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## **WILLS OR LIVING TRUSTS?**

### **How To Eliminate The Hassles of :**

Probate  
Lawyers  
Delays  
The Legal System

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### **Why are people becoming frustrated with using a Will to transfer property?**

A Will must go through probate for it to be proved valid by the courts. Probate often lasts 18 to 24 months. In some cases, probate can take years. Wills are easily contested by disgruntled heirs. Your spouse, children and other beneficiaries may not utilize any financial benefits of your properties without, prior written approval from the probate court. Probating a Will is very costly because of attorney fees, executor's commissions, administrative and other court costs. With a Will, your heirs will not avoid the severe effects of federal, estate and other taxes.

### **How do Living Trusts Avoid Probate, Lawyers, Delays and the Legal System?**

If properly set up, a Living Trust avoid probate because it does not need validation from a probate court. This will save your heirs months of time and hassle! After you pass away , your beneficiaries will be able to immediately utilize the benefits of your properties without the usual, 18-24 month waiting period. Unlike a Will, a Living Trust is a private document that crosses state lines easily, without altering its validity. The bottom line: If your Living Trust is set up correctly, you will avoid Probate, Lawyers, Delays, and the Legal System!