



“Safeguarding your families Legacy”

WE BUILD A STRONG RELATIONSHIP TOGETHER!

****I CARE DEEPLY ABOUT YOU AND YOUR FAMILY****

WE PARTNER WITH INHERITGUARD

- 12 years in business
- Over 2,000 plans a year
- Over 100 attorneys in all states
- Specialists in every category of Estate Planning
- Plans from the very basic to the most complex.
- Never had an Estate Plans litigated or contested
- 5-star ratings from both clients and the Financial Professionals that work with us



YOU MAY NOT HAVE HEARD OF INHERITGUARD

- ❖ **THEY ARE ONE OF THE LARGEST PROVIDERS OF ESTATE PLANNING SERVICES**
- ❖ **YOU MAY NOT HAVE HEARD OF INHERITGUARD, BECAUSE WE WORK DIRECTLY WITH FINANCIAL PROFESSIONALS (LIKE MYSELF) AND DO NOT ADVERTISE PUBLICLY DIRECTLY TO CLIENTS**

*



WHY YOU NEED AN ESTATE **PLAN**



Estate Planning

Should Be Part of Every
Comprehensive Financial Plan



I can help you build wealth and protect it, but without a proper Estate Plan a large portion will be lost and you will create a huge nightmare for your family!



10%

How Much Of An Estate Can
Be Eaten Up In Probate Costs



52%

Americans Over 55 Who Think Passing Away
Without An Estate Plan Would Be “Irresponsible.”



67%

Americans Who Have No Estate Planning In Place



64%

Americans Who Have Never Discussed
Their Estate Plans With Their Advisor

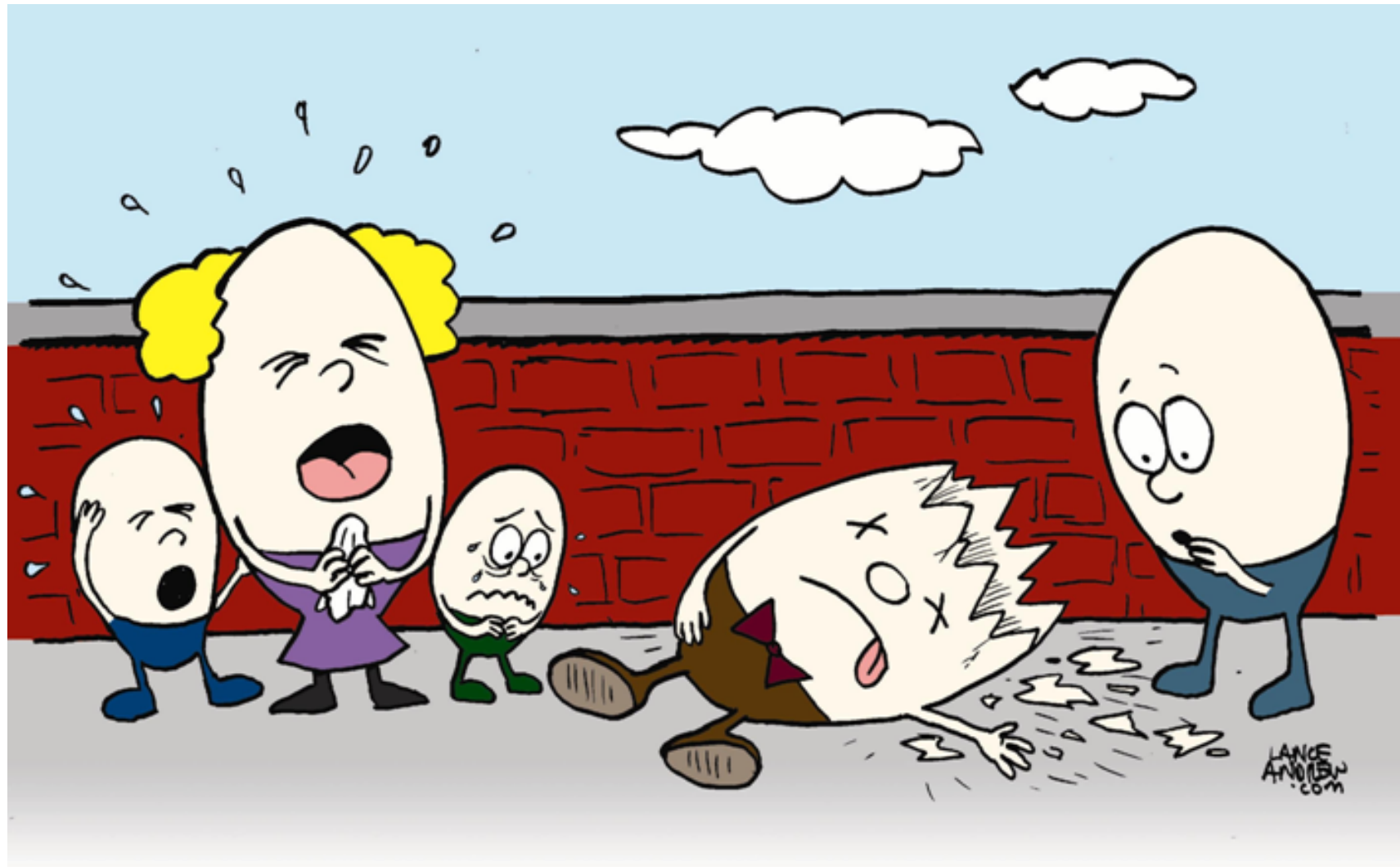
Have you thought about?

