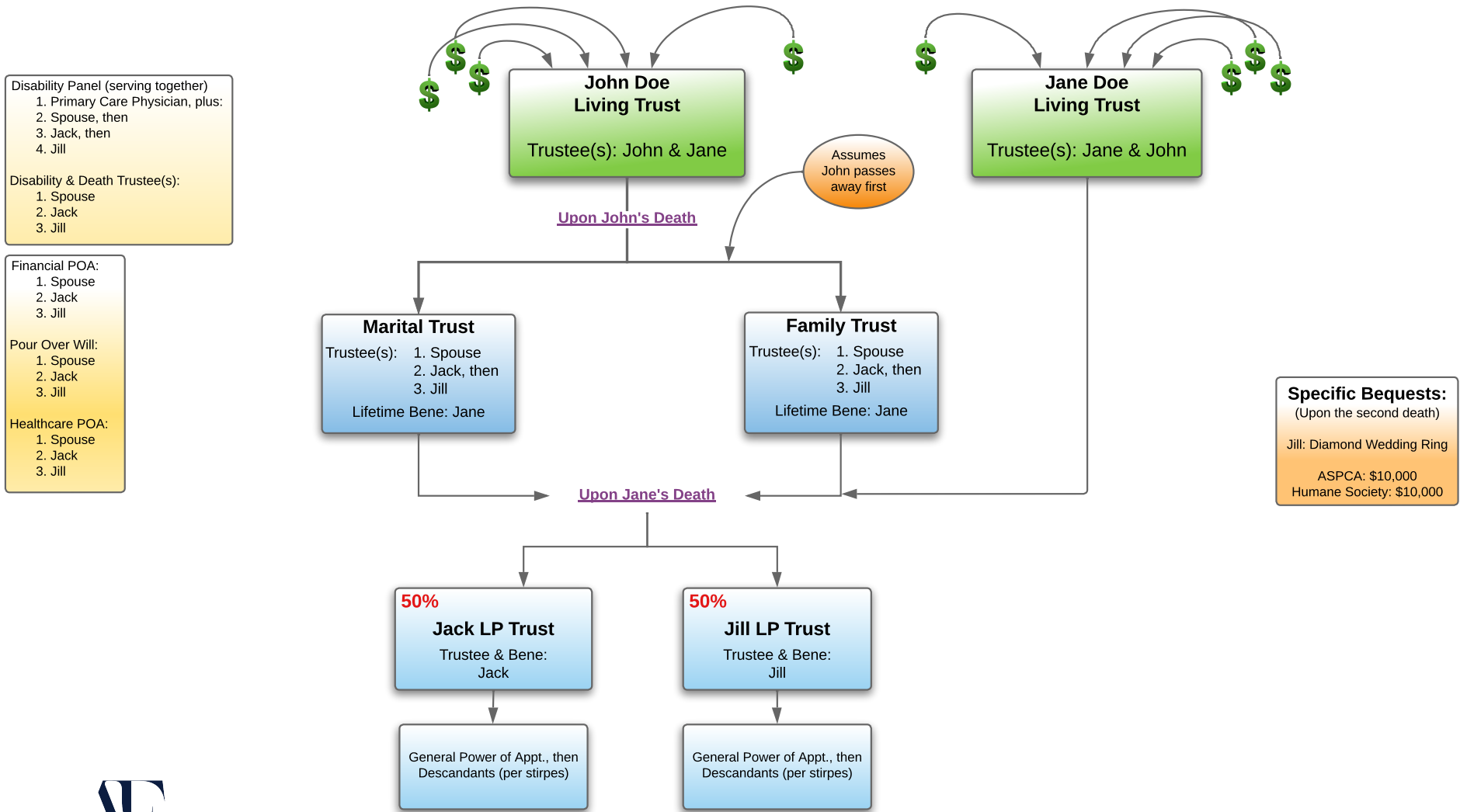


## SEVEN MANDATORY COMPONENTS OF A FOUNDATIONAL ESTATE PLAN REVOCABLE LIVING TRUST (RLT)

For  
**John and Jane Doe**

John and Jane have created the "John Doe Living Trust" and the "Jane Doe Living Trust". They contain in-depth instructions for their care if they should become mentally disabled. Furthermore, it efficiently transfers their property to their loved ones at the time of their death, avoiding probate (if funded), and allowing for the maximum utilization of estate tax exemptions. Additionally, and perhaps most important, it provides asset protection for their beneficiaries from creditors, predators, and divorcing spouses.



- Disability Panel (serving together)**
1. Primary Care Physician, plus:
  2. Spouse, then
  3. Jack, then
  4. Jill
- Disability & Death Trustee(s):**
1. Spouse
  2. Jack
  3. Jill

- Financial POA:**
1. Spouse
  2. Jack
  3. Jill
- Pour Over Will:**
1. Spouse
  2. Jack
  3. Jill
- Healthcare POA:**
1. Spouse
  2. Jack
  3. Jill

- Specific Bequests:**  
(Upon the second death)
- Jill: Diamond Wedding Ring
- ASPCA: \$10,000  
Humane Society: \$10,000