

AMERICANS UNITED



AMERICANS UNITED BENEFIT GROUP

Trust & Estate Planning Guide

Prepared For:

Date:

WHAT IS A TRUST

What Is a Legal Trust?

A Trust is a legal arrangement where a person (the Grantor) places assets into a protected structure that is managed by a Trustee for the benefit of designated beneficiaries.

Unlike a traditional will, a Trust can:

- Take effect during your lifetime
 - Continue after your passing
 - Provide control and protection over how assets are distributed
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Why a Trust Can Be More Effective Than a Will

A traditional will:

- Only takes effect after death
- Must go through probate (court process)
- Can be delayed, contested, or made public

A properly structured Trust may:

- Avoid probate
 - Provide privacy
 - Distribute assets more efficiently
 - Offer additional protection depending on structure
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How a Trust Typically Works

In many cases:

- A husband and wife establish a Trust together
- If one passes away, the surviving spouse continues as Trustee
- Upon the second passing, successor Trustees (often children) take over

This allows for a smooth transition of assets without interruption.

A Continuing Structure

A Trust can function like a **continuing entity**, meaning:

- It does not stop upon death
- It continues managing and distributing assets
- It follows the instructions you put in place

This provides long-term structure for:

- Family wealth
 - Property
 - Financial accounts
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Important Note

Trusts vary by state and situation.

This guide is for educational purposes and should be reviewed with a qualified attorney or advisor.

TRUST ASSET SCHEDULE

Assets Placed into the Trust

Real Estate:

Primary Residence:

Additional Properties:

Bank Accounts:

Checking:

Savings:

Investment Accounts:

Brokerage Accounts:

Retirement Accounts:

TRUST ASSET SCHEDULE (PART 2)

Additional Assets

Life Insurance Policies:

Annuities / Financial Instruments:

Business Ownership / Interests:

Vehicles / Personal Property:

Other Valuable Assets:

SIGNATURE & NOTARY

Declaration

I/We acknowledge that this document outlines the intended structure and assets related to a Trust arrangement. Final legal documents should be prepared and reviewed by a qualified professional.

Grantor Name(s):

Signature:

Date:

Witness #1:

Witness #2:

Notary Acknowledgment

State of: _____

County of: _____

Subscribed and sworn before me on this _____ day of _____, 20.

Notary Public Signature:

My Commission Expires:
