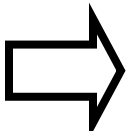
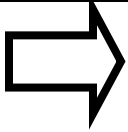


# IT ALL COMES DOWN TO TITLE


## While Healthy...

OPTIONS 		Do nothing	Minimal planning (Will)	Put her son's name on her assets			TITLE ASSETS TO HER TRUST
		A.	B.	C.	D.	E.	
OWNERSHIP =		Helen	Helen	Tenants in Common	Joint Tenancy with Right of Survivorship	POD or TOD	Helen, as Trustee of her trust
1	May Helen act alone to sell asset?	Yes	Yes	No	No	Yes	Yes
2	May Helen alone pledge assets?	Yes	Yes	Maybe	Maybe	Maybe	Yes
3	Assets subject to son's creditors? (garnishment, liens, divorce)	No	No	Yes	Yes	No	No
4	Titling causes taxable event?	No	No	Yes	Yes	No	No

# While Incapacitated...

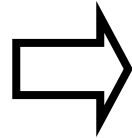
OPTIONS 		Do nothing	Minimal planning (Will)	Put her son's name on her assets			TITLE ASSETS TO HER TRUST
		A.	B.	C.	D.	E.	
OWNERSHIP =		Helen	Helen	Tenants in Common	Joint Tenancy with Right of Survivorship	POD or TOD	Helen, as Trustee of her trust
5	Avoids Living Probate?	No	No	No	No	No	Yes
6	Affairs remain private?	No	No	No	No	No	Yes
7	Choose guardian for your person / assets?	No	No	No	No	No	Yes
8	Determine how your assets are managed?	No	No	No	No	No	Yes
9	Provide for loved ones?	No	No	No	No	No	Yes
10	Subject to son's creditors?	No	No	Yes	Yes	No	No

# At Death...

OPTIONS 		Do nothing	Minimal planning (Will)	Put her son's name on her assets			TITLE ASSETS TO HER TRUST
		A.	B.	C.	D.	E.	
OWNERSHIP =		Helen	Helen	Tenants in Common	Joint Tenancy with Right of Survivorship	POD or TOD	Helen, as Trustee of her trust
11	Avoids Probate?	No	No	No	Yes	Yes	Yes
12	Affairs remain private?	No	No	No	No	No	Yes
13	Delay distribution to beneficiaries?	No	Maybe	No	No	No	Yes
14	Able to restrict use by beneficiaries?	No	Maybe	No	No	No	Yes
15	Protect assets from beneficiary's creditors?	No	Maybe	No	No	Maybe	Yes
16	Full step-up- in basis at death?	Yes	Yes	No	No	Yes	Yes

# While Healthy; While Incapacitated; and At Death...

## OPTIONS



		Do nothing	Minimal planning (Will)	Put her son's name on her assets			TITLE ASSETS TO HER TRUST
				While healthy	While incapacitated	In effect at death	
1	May Helen act alone to sell asset?	Yes	Yes	∅	∅	Yes	Yes
2	May Helen alone pledge assets?	Yes	Yes	∅	∅	∅	Yes
3	Assets subject to son's creditor?	No	No	∅	∅	No	No
4	Titling causes taxable event?	No	No	∅	∅	No	No
5	Avoids Living Probate?	∅	∅	∅	∅	∅	Yes
6	Affairs remain private during life and at death?	∅	∅	∅	∅	∅	Yes
7	Choose guardian for your person / assets?	∅	∅	∅	∅	∅	Yes
8	Determine how your assets are managed?	∅	∅	∅	∅	∅	Yes
9	Provide for loved ones during incapacity?	∅	∅	∅	∅	∅	Yes
10	Subject to son's creditors?	No	No	∅	∅	No	No
11	Avoids Probate?	∅	∅	∅	Yes	Yes	Yes
12	Affairs remain private?	∅	∅	∅	∅	∅	Yes
13	Delay distribution to beneficiaries?	∅	∅	∅	∅	∅	Yes
14	Able to restrict use by beneficiaries?	∅	∅	∅	∅	∅	Yes
15	Protect assets from beneficiary's creditors?	∅	∅	∅	∅	∅	Yes
16	Full step-up- in basis at death?	Yes	Yes	∅	∅	Yes	Yes

**Titling assets to a trust works. Titling any other way may cause unintended problems.**