to date, Susan may have to go through a conservatorship for Mary. The Conservatorship that is about to follow will be a big mess as John and Susan fight for control of decision-making, financial management, and care for Mary. These contested Conservatorships can cost twice as much as straightforward proceedings, and in the end, the Judge may appoint a third-party professional.

Who do you want to manage your healthcare if you are unable?

1 st		
2 nd		
3 rd		

Who do you want to manage your finances if you are unable?

1 st		
2 nd		
3 rd		

Potential Disaster Audit – Will your family:

Argue over long-term care treatment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Disagree on how to handle your finances?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Know your wishes for healthcare / end-of-life?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Be able to communicate effectively / work together?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Handle your business / property affairs?	<input type="checkbox"/> Yes <input type="checkbox"/> No

We Lose Mary



Unfortunately, the time arrived for Bill and Mary's family. Both have passed on. Since they created wills, the family should be able to move forward quickly with distributing assets. Right? Unfortunately, Susan and John can't distribute assets evenly, so Mary's estate is headed to Probate.

Susan now has a big job to do. Paying final bills, selling and consolidating assets, and making distributions are now more complicated by the need for Probate. If John contests, objects, or acts like John has acted his entire life, Susan is in for a long and grueling administration. Will she have the time and stamina?

Estate Complication Audit

Have you made plans for your personal property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What attorney will be used and how much do they charge?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Would your executor know your assets and liabilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will your family fight over your estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will your executor have to spend an exorbitant amount of time?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a blended family?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Total Costs for Bill and Mary

With Mary's Probate finalized, we can calculate the total costs Bill and Mary had to consume before their assets could be distributed to their kids.

Expense	Cost
Bill's Conservatorship	- \$ 5,000
Bill's Nursing Home (3 years)	- \$ 300,000
Bill's Probate (2%)	- \$ 6,000
Mary's Conservatorship (Contested)	- \$ 12,000
Mary's Probate (2%)	- \$ 12,000
TOTAL COSTS	- \$ 335,000
BALANCE REMAINING	\$ 365,000

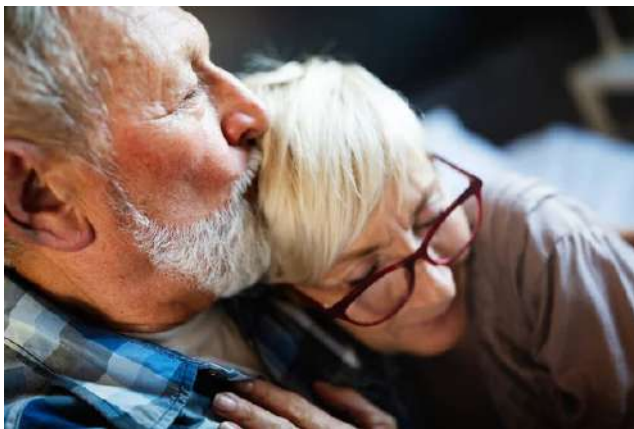
Living Trusts as an Alternative

So, what is a Living Trust? Think of a Living Trust as a box to hold the title to your assets. When you set up your Living Trust, you transfer the title of all your significant assets (stocks, real estate, bank assets, etc.) to the name of the Trust. You then name yourself the Trustee and Beneficiary, giving you total and complete control of all your assets. You can still buy, sell, trade, or do whatever you want – just like you could do now.

But here is the crucial difference – if you become incapacitated or when you pass away, there will not be assets in your name requiring a Conservatorship or Probate for your family to endure. Whomever you name as Successor Trustee will immediately gain control of your assets to administer according to your exact instructions.



A Living Trust Keeps You in Control



For most people, establishing a Living Trust to hold their assets does not change their lives or their relationship with their assets:

- ✓ No change in property tax
- ✓ No tax changes or new tax forms
- ✓ No cost to add assets to the Trust except recording fees for deeds
- ✓ Can freely manage or spend funds
- ✓ Can revoke or make changes

Key Players	Definition	Who is this for Bill & Mary?
Trustors	Creators of the Trust	Bill and Mary Jones
Trustees	Managers of the Trust	Bill and Mary Jones
Successor Trustee	Manager after Bill & Mary	Susan
Beneficiaries	People (or pets) that benefit from the Trust principal and income	Bill and Mary first. After death: John, Susan and Lucky

Living Trust – Bill Becomes Disabled

Would it be different this time for Bill if he had utilized a Living Trust when he became disabled? Remember, the primary purpose of Conservatorship is to appoint someone to manage assets for an incapacitated person. Suppose a Living Trust holds Bill's assets. In that case, there is no need to appoint a Conservator because the Successor Trustee already has this authority - without the need for court

interference and expense. Mary can continue to focus her attention on providing support to Bill and figuring out her new normal. Not spending money and time on attorneys and an intentionally slow and deliberate court proceeding.



