



ESTATE PLANNING 2025

Your Roadmap to Success:
Comprehensive Estate
Planning for 100%
Control of Your Estate

Estate Planning Guide 101: Take Control of Your Future

Why Estate Planning Is Important

If you don't plan what happens to your property after you die, the state steps in and makes those decisions for you. Here's how much control you actually have:

- **No Will or Trust = 0% Control**

The government decides who gets your money, property, and personal items. This process is slow, and your family has no say.

- **Will Only = 50% Control**

You get to choose who gets what, but your estate still goes through probate—an expensive and public legal process that delays everything.

- **Living Trust = 100% Control**

You stay in charge. Your family avoids court, and your assets are transferred quickly and privately.

If you have kids under 18 and don't name a legal guardian, a judge—who doesn't know you—will decide who raises them. This can lead to legal battles, family stress, and outcomes you wouldn't have chosen.

What's a Living Trust?

A **living trust** is a legal document that lets you move your assets into a trust while you're alive. You stay in control, but when you pass away, your chosen trustee distributes your assets—without needing court approval.

- You keep full control while you're alive.
 - Your family avoids probate.
 - Everything stays private and moves faster.
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What Happens Without a Trust?

Your estate enters **probate**, the court process to distribute your property. Probate is:

- Slow: 6 months to 2 years.
 - Expensive: up to 10% of your estate in fees.
 - Public: anyone can see your records.
 - Unpredictable: a judge, not your family, makes key decisions.
 - Stressful: delays access to money your family may urgently need.
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What's Included in a Living Trust Package?

When you create a living trust, you'll typically receive a full set of documents that help manage your estate:

1. **Living Trust Document**

Lets your assets and who gets them.

2. **Pour-Over Will**

Captures anything not placed in the trust and adds it in.

3. **Durable Power of Attorney**

Lets someone you trust manage your finances if you can't.

4. **Health Care Directive**

Explains your medical care preferences if you're unable to speak.

5. **Certificate of Trust**

A shorter version of your trust to show banks or businesses.

6. **Guardianship Nomination**

Lets you choose who takes care of your children. Without this, a judge decides.

Why a Living Trust Is Worth It

- Avoids probate court entirely.
 - Keeps your information private.
 - Saves your family time and money.
 - Reduces the chance of family conflicts.
 - Lets you easily update or change plans.
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Common Myths

- **“I don’t have enough money for a trust.”**
If you own a home or have any savings, a trust is worth considering.
 - **“I already have a will, so I’m covered.”**
A Will still goes through probate.
 - **“Trusts are only for rich people.”**
Not anymore—online tools make trusts affordable for most families.
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How to Make a Trust Without a Lawyer

You don't need an attorney to create a valid trust. Many websites now use AI to guide you through the process:

- Easy, step-by-step instructions.
 - Plain language questions.
 - Automatically generated state-specific legal documents.
 - Costs much less than hiring a lawyer.
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Is It Safe to Use an Online Trust Service?

Yes—if you choose a reliable provider. Look for these features:

- Legal compliance with your state.
 - Clear instructions and help.
 - Data encryption and privacy.
 - The ability to edit your documents later.
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Real-Life Examples

Without a Trust: Emma only had a will. Her kids had to wait over a year for the court to release her bank accounts.

With a Trust: Jordan had a living trust. His daughter accessed everything in just three weeks, without any court involvement.

Take Control Today

Estate planning doesn't have to be complicated or expensive. A living trust gives you full control, protects your family, and helps them avoid long, stressful legal delays.

You can create one today using a trusted online tool. It's fast, simple, and affordable.

Take charge of your legacy—build your trust today.

Visit <https://stocktonmobilenotary.com/simplified-estate-planning> to get started or call Kevin at 209 649 5531 for a free consultation.