- *Have you and your spouse discussed what would happen if one of you were suddenly unable to make decisions or passed away?*
- *If something happened to you, who would you trust to raise your children and make decisions on their behalf?*
- *Do you have someone legally designated to make medical or financial decisions for you if you're unable to do so yourself?*
- *What plans do you have for your home or property if you were to become ill or pass away?*

Also Consider....

- *Have you considered what would happen to your business if you were suddenly unable to manage it?*
- *Do you have a will or trust in place, and is it up to date with your current wishes?*
- *Do you have a plan for long-term care or assisted living if that becomes necessary?*
- *Have you thought about how you'd like your legacy to be remembered or honored?*

HERE IS WHAT HAPPENS
WITHOUT A PROPER ESTATE
PLAN



Humpty Dumpty sat on a wall, Humpty Dumpty had a great fall. All of Humpty's family and all of his friends, couldn't believe Humpty didn't have a will or estate plan.

ESTATE PLANNING: The Three Situations

Do You Have An Estate Plan?



When you pass away, your estate will fall into one of three categories:

- 1. You pass away without any legal documents (Intestate)**
- 2. You pass away with just a Will**
- 3. You have a Trust to manage your Estate**

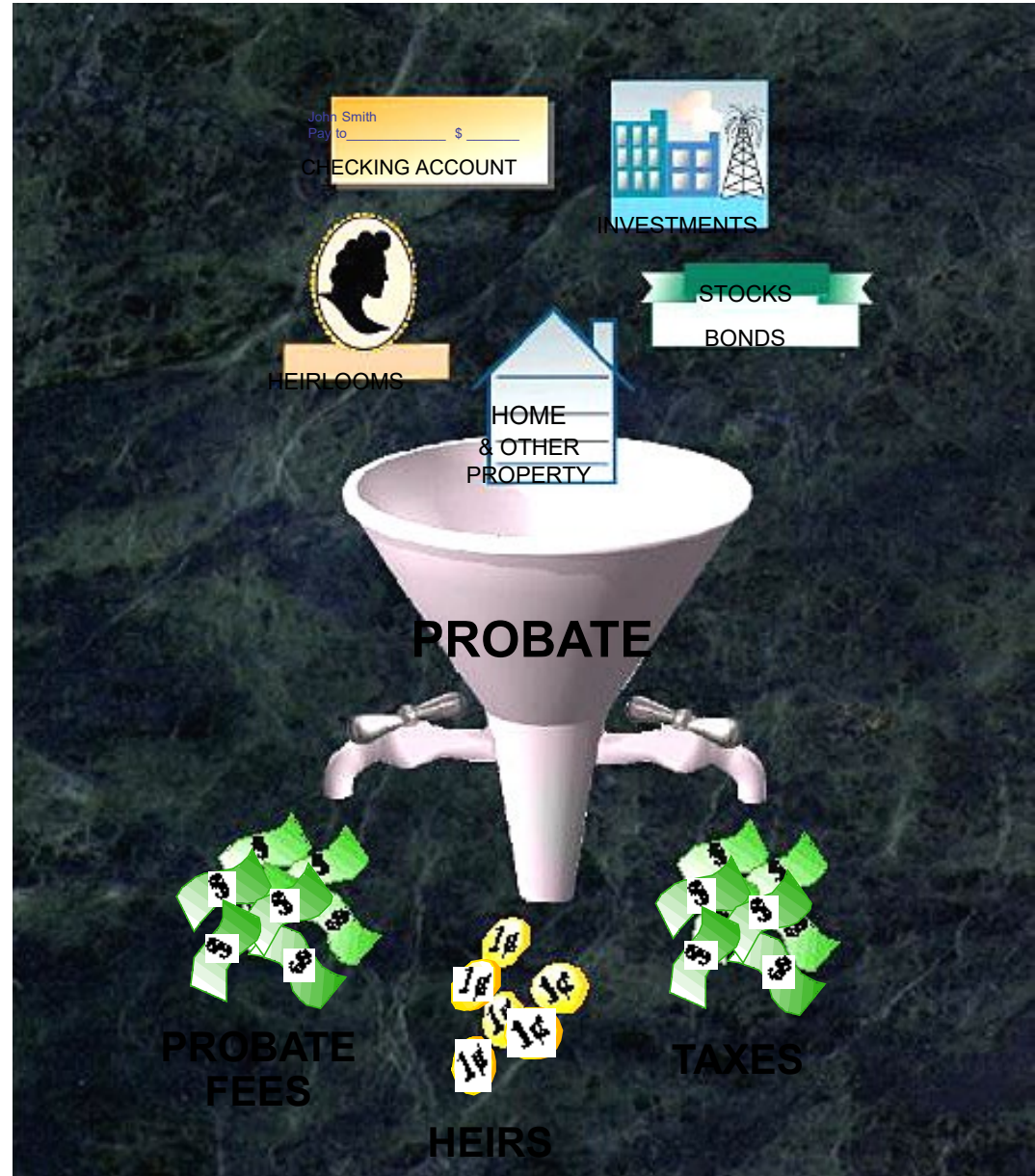
IMPORTANT NOTE!

Almost 70% of Americans do not have any Estate Planning in place

"If you do not have a plan, the state has a plan for you"

PROBATE illustration

- Assets Titled in Just Your Name Go Through Probate



PROBATE IS BIG BUSINESS

- \$1.5 Billion to Attorneys
- Millions to Bonding Companies, Appraisers, Probate Courts