Dealing with Incapacity	Conservatorship	Living Trust
Court Fees	\$ 250	\$ 0
Petitioner's (Mary's) Attorney	\$ 3,000	\$ 0
Bill's Attorney	\$?????	\$ 0
Court's Investigator	\$ 1,750	\$ 0
Medical Experts	\$?????	\$ 0
TOTAL	\$ 5,000+ / 4 Months	\$ 0 / Immediate

Legal Sidebar – What happens if Conservatorship is Contested?



The short answer is that it gets expensive fast when you have this many lawyers in proximity. A contested Conservatorship can happen for several reasons. First, the person who is the subject of the proposed Conservatorship can object to their rights being removed. When this happens, they will be represented by their attorney, who must advocate for avoiding Conservatorship – even if, objectively, it may be a good idea. They can also present evidence and request a jury trial before having their rights rescinded – that is the American way. Contests can also be brought by people asking to be appointed or objecting to the appointment of another. This is common when children disagree on who should decide for Mom or Dad. Finally, a disinterested party – like the Attorney General or state agency- can ask for formal proceedings to object or request an alternative Conservator. Pro tip – avoid this at all costs!

Living Trust – Bill Goes to a Nursing Home



A common question at this stage is whether a Living Trust will hide assets from Medicaid if care is needed. The answer is “No.” Because the Trust is revocable, it is treated like an asset for Medicaid. But, in the case of married persons, the Trust can give the “well” spouse the ability to transfer assets between the spouses without a lot of hassle or triggering any gifting penalties. Why is

this needed? Because each spouse can only keep a certain amount in assets and still have Medicaid cover the care costs. Some assets are exempt:

Medicaid Applicant Can Keep	Well Spouse Can Keep
<ul style="list-style-type: none">✓ \$2,000✓ House (Lien Warning) *✓ Car✓ Irrevocable Funeral Plan✓ Personal Property	<ul style="list-style-type: none">✓ \$68,301 - \$157,920**✓ House (No Lien)✓ Car (1 per household)✓ Irrevocable Funeral Plan✓ Personal Property✓ Irrevocable Annuity
* Medicaid will lien all assets the Medicaid recipient holds an interest in at their death – including the house.	** Amount is dependent on the level of care being received by Medicaid spouse

Because the healthy spouse can hold more assets and avoid a lien against the home, spouses must have the right to transfer assets quickly between themselves if Medicaid is needed.

Legal Sidebar – What happens if the Well Spouse dies first?



Most estate plans that married people have drafted say, “Honey, I love you. If I die first, it all goes to you.” We call this an “I love you Will” for obvious reasons. However, when one spouse is on Medicaid, it can spell disaster. For example, if Mary goes through the hassle of transferring all of her and Bill’s assets to herself to qualify Bill for Medicaid, what is going to happen to his benefits if she dies first and leaves it all back to Bill? He will lose benefits, and what is left will likely all be consumed fast! The legal trick is to have the estate plan leave a special Trust for the Medicaid spouse instead of assets outright. The Trust saves the day and, well, everything else too.

What About Gifting to Qualify for Medicaid?

Mary is understandably concerned about the costs of Bill's Long-Term Care. At over \$100,000 / year, it won't take long for Mary to hurt financially. The problem is that she has way more than Medicaid will allow her to keep and still qualify for Bill for assistance. Mary hears from a neighbor that she might be able to give her assets away to the kids and qualify. After all, the IRS allows \$19,000 / year in gifts, right? Unfortunately, IRS gifting rules differ from Medicaid's, and making gifts can be a huge problem.



The Medicaid Gifting Rules & Penalties

5-Year Lookback	Medicaid has the right to “look back” five years prior to the Medicaid Application to determine if any gifts were made to obtain benefits.
<i>De Minimis</i> Gift Amount	Medicaid will not penalize gifts that total in any month less than one day's average care cost (\$422 in 2025).
Penalty Calculation	When gifts are found in excess of the <i>de minimis</i> , the sum of all gifts will be added together then divided by the one day's average care cost. For instance, let's say Mary gave her house (\$300,000) to Susan. The penalty would be $\$300,000 / \$422 = 711$ days (~24 months). The penalty only starts when an applicant applies and is found eligible but for the gift.
Gift Recipient Penalty	If someone who made gifts cannot find support during the penalty period, Medicaid can approve the application and seek reimbursement for up to 150% of the gifted amount <u>from the gift recipient</u> .
When Bad Things Happen to Gift Recipients	Even if you transfer assets more than 5 years before an application doesn't mean those assets are safe. If the gift recipient is sued, gets divorced, or spends the money, those “protected” assets can disappear.
Unintended Capital Gains Problems	When you make gifts, the recipient doesn't get a step-up in basis like they would if they inherit. Because of this, they may end up owing a lot in capital gains taxes when the assets are later sold.

