

Why Do I need a Trust?

You're a young couple. Two jobs, a good combined income, a baby on the way and a new house in your future. So many things to think about. You've accumulated a few assets and are on your way to a comfortable lifestyle.

Let's jump a few years ahead. By now, you are both well established in your careers, your family is growing up and you may be out growing your house. There's less and less to go into those retirement vehicles.

A few more years in the future, the kids are on their own, retirement is looming and you may be thinking about downsizing.

Throughout the years, you've done everything you could to provide for and protect your family and your lifestyle. But there are often unforeseen forces that may undo all the planning you've done. You may be involved in a catastrophic accident and be sued. You may have a special needs child and are ineligible for financial assistance because you have too many assets. Your business faces major liability. One or both of you loses your job and creditors are hounding you, bankruptcy may be the only answer. You or your spouse may need to move to a nursing home for long term end of life care. All of your assets are at risk. If you are lucky enough to survive these pitfalls, your heirs will be looking a hefty bite out of their inheritance by IRS and State inheritance taxes and the agonies of probate.

There is a way to preserve your assets and safely, legally plan your estate so these issues do not affect you and your heirs.

A Private Contract Business Trust can provide this kind of protection. Very simply put, with a Private Contract Business Trust, you no longer own any of those assets, you merely continue to manage, control and enjoy those assets AS IF you still owned them.

Trusts are not just for the rich. As shown above, bad things can happen to good people. Use of the Private Contract Business Trust can preserve assets and pass them to successors tax free for generations to come.

Welcome to Indicator Information Institute, where we will teach and guide you into the best asset preservation and estate planning tools available.

Learning How to Operate the Trust

Having a Trust is one thing, operating it is another. While day to day operations are not much different than what you are doing now, there are still a few points to remember. You do need a bank account, with checks and debit/credit cards in the name of the

Trust. You cannot commingle Trust funds with your own. You cannot take the family out for dinner and write it off as a Trustees meeting. You cannot buy groceries with Trust funds. You can pay yourself a modest salary to take care of those needs. You can make major purchases for the Trust that are documented by minutes. You can make investments for the benefit of the Trust, again documented by minutes.

Indicator Information Institute provides you with the information you need to confidently manage the Trust on your own. We do not charge you to document every action taken by the Trust, but provide you with the tools you need to do it yourself. We also provide sample minutes, forms and resolutions, as well as intensive legal references for the Trust.