

Consider the Opportunity



You may be passing up \$50,000 or more a year from your clients

It's a fact that most people need a living trust and most people dislike dealing with attorneys. As a concerned financial professional you have a unique opportunity to fill that gap and realize a lucrative reward for doing so

The Problem:

Probate

□ Owning \$10,000 worth of real estate in California and Tennessee throws you into the Probate process, and most states have similar laws. Furthermore, the Probate process must remain open for a minimum of 6 months and can run as long as 3 years and you cannot access the assets during that time. Many contested estates have remained in Probate for decades while Probate expenses reduced fortunes to a pittance. The only people who won in those cases were the Probate attorneys who were being paid from the estate assets.

□ Some states have statutorily set limits to what fees can be charged, and other states leave this task to self-regulation within the legal profession. Additional excessive extraordinary fees are often requested by attorneys and allowed by the court. Overall, it is not unusual to see total Probate fees fluctuate between **8% and 15% of the gross market value of all assets in the Estate**. Yes, we said GROSS! Probate does not take debt into consideration when it calculates its fees. If you own property in more than one state you must go through Probate in all states where you own property.

The Solution:

The Living Trust

□ The good news is, Probate is completely unnecessary! That's right! **A properly-funded Living Trust will completely avoid the costs and delays created by Probate** and literally allow the successor trustees and heirs to settle the entire estate in a matter of weeks. It's that easy.

□ **Heritage Living Trust** prepares hundreds of Living Trusts every year and we understand every nuance involved in their creation. Unlike most attorneys who have limited experience with these legal entities, Heritage Trust does nothing else, and is your most knowledgeable and qualified source for a Living Trust.

The Opportunity:

The Heritage Living Trust

□ Almost everyone needs a Living Trust, however the percentage of Americans that currently have a Living Trust is:

Ages 50-64	19% *
Ages 65-74	23% *
Ages 75+	29% *

*AARP Research Group survey results April 2000

□ Who does your client trust? Attorneys, along with Used Car Salesmen are among the most distrusted professionals in the nation. Most people would rather not deal with an attorney if they can avoid it.

□ That creates an amazing opportunity for you and **Heritage Living Trust**. Every past and present client you serve likely needs a Living Trust. Heritage makes it possible for you to bring this service to your clients and enjoy an income from this service. Your earning potential in this market can be substantial. Call and speak with our marketing department today.