Is an Irrevocable Trust an Option?



Susan tells Mary about a Medicaid Asset Protection Trust (MAPT), a special type of Irrevocable Trust that might be a better way to protect assets than outright gifting. With this Trust, Mary could put Susan in charge of assets she wants to protect, but the assets are safe from creditors, predators, and divorcing spouses. As a bonus, the Trust will also get a stepped-up basis

when Mary passes away. In most cases, Mary can still change trustees and beneficiaries but cannot return the assets to her. Is that a problem with a kid like Susan? Unfortunately for Bill and Mary, though, they did not create this Trust soon enough, and doing so now that Bill needs care would lead to a long Medicaid penalty.

Would you consider gifting assets to a loved one if they could be protected?

What asset(s) would you try to protect from a Long-Term Care spenddown?

Would you want to protect your family home from a Medicaid lien?

Although irrevocable trusts have a definite place in protecting assets from long-term care, they also have a lot of other uses in an estate planning context. Here are just some of those uses:

Other Uses for Irrevocable Trusts

Estate Tax protection by removing or reducing assets from a taxable estate.	Protect beneficiaries from misusing assets by allowing the Grantor to set conditions on distributions.	Help a beneficiary for a time with a portion, like a right to live in the home, but remainder goes to other places.
Hold Family Cabin or other asset that will be shared to provide a vehicle for settling potential disputes.	Protect Special Needs Beneficiaries from losing benefits.	Ensure Distributions to your children by not allowing a surviving spouse to change your beneficiaries.
Give assets to Charity , keep the income, and get an instant income tax deduction.	Long-Term Care Planning by transferring assets more than 5-years before applying.	Gifting assets but retaining the income stream produced.

Veteran's Pension Benefits – Aid and Attendance



The Veterans Administration operates a little-known program for Veterans and their widows that can help pay for some care. When approved, the VA will pay the Veteran or widow cash to assist them in buying long-term care, whether at home or in a care facility.

The applicant must meet the five eligibility hurdles: eligible war-time service, medical need, care costs exceeding income, relatively low assets (allows more than Medicaid), and application submitted.

Status	Monthly Benefit	Annual Benefit
Surviving Spouse	\$1,515	\$18,187
Single Veteran	\$2,358	\$28,300
Married Veteran	\$2,795	\$33,548
Two Vets Married	\$3,740	\$44,886

Qualifying Wartime Service. The Veteran must have served during a qualifying wartime period and received an honorable discharge.

Medical Need. Medical need is shown by a doctor's report outlining the veteran's or widow's need for the regular "aid and attendance" of another for their care and support. This is typically defined as needing assistance with multiple activities of daily living, such as feeding, bathing, dressing, toileting, walking, etc.

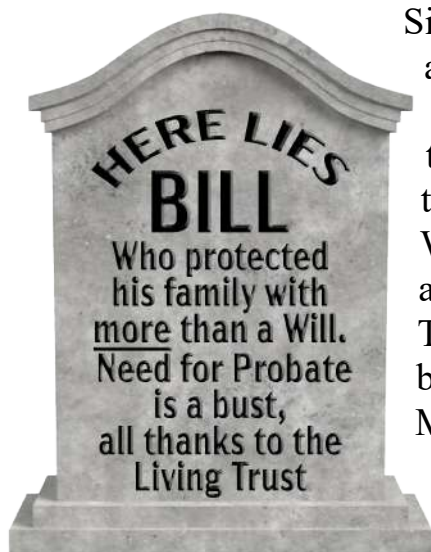
Care Costs Exceed Income. The pension replaces income used to pay for care. To get the maximum pension, all income must be exhausted by care costs, whether in-home or in a care facility.

Reasonably Low Assets. The program requires that you have less than \$138,489 in net worth. A home (1 acre), care, and personal property are generally exempt.

Gifting Look-Back Period. The VA instituted a three-year look-back on transfers made to qualify for the VA Pension. Unlike Medicaid, the gifting penalty can be longer than the look-back of three years if an application is submitted and transfers are found during the three years preceding the application.

