

## Hatcher & Associates, Certified Estate Planners

121 East Orangeburg Avenue, Suite 10, Modesto, California 95350

Specializing in the preparation of Living Revocable, Irrevocable Life insurance, Charitable Remainder Trusts, and Blind Investment Trusts

California Insurance License Number 0706540 Telephone 209-574-9451 FAX 209-574-9279

e-mail: hatcher@theviston.net internet: <http://www.trustpreparation.com>

We are pleased to be working with Pre-Paid Legal Services, Inc. by offering trust preparation and full estate planning services to Pre-Paid Legal members. Pre-Paid Legal strives to give quality legal services to the public with prices which make the services readily available to almost everyone. We are happy to add Estate Planning to Pre-Paid Legal's other fine services. Estate planning is organizing what you own to your greatest advantage, as well as being able to pass the maximum of your estate on to your designated heirs. At the same time estate planning also suggests strategies to protect what you have from potential losses.

People need to realize certain truths:

1) All revocable living trusts are virtually the same and all follow the structure of California Law found in the Probate Code in Section 15000ff. Trusts may differ from single and married couples, but in truth, they are all 98% the same differing only in whom the trust parties are and how the creators want their estate distributed.

2) Revocable living trusts accomplish three goals:

- (1) they identify and organize what you own,
- (2) if you become incapacitated there is a mechanism called a Durable Power of Attorney (or Springing Power of Attorney) where you name someone you know, love, and trust to manage your affairs for you until your recovery,
- (3) after your death (and that of your spouse if you are married) the Successor Trustee you have named has full legal authority to pay all of your debts and taxes and then distribute your assets to your heirs as your please. No court administration, attorneys, nor probate is necessary.

3) A Revocable Living Trust by itself is not full estate planning. Your estate may benefit from certain insurance strategies including life insurance, health insurance, (V)Sedi-Care Supplement coverage, long term care insurance, annuities for retirement, property and casualty insurance, income disability insurance, and any number of other areas where protection is suggested against potential loss.

We provide the most complete and up-to-date Revocable Living Trust for you, lifetime counsel (without additional cost), and a fully written estate plan for your consideration. If insurance products are recommended you are free to select any insurance agent you wish. The cost for trust preparation for Pre-Paid Legal members is \$550 for any kind of trust you seek. We are able to provide the preparation for non-members for \$800. There is an additional fee of \$25 for each deed (beyond your residence) for other real estate transferred to your trust.

**About the Estate Planner.** Craig Hatcher is an estate planner certified by a law firm under a program initiated by the American Bar Association. He is not an attorney nor does he practice law. He uses several attorneys for advice for certain legal questions. He has been preparing trusts since 1988 and has clients throughout the U.S. He also prepares trusts for attorneys for their clients. He has received extensive training in estate planning from two Law firms, the IRS, and has taken courses in continuing education from the California State Bar for trusts and taxation. Mr. Hatcher is a former Baptist minister and is a retired Marine. He and his wife have lived in Modesto, California since 1986.

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 121 East Orangeburg Ave., Suite 10, Modesto, Ca. 95350  
 209-574-9451 FAX 209-574-9279 email hatcher@thevision.net  
**Revocable Living Trust Application Form**

\_\_\_\_\_  
 Client's Full Legal Name                                  Date of Birth      Social Security Number      Telephone Number

\_\_\_\_\_  
 Spouse's Full Legal Name                                  Date of Birth      Social Security Number      Telephone Number

\_\_\_\_\_  
 Street Address    City                  County                                  Zip Code

Client U.S. Citizen?  Yes     No    Spouse U.S. Citizen?  Yes     No

**Trust Type**    Single  Marital  A/B  Q-TIP  Q-DOT   
 (Single is for one person [or one spouse in a marriage with a separate estate], Marital is for a couple with a net estate worth less than \$1,000,000; A/B is for a couple with a net estate exceeding \$1,000,000; Q-TIP is for a married couple with previous marriages and children from each marriage or which own an S-Corp.; QDOT is for a married couple where one spouse is not a U.S. Citizen.)

\_\_\_\_\_  
 Initial Trustees

\_\_\_\_\_  
 Successor Trustees  Individual by rank or  Co-trustees to serve together

The Settlor's are lifetime beneficiaries. Listed below are the Beneficiaries (Heirs) to the Trust Estate

\_\_\_\_\_  
 Name    Relationship                  Age      Per Centage of Estate of Particular Asset

\_\_\_\_\_  
 Name    Relationship                  Age      Per Centage of Estate of Particular Asset

\_\_\_\_\_  
 Name    Relationship                  Age      Per Centage of Estate of Particular Asset

\_\_\_\_\_  
 Name    Relationship                  Age      Per Centage of Estate of Particular Asset

\_\_\_\_\_  
 Name    Relationship                  Age      Per Centage of Estate of Particular Asset

\_\_\_\_\_  
 Name    Relationship                  Age      Per Centage of Estate of Particular Asset  
 Per Stirpes: if the beneficiary dies early their inheritance goes to their offspring.  Right of Representation:  
 if the Beneficiary dies early their intended inheritance is divided among the other Trust Beneficiaries.

