



## TRUST-BASED DOCUMENT PACKAGE \$1500

1) Trust: This document is the foundation of your estate plan. It states the following (a more robust explanation is included if you desire more information):

- A. Article 1: Who you and your family are;
- B. Article 2: Your assets will be subject to the trust;
- C. Article 3: Who will be the trustee if you cannot;
- D. Article 4: Who and how the trust can be amended;
- E. Article 5: How the trust is administered during your lifetime;
- F. Article 6: How the trust is administered after your death (this includes beneficiaries);
- G. Article 7: The powers the trustee has to carry out your trust;
- H. Article 8: Administrative provisions;
- I. Article 9: Particular definitions;
- J. Article 10: Tax provisions.
- K. Other: (1) Write out a list of your assets to give your successor trustee a fighting shot at finding your assets; and (2) Write out a list of personal property items (jewelry, heirlooms, etc.) that you want to go to particular people.

2) Certification of Trust: This is the short version of your trust that some financial institutions will accept in lieu of the entire trust.

3) General Transfer: This is the “oops” document that would put assets into the trust if you did not do so.

4) Power of Attorney - Finances: This allows someone to make financial decisions for you on non-trust assets during your lifetime.

5) Advance Health Care Directives/Power of Attorney for Health Care: Names the people to make healthcare decisions for you if you cannot. There are opportunities to give preferences on life support, organ donation, and funeral instructions on these documents.

6) HIPAA Release: This allows medical professionals to give information about your health care to people on your advance health care directive (among others) without violating privacy rights.

7) Wills: This covers non-trust assets. It gives any non-trust assets to your trust — effectively pouring them into the trust. These are called “pour over” wills for that reason. It also states who will be guardians of any minor children.

8) Property Agreement (For Community Property States Only): This makes any jointly owned property community property, which gets the best tax treatment at death.

9) OPTIONAL (\$250 extra) — Deed: This transfers your real estate interests to your trust. The cost includes any county recording fees and the cost to obtain the last recorded deed.

## **WILL-BASED DOCUMENT PACKAGE \$600**

(typically only for a single person who doesn't own any real estate)

- 1) Wills: This states the beneficiaries of your estate and names guardians for any minor children.
- 2) Power of Attorney - Finances: This allows someone to make financial decisions for you on non-trust assets during your lifetime.
- 3) Advance Health Care Directives/Power of Attorney for Health Care: Names the people to make healthcare decisions for you if you cannot. There are opportunities to give preferences on life support, organ donation, and funeral instructions on these documents.

*About 2-3% of our plans are will-based plans instead of trust-based plans. These situations generally include:*

1. *Clients that are NOT restricting the beneficiaries in any way; AND at least one of the following:*
  - a. *Clients that do not own real estate;*
  - b. *Clients that are not worried about probate in their particular state;*
  - c. *Clients that have done a beneficiary deed for their home previously;*
  - d. *Clients that have a large portion of their assets in beneficiary designated assets already.*

*Please note that we do not do testamentary trusts as part of our will-based estate plan package.*

## **POWERS OF ATTORNEY PACKAGE: \$200**

For children of clients who've turned 18 and need powers of attorney and advanced healthcare directive

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