Application. Veteran Service Organizations, such as the American Legion or VFW, may assist you in preparing and filing an application.

Will Bill's Estate Go Into Probate?



Since Bill has a Revocable Living Trust instead of just a Will, will Mary have to go through Probate after he dies? No – and that is the whole point! Remember, the purpose of a probate is to give someone authority to transfer a decedent's assets to the beneficiaries. When a Living Trust holds title to all the critical assets, an executor is unnecessary in a Probate. The Living Trust Trustee will already have this authority and can begin winding up Bill's affairs. In the case of Bill, Mary will be able to spend this emotional time focusing on matters entirely unrelated to Probate.

What a solid gift for the family – knowing they will be cared for when needed.

A Living Trust Avoids Probate

- ✓ No Court Fees
- ✓ No Publication & Bond Fees
- ✓ No Probate Attorney Fees
- ✓ No Lengthy Probate
- ✓ No Public Record

What would your family gain if they could avoid going to Probate?

Would avoiding Probate reduce stress on your family by having instant access to your accounts?

Would a clear estate plan and straight forward process help avoid family conflict?

How the Living Trust Avoid Probate? All assets transferred to a Living Trust avoid the Probate process, both during your life and at your death. Trusts are not new. They've been successfully used in one form or another since the Middle Ages. Both then and now, Trusts have required the owner of assets to transfer title from their name to the name of the Trust. This means changing the title to your property. For real property, it means signing a new deed. For other assets, you sign special transfer documents changing ownership to the name of your Trust. Once the process is complete, all your assets will be owned by the Trust.

Your Living Trust has title to the assets, but don't worry; you have complete control of the Trust while you're alive. You can amend or even revoke it whenever you like. But when you die, there's no need to Probate. The Trust already has your written instructions directing your handpicked agent - the Successor Trustee, about how you want your estate distributed. The rest is just paying bills and making distributions.

If Mary Becomes Incapacitated

We have already seen that a Living Trust can avoid a Conservatorship, but if Mary becomes incapacitated, will it stop her children from fighting over her?

One significant benefit of setting up a Living Trust estate plan is the clarity it will provide regarding your wishes about who should be in charge if you cannot. Nothing can entirely prevent someone from suing; this is America, after all, but absent a specific good cause, a Judge cannot disrupt your planning, including your planning to avoid a contested Conservatorship proceeding. In most cases, as Mary's choice of Successor Trustee, Susan can seamlessly assume control of the Trust without additional hassle. As a bonus, most trusts penalize a beneficiary who seeks unsuccessfully to disrupt the decisions you make in your trust by disinheriting them altogether.



Dealing with Incapacity	Conservatorship	Living Trust
Court Fees	\$ 250	\$ 0
Susan's and John's Attorneys	\$ 10,000	\$ 0
Mary's Attorney	\$?????	\$ 0
Court's Investigator	\$ 1,750	\$ 0
Medical Experts	\$?????	\$ 0
TOTAL	\$ 12,000+ / 4 Months	\$ 0 / Immediate

Legal Sidebar – What about Health Care Decisions?



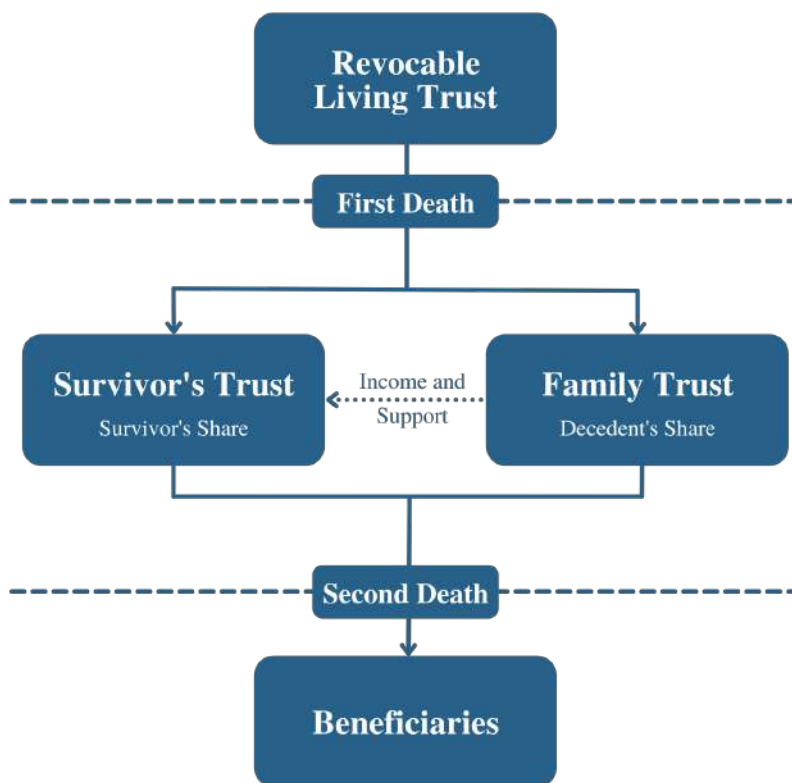
While the Living Trust will pass financial powers to the Successor Trustee without a hassle, authority for health care decision-making will pass to the agent designated in a Health Care Power of Attorney. A Health Care Agent does not gain the authority to override the principal's decisions, so you will always remain in control of your own healthcare decisions if you can participate in the process. So, your agent cannot have you placed or committed to a facility if you disagree. However, in some cases, people can make lousy healthcare decisions. In this case, a Guardianship of the Person may be filed to appoint a substitute decision maker.