**Disinherit:**

\_\_\_\_\_  
 Name    Relationship

**IMPORTANT!! IF YOU OWN REAL ESTATE INCLUDE COPIES OF YOUR DEEDS WITH THIS APPLICATION. NEW DEEDS WILL BE PREPARED REVOCATNG TITLE OF YOUR REAL ESTATE TO YOUR REVOCABLE LIVING TRUST.**

**POUR-OVER WILL**

This is part of the Revocable Living Trust and is exempt from Probate. It passes assets of the estate into the trust for distribution among the trust beneficiaries. If the Settlor(s) neglected to list an asset(s) in the Schedule of Trust Assets with an aggregate value of less than \$100,000 the Pour-Over Will does this automatically. Neglected assets which exceed \$100,000 not listed in the Schedule of Trust Assets must undergo formal probate before being distributed to the trust beneficiaries. In the Pour-Over Will the Settlor can also name Legal Guardians for minors and disabled dependents and, if the Settlers own any business interests, enter a Business Continuation Plan.

Client	Spouse		
_____ 1st Executor	_____ 1st Executor		
_____ Street Address	_____ City	_____ State	_____ Zip
_____ 2nd Executor	_____ 2nd Executor		
_____ Street Address	_____ City	_____ State	_____ Zip
_____ 3rd Executor	_____ 3rd Executor		
_____ Street Address	_____ City	_____ State	_____ Zip

Please name only a maximum of 3 for each Testator. If at a later time one or more cannot serve you can amend this with a Trust Amendment Form.  Nominees to serve in this order.  Nominees are Co-Executri

**Special Needs Trust for:**

Name	Relationship
Bequest or Per Centage of Estate to be held in a Special Needs Spendthrift Trust	
Trustee/Guardian	Successor Trustee/Guardian

**Legal Powers of Attorney**

This person is one you know, love, and trust to make legal decisions for you and manage your trust estate if you become incapacitated There are two types:  **Springing Power of Attorney** which takes effect on the signatures of two (2) attending M.D.s on their letterhead affirming you incapacitaton. Upon recovery this is reversible whith the signatures to two (2) M.D.s on their letterhead affirming you recovery; and the  **Standard Durable Power of Attoreny** which is effected upon your signature. This should be considered only in the case of advanced age. In either case the power you grant to this person allows them to manage your estate including selling assets if that is necessary for your care. They cannot change your trust.

Client	Spouse
_____ 1st Agent	_____ 1st Agent
_____ Address	_____ Address
_____ 2nd Agent	_____ 2nd Agent
_____ Address	_____ Address
_____ 3rd Agent	_____ 3rd Agent
_____ Address	_____ Address

**HEALTH CARE POWER OF ATTORNEY**

This document nominates a person you know, love, and trust to make health care decisions for you if you are unable to do so by yourself. When possible you should name people residing closely to you.

\_\_\_\_\_  
1st Agent 1st Agent

\_\_\_\_\_  
Address Address

\_\_\_\_\_  
2nd Agent 2nd Agent

\_\_\_\_\_  
Address Address

\_\_\_\_\_  
3rd Agent 3rd Agent

\_\_\_\_\_  
Address Address

**YOUR RELIGIOUS AFFILIATION**

**NAMES OF CHILDREN OF THE CLIENT AND SPOUSE**

**Client:**

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

**Spouse:**

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

\_\_\_\_\_  
Name [ ] This marriage [ ] Previous marriage [ ] Deceased Age

If you have additional children list them on the back of this page.

### CURRENT INVENTORY OF ASSETS

The purpose of this section is to give the estate planner an overall understanding of your assets for the purpose of determining whether you need to do Estate Tax planning. In the year 2010 under current EGTRRA there will be no Federal estate tax. Unless Congress enacts new legislation, in the year 2011 the net estate exceeding \$1,000,000 may face estate tax losses. You should realize that assets increase in value over time. This is particularly true of real estate. An estate valued at \$400,000 today at an average 7% interest can grow to over \$1,103,612 in 15 years. Future values of assets need careful consideration.