Your Default Estate Plan - Probate



Executor's Fees

Appraiser's Fees
Attorney's Fees
Filing Fees

Bond Premiums

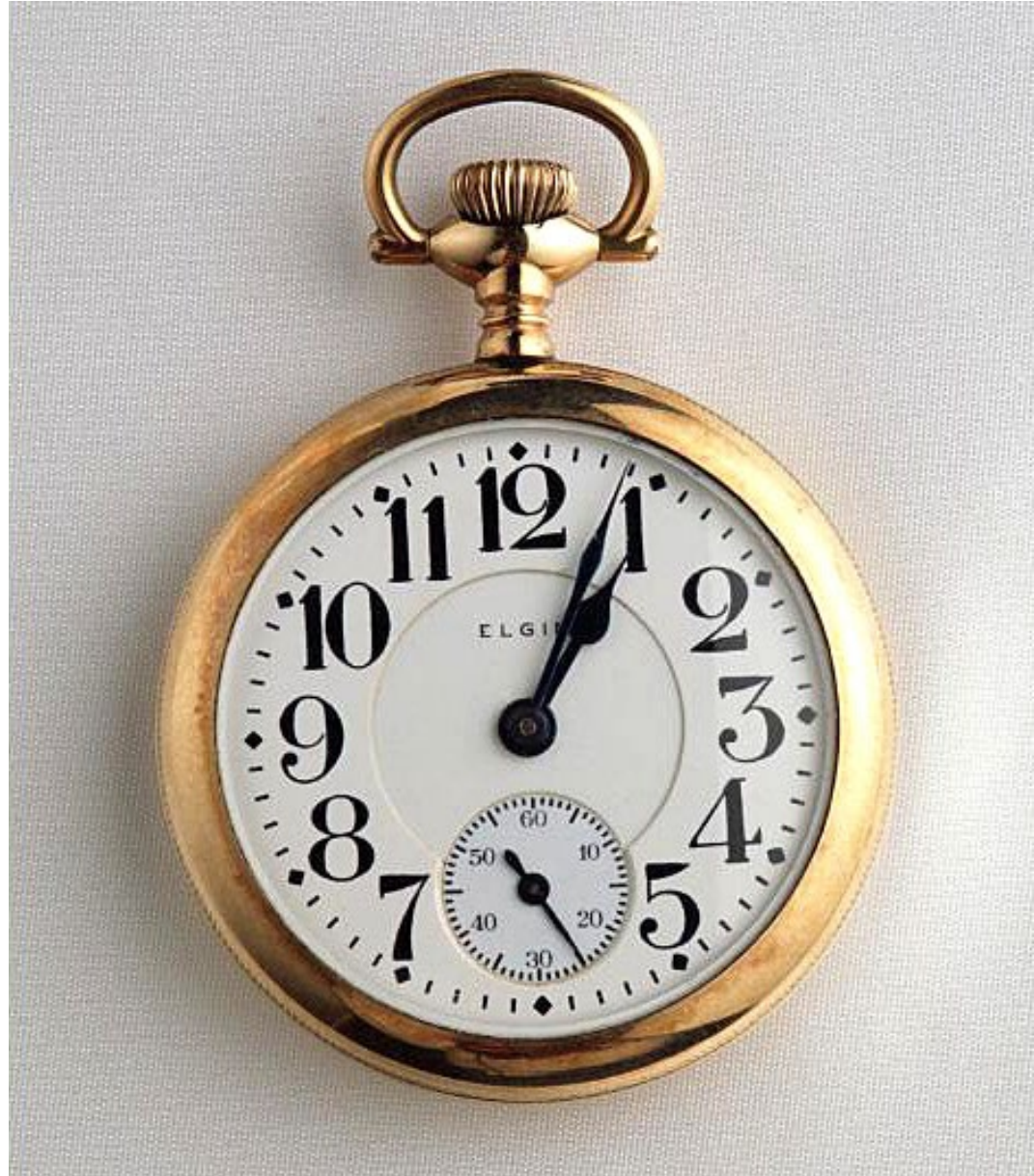


It's Slow.....

“A lawsuit you file against yourself, with your own money, for the benefit of your creditors.”

PROBATE TAKES TIME

- 6 Months - 2 Years (Varies by State)



PROBATE IS PUBLIC

- No Privacy
- Easy to Contest



ADDITIONAL PROBLEMS WITH PROBATE?

- Minor Children End up in Foster Care for 1-2 Months
- Unable to Access Assets
- Outcomes will be different then your Client's Wishes



Avoid Probate - Get a Trust



**A Will Still Has To Go
Through The Probate
Process**

1

Assets

All assets are owned by the Trust

2

Trustmakers Retain Control

You can buy, sell, or give away any asset in the trust. Can make changes.

3

Joint Trust

If legally married, both spouse are equal managers of the Trust Assets. If one passes away, the other assumes 100% control.