Planning Beyond Death of First Spouse



Bill and Mary know that one of them will likely predecease the other. In almost every case, they want to provide for their spouse and kids after they are gone in the most thoughtful way possible, whether this means helping avoid unnecessary Estate Taxes, protecting the estate from long-term care costs, or ensuring that their assets do not end up going to the new spouse.

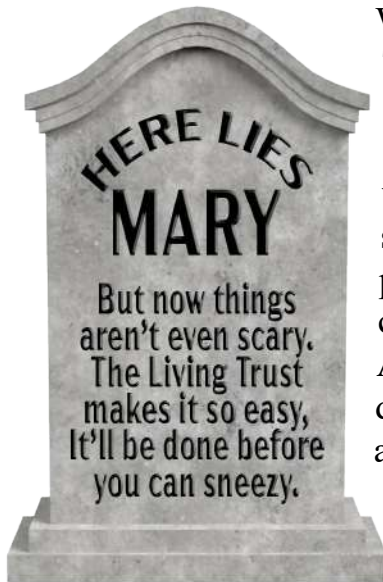
The diagram to the right is a common illustration for how a Living Trust works. In most cases, the Family Trust can be set up to protect the assets for the benefit of the surviving spouse and kids. This Family Trust can and does still provide support for the survivor, including income, however because the spouse doesn't actually own the assets, they can be protected from Estate Taxes, long-term care, creditor claims or even from being redirected to a new spouse instead of the kids or grandkids.



How would you provide for your spouse after you are gone?

Would you try to protect your assets from your spouse's long-term care costs?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Would you want to avoid Estate Tax if possible?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you concerned about your assets in a remarriage?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Living Trust – Mary Passes Away



When Mary passes away, Susan will become the Successor Trustee if she did not become a Trustee earlier. Because all the assets were in the Living Trust, Mary's Estate will not go into Probate, and Susan will be free to begin winding up Mary's affairs. Usually, this process is so simple it does not require attorneys to complete. The process can be broken down into three simple steps. First, collect asset and liability information. Next, pay liabilities. And finally, distribute to the beneficiaries. Once distributions are complete, the Trust is dissolved automatically. At this point, Susan usually sends a little "Thank you" prayer to Bill and Mary for giving her one final gift, knowing they cared about her enough to plan for an easy administration.

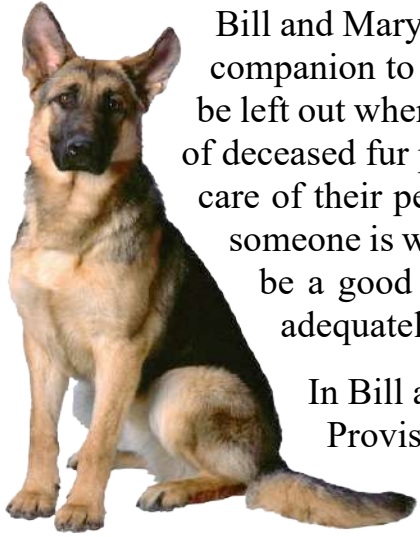
We understand Estate Planning can be an uncomfortable topic. Who likes to think about death and taxes? So why do we even bother planning? For most, Estate Planning is about making the process simple, clear, and ensuring that wishes are honored. But that doesn't mean that it cannot also make financial sense too, right? Let's look at the numbers:

Living Trust Benefit Recap

- ✓ No Probate
- ✓ No Court Fees
- ✓ No Publication & Bond Fees
- ✓ No Probate Attorney Fees
- ✓ No Lengthy Probate
- ✓ No Public Record
- ✓ No Out-of-State Probates

Expense	No Trust	Cost With Funded Trust
Bill's Conservatorship	- \$ 5,000	\$ 0
Bill's Care Costs - 3 years	- \$ 300,000	Medicaid
Bill's Probate Costs (2%)	- \$ 6,000	\$ 0
Mary's Conservatorship	- \$ 12,000	\$ 0
Mary's Probate (2%)	- \$ 12,000	\$ 0
TOTAL COSTS	- \$335,000	\$ 0

Don't Forget Lucky – What Happens to Our Pets?