<u>Asset</u>	<u>Gross Value</u>	<u>Indebtedness</u>	<u>Present Value</u>
Your Residence	_____		
Other residential real estate (rentals, etc.)	_____		
Commercial Real Estate	_____		
Business Interests	_____		
Current checking & savings accounts	_____		
Stock & Bond accounts	_____		
404(k), 403(b), Keoh, Traditional IRA accounts	_____		
CDs, T-Bills, Money Market accounts, Roth IRAs	_____		
Deferred annuities from Insurance Companies	_____		
Notes Receivable (debts owed to you)	_____		
Autos, Aircraft, Boats, etc.	_____		
Precious Metals (gold, silver, etc.)	_____		
Appraised Jewelry, Antiques, Art Objects	_____		
Total Life Insurance Death Benefits	_____		
Settlements in your favor	_____		
Collectables (guns, tools, stamps, etc.)	_____		

### CURRENT INSURANCE COVERAGE

- Do you have sufficient life insurance to pay your immediate debts?  Yes  No
- Do you have Long Term Care Insurance"  Yes  No
- If you are age 65 or over, do you have Medi-Care Supplement Insurance?  Yes  No
- Do you have property & casualty insurance on your home and car?  Yes  No
- If your estate is small, do you have Final Expense Insurance?  Yes  No
- Do you have Dental or Optical Insurance?  Yes  No
- Do you have a personal (as opposed to Employer) retirement plan?  Yes  No
- If you are a professional, do you have Income Disability Insurance?  Yes  No
- Do you have appreciated real estate you may want to consider converting to a tax advantaged income through a Charitable Remainder Trust?  Yes  No

**ESTATE PLANNER'S RECEIPT**  
**HATCHER & ASSOCIATES, Certified Estate Planners**  
**121 E. ORANGEBURG AVE., SUITE 10, MODESTO, CA. 95350**  
**209-574-9451 \* FAX 209-574-9279**

**CLIENT INFORMATION AND DISCLOSURE**

**PLEASE READ EACH ITEM:**

1. The Sales Representative does not represent themselves to be attorney nor a member of the California State Bar/ Nor have they given any legal counsel to any parties..
2. A Revocable Living Trust will have no effect on the income tax liability of the Trustor(s), nor can a Revocable Living Trust shelter estate assets from law suits, bankruptcies, legal liens, nor tax liens.
3. It is the Trustor(s) personal responsibility to transfer their estate assets by re-titling them to the ownership of the Revocable Living Trust instrument. This includes deeds for all real estate holdings.
4. Trustor(s) have full authority to modify this trust in any manner through amendment forms included.
5. Any inaccuracies in the preparation of this Trust Instrument will be corrected without cost to Trustor(s).
6. Any questions concerning this Trust Instrument from Trustors or Successor Trustee(s) (following the death(s) of the Initial Trustor(s)) will be answered, without charge, by C. Hatcher, C.E.P. 121 E. Orangeburg Ave., Suite 10, Modesto, Ca. 95350 (Telephone 209-574-9451, FAX 209-574-9279) and/or staff attorneys of Hatcher & Associates.
7. I/We fully realize that additional estate planning may be suggested in view of possible Federal Estate Taxes. A revocable living trust has been fully explained to us/me along with all relevant ancillary documents. Of my/our own free will(s) I/we have decided which kind of trust and which ancillary documents I/we desire prepared.
8. I/We understand that it is our responsibility to provide deeds to all real estate owned to the Sales Representative. Deeds may be FAXed to 209-574-9279.
9. The Purchaser of this Revocable Living Trust has the right to:

**"The Purchaser shall have the right to cancel his/ her/ their purchase and receive a full refund of any amount tendered for a period of five (5) days from the date of this purchase agreement/contract."**

**I/We have read the above information and have agreed to pay the sum of \$ \_\_\_\_\_  
to purchase a Living Revocable Trust. Signed on \_\_\_\_\_.**

Cost of Trust Instrument\$ \_\_\_\_\_

Additional property  
deeds at \$25 each x \_\_\_\_\_ \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

\_\_\_\_\_  
Purchaser's Name (Printed)

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Spouse's Name (Printed)

\_\_\_\_\_  
Spouse's Signature

\_\_\_\_\_  
Sales Representative's Name

\_\_\_\_\_  
Sales Representative's Signature

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deeds at \$25 each x \_\_\_\_\_ \$ \_\_\_\_\_

Total \$ \_\_\_\_\_

\_\_\_\_\_  
Purchaser's Name (Printed)

\_\_\_\_\_  
Purchaser's Signature

\_\_\_\_\_  
Spouse's Name (Printed)

\_\_\_\_\_  
Spouse's Signature

\_\_\_\_\_  
Sales Representative's Name

\_\_\_\_\_  
Sales Representative's Signature