4

Successor Trustees

Upon death of Trustmaker(s), a new manager of the assets is assigned (called a Successor Trustee). Cannot change trust

5

Distribution of Assets

Documents dictates who gets what, when, and how

Benefits of a Trust



1

Time

Assets can be accessed by Trustee normally within 2 - 3 weeks

2

Private

Documents are kept in the home. Not filed with any court. Only the people involved know about the distribution of the estate.

3

Your Wishes

The Trustee is legally and financially responsible for following the Trustmakers' instructions in the Trust

4

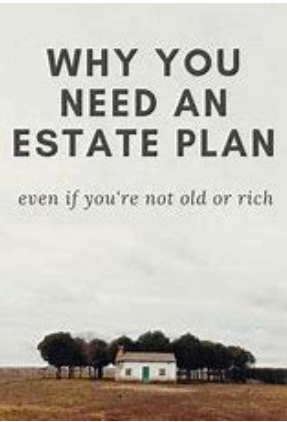
Harder To Contest

Rules make it harder to contest

5

Less Stressful

Heirs tend to praise the process and remark how less stressful it is than probate.



DO YOU HAVE AN ESTATE PLAN?

Did you know that 67% of Americans do not have an Estate Plan but 100% of them need one?

PROBATE COURT VS TRUST

Probate

- Most Estates Will Go Through Probate
- 6 - 18 Month Waiting Time
- Mortgage Still Needs To Be Paid
- Restricted Access To Accounts
- No Control Over Outcomes
- 33% of family conflict Very Stressful
- Expensive – Court and Attorney Fees
- Does Not Properly Protect Minor Children

Trust

- Most Reliable to Avoid Probate
- Can be Distributed Quickly
- Immediate Access To Accounts
- Able To Quickly Settle Debts/Pay Mortgage
- Total Control Over Outcomes
- Harder To Contest
- Attorneys Not Required
- Protects Minor Children

THE SOLUTION

TrustGuard Plus+ Plan



THE TRUSTGUARD PLUS+ PLAN

**COMPLETE TRUST
PACKAGE**

**PROFESSIONAL
ASSISTANCE**

**INCLUDES MOBILE
NOTARY**

**INCLUDES
TRANSFER OF
PROPERTY AND E-
RECORDING**

**INCLUDES
BEAUTIFUL BINDER
WITH PRINTED
DOCUMENTS**

**INCLUDES
MEETING WITH AN
ATTORNEY**



Can you Qualify for the TrustGuard Plus+ Plan?

- Are you trying to plan separately from your spouse with separate assets or plan to ensure that your spouse cannot disinherit your children after you pass?
- Are you or your spouse a non-citizen of the United States and do not have a Green Card?
- Do you have a child or any beneficiaries who have special needs, disabilities or receive government assistance (e.g. Medicaid SSI)?
- Do you have any children (biological or adopted) you would like to completely disinherit or leave only a small dollar amount to?
- Do you have a child that will require guardianship or special supervision as an adult?
- Is your selected guardian for minor children living outside of the U.S.?
- Do you have a professional license that requires extra asset protection (MD, DDS, etc)?
- Do you own any property outside of the United States or on tribal lands?
- Do you currently own a business or plan to own a business soon that generates revenues?
- Do you own rental property?

QUALIFICATION (CONTINUED)

- Do you own any NFA or collectable firearms?
- Do you own any intellectual property such as patents, copyrights, or trademarks?
- Do you wish to include planning to qualify for Medicaid/MediCal, or Veteran Benefits?
- Does your plan have a substantial part of your estate going to Charity or Non-Profit?
- Do you have heirlooms, collectibles, or other expensive assets that require special planning?
- Is your estate over \$3 Million or do you need to have comprehensive tax planning as part of your estate plan to avoid estate and income taxes to your beneficiaries?
- Do you have concerns about protecting your assets from potential creditors, lawsuits, or divorce (for yourself or your heirs)?
- Do you have an existing Trust and only want to do minor edits?
- Is your permanent residence in Louisiana?
- Are you separated from your spouse and do not have a court ordered legal separation?



Contact information

- InheritGuard (855) 335-1060
- Email: Help@IgnPlan.com