Bill and Mary enjoyed their life with Lucky. He was a special pet and companion to them and part of the family. They don't want Lucky to be left out when they pass. But what do people usually do with the Pets of deceased fur parents? Most people do not have plans outlined for the care of their pets, and sadly, many are euthanized as a result. Even if someone is willing to take the pet on, there is no guarantee that it will be a good fit at the new home or that the caretaker can provide adequately for the pet's accustomed lifestyle.

In Bill and Mary's case, they made arrangements through a Pet Provision in their Living Trust. This provision left a specific amount of money for Lucky's care, support, veterinary bills, and treats because he is a good boy. The Pet Provision also names caretakers and backup caretakers who will oversee providing a home or finding a suitable placement.

An extreme couple even left their whole house and a pile of money in Trust for their dogs so they wouldn't have to move. Assuming the named caretaker takes the dogs for two walks daily, they get rewarded with the house and leftover cash. Talk about some profound pet love!

Who will take care of your pets when you are gone?

Would you leave money to offset the costs of care for your pets?

What plans do you have for your pets when you're gone?

Planning for the Benefit of Ultimate Beneficiaries



Bill and Mary cannot thoroughly plan for their beneficiaries' situation when it is time for the Trust to be distributed. Will they have a stable marriage (with a mentally stable partner)? Will they have creditors? Will they have special needs and benefits that have to be protected? Will grandchildren or young people potentially inherit? Will everyone be in the exact place that Bill and Mary

predicted? Who knows! For this reason, many people elect to use continuing Trusts for their beneficiaries. These continuing Trusts provide much of the asset protection you would want for your beneficiaries with only a little additional work (extra tax return).

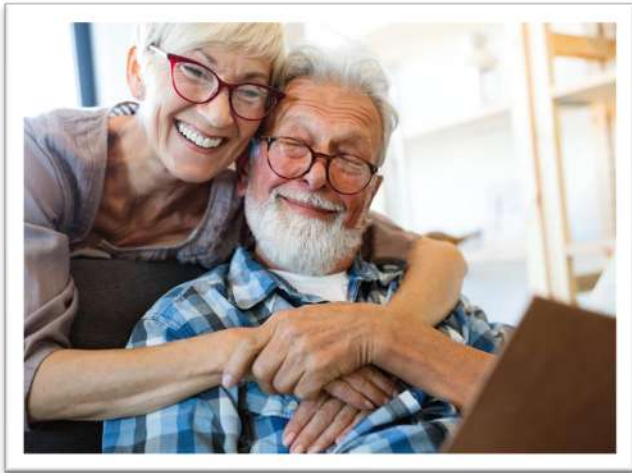
Do you have any beneficiaries or potential down the line beneficiaries that should be protected with a continuing Trust?

Are your children guaranteed to avoid financial and marital issues during their lifetimes?

Will your grandchildren make the right financial choices if they inherit from you right now?

What protections do you want to put in place for the benefit of your beneficiaries?

As Time Goes By, Things Change



A Greek Philosopher named Heraclitus said, “The only constant in life is change.” The hard part about making a plan is knowing that things will not be the same today as when the plan is executed.

What kind of changes can occur?

- ✓ Federal and State Laws
- ✓ Your Family
- ✓ Your Finances
- ✓ Your Health

We know how important it is for your estate plan to work when needed. The problem is that as time passes, things change, leaving you lying awake at night, worrying that your plan might not be as solid as it once was. You deserve to stay confident in your estate plan at Moulton Law Offices. We know the importance of feeling supported beyond the signing, so we have our Client Care Program. Best of all, it comes free for a year with all new Trust plans.

MOULTON LAW OFFICES, P.S. CLIENT CARE PROGRAM

- | | |
|-------------------------------------|--|
| ✓ Free Amendments and Updates | ✓ Client Care University |
| ✓ Annual Review and Summary | ✓ Quarterly Seminars (Video Taped) <ul style="list-style-type: none">○ Planning for Long-Term Care○ Become Your Parents' Hero○ Successor Trustee Workshop○ Senior Nutrition○ Funeral Disposition Options |
| ✓ Notifications of Law Changes | ✓ Free Successor Trustee Manual |
| ✓ AssetTrack® Asset Tracker Report | ✓ Monthly Newsletters |
| ✓ Secure Digital Document Lockbox | |
| ✓ Emergency Health Information Card | |
| ✓ Dedicated Client Care Specialist | |
| ✓ Paralegal Review Meetings | |
| ✓ Priority Support When Needed | |

Client Care Program membership is free for the first year so you will have an opportunity to take advantage of all the benefits.

What is Included in a Complete Estate Plan?

Attorney Consultation:	Meeting with a qualified Estate Planning Attorney to understand your unique situation and design a plan that meets your goals.
Revocable Living Trust:	Avoids Conservatorship, Probate, and can reduce or eliminate Estate Taxes.
Pour Over Will:	Transfers any assets outside of the Trust into the Trust for distribution purposes.
Community Property Agreement:	For married couples. Changes jointly held assets to community property to avoid capital gains taxes and reduce administration issues.
Certificate of Trust:	Summary of selected terms of your Living Trust that helps in retitling assets to the Trust.
Funding Instructions:	Guidelines and instructions for transferring assets to your Living Trust.
Life Insurance Summary:	Information on all Life Insurance Policies.
Location List & Family Information:	Where all important documents are located. People to notify in case of death or incapacity.
Estate Planning Letter:	Controls distribution of small items of personal property with burial and funeral instructions.
Advance Health Care Directive (Living Will):	Authorizes termination of life support systems if there is a terminal illness or permanent coma.
General Durable Power of Attorney:	Authorizes someone to manage your property or execute contracts if you are unable.
Durable Power of Attorney for Health:	Authorizes someone to make health care decisions if you are unable.
HIPAA Healthcare Disclosure Form:	Gives your doctor and hospital authorization to release your medical information to your Trustee and healthcare agents.
Client Care Program	An annual membership designed to help ensure your estate plan works the way you want and gives ongoing peace of mind knowing your estate plan is done, and done right.

Frequently Asked Questions

Can I act as my own Trustee?	Yes. If you can handle your financial affairs now, there's no reason you can't be the Trustee of your own Living Trust. In fact, most Living Trusts have the people who created them acting as their own Trustees. If you're married, you and your spouse can act as co-Trustees.
What can I do with my assets once they're in my Living Trust?	If you're the Trustee, you can do anything you want. When you set up your Living Trust, you are transferring the title of all your assets from you as an individual to yourself as the Trustee. You then must manage the property for the benefit of yourself as the beneficiary. What this means is that you will have absolute and complete control over all the assets of your Trust. If you want, you can spend, save, invest, or even give the assets away. There are no restrictions. Moreover, if you don't like the terms of the Trust, you can amend it or revoke it at any time.
Will my Living Trust avoid income taxes?	No. The purpose of creating your Revocable Living Trust is to avoid Conservatorship, Probate, and reduce or eliminate Federal Estate Taxes. It's not a vehicle for reducing income taxes. In fact, if you're the Trustee of your Living Trust, you will file your income tax returns in the same way you filed them before the Trust existed. You do not have to file a separate tax return for the Trust.
If I transfer real estate into my Living Trust, will my property taxes go up?	No. Transfers into your Living Trust have no effect on your property taxes. If you qualify for an exemption for your property tax, you will still be eligible if your property is owned by your Trust.
If I'm only a part owner of property, can I transfer my share into a Living Trust?	Yes. Your share can go into the Trust without changing the interests owned by others.
Can Trustees and Beneficiaries live out of state?	Yes. There is no limitation on where your Trustees or Beneficiaries must reside.
Do I have to consult an attorney every time I buy new assets?	No. Once your current assets are transferred to your Living Trust, you take title to all new assets in the name of the Trust, and they will automatically be owned by your Trust.
Does my Living Trust need to be registered or recorded anywhere?	No. Your Living Trust is a private document which is not recorded. However, if you own any interest in real estate, the new deeds showing Trust ownership will be recorded.
Can I sell assets owned by my Living Trust without issue?	Yes. You sell assets in the same way you currently do. You will, however, add the word "Trustee" after your signature.

Frequently Asked Questions Continued

Can I transfer real estate into my Living Trust? What if I have a Mortgage?	Yes. All real estate should be transferred into your Living Trust. Otherwise, upon your death, there will be a Probate in every state where you own real property. When it's owned by your Living Trust, there is no Probate anywhere. If your property has a mortgage, by law it cannot be called due merely because you transferred it to a Living Trust.
Is my Living Trust just a tax loophole that the government will close down?	No. Your Living Trust has been authorized by the law for centuries. The government has no interest in making you go through a Conservatorship or a Probate. Those proceedings only clog up the court system. If your estate exceeds the Estate Tax exemption a Trust may be drafted to give you two exemptions. However, there are often changes in the law which do affect how your estate plan will work and it is important to make sure your plan stays up to date.
Can I transfer my separate property as well as my community property into my Living Trust?	Yes. Both separate and community assets, are transferred to your Living Trust but they are not commingled. Separate property assets retain their separate property character while in your Trust. If your marriage breaks up, all assets come out of your Living Trust in the same way they went in: Community property is divided between the spouses and separate property is returned to the party who originally owned it. However, as all assets will be titled in the name of the Trust, we strongly recommend using Trust property schedules to list separate and community property assets.
Can any attorney create a Living Trust?	No. The drafting of your Living Trust should only be done by an attorney trained in Estate Planning and Elder Law. It's important that you seek out a law firm who is not bogged down with other types of law. After all, your Trust will be the document which manages and disposes of all your hard-earned wealth. Make certain you choose a law firm that is both qualified and experienced.
What if I move to another state, is my Living Trust still valid?	Yes. Your Living Trust is valid in all 50 states, regardless of the state where it was originally created.
Are there any major disadvantages to a Living Trust?	The biggest concern in using a Living Trust as an estate plan is making sure all your assets are titled in the name of the Trust. A Living Trust can only control assets which are titled in the name of the Trust. We try to help our clients re-title their assets to ensure their Living Trust will be effective and their assets will not go through Probate. Because you have complete control of all assets in your Trust, you're free to manage your Living Trust in any way you want. Also, because your Living Trust is revocable, you have the right to make any changes in it while you're alive and competent.

Notes

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Notes

Additional Resources

Living Trust Webinar	<p>The live Living Trust Seminar is always a valuable experience, but what happens if you want more information or to see a portion again? Well, we make that super easy from the comfort of your own home. Just go to www.moultonlaw.com/webinar. You can also share this book and the link with your family or friends too.</p>
Best Fit Estate Planning Report	<p>Are you wondering what Estate Planning options might be the best fit for your situation? We created a stress-free tool that can help you. Our Best Fit report takes all doubt away by asking you a few questions about your situation and what concerns that you have to be addressed and gives you a custom report to help you understand what might be your best fit. Best of all – it's absolutely free. www.moultonlaw.com/best-fit</p>
Emergency Estate Protection Kit	<p>The live Living Trust Seminar is always a valuable experience, but what happens if you want more information or to see a portion again? Well, we make that super easy from the comfort of your own home. Just go to www.moultonlaw.com/webinar. You can also share this book and the link with your family or friends too. www.moultonlaw.com/eeek</p>
Parent's Hero Guide	<p>We know that caring for your aging parents while you navigate your own life can feel like a lot. There's no manual that shows us how to do this perfectly, so we made this Parents' Hero Checklist for you. These are the key actions you can take to be the hero your parents need. Bonus, these actions will make your life easier too! www.moultonlaw.com/hero-registration</p>
Free Attorney Review Meeting	<p>Sometimes we just need to sit down and discuss your specific situation. That's okay. But here is the deal, we don't think that the cost of meeting with an Attorney should get in the way, so we are offering to meet with you for free to discuss your current estate plan or the preparation of a new plan. Give us a call and schedule your free Attorney meeting today.</p>

At Moulton Law Offices, we know you want your Estate Plan to provide for your family lovingly and thoughtfully. To do that, you must ensure that as you prepare for incapacitation or death, the administration and transfer of assets are as streamlined and efficient as possible.

The problem is that not having a Living Trust can be a massive problem for your loved ones. That problem can look like expensive legal battles, assets not going to your loved ones, unnecessary taxes, and wealth being drained by Long-Term Care costs, each of which can leave you feeling that you are leaving life worse for your loved ones rather than better.

We believe your loved ones deserve a straightforward and effective process to carry out your estate plan, and in most cases, that process involves a Living Trust. As people with families, we've been in your shoes and are thinking about how to protect and care for them in the future. For over 25 years, Moulton Law Offices has helped over 15,000 families create Living Trusts to protect their families.

So, call us to schedule an appointment to start your Living Trust. Stop worrying about whether you will leave a mess for your family, and have peace of mind knowing you will show them you love them when they need it most.

