

***The Unique* Kavesh, Minor & Otis “Personal Asset TrustSM”**

The “Old Way” of Estate Planning

In most Living Trusts, beneficiaries receive their inheritance “outright” - - either immediately after you’re gone, or over a certain period of time, or at certain ages. In other words, your assets are distributed out of your Trust right into the names of your beneficiaries. Unfortunately, by “owning” their inheritance, your beneficiaries are then needlessly exposed to the claims of spouses in divorce, creditors, lawsuits, the loss of government needs-based benefits and potential estate taxes when their inheritance is handed down to the next generation of beneficiaries.

The “New” and Better Way

Instead of receiving their inheritance directly, each of your beneficiaries may instead receive their inheritance in a special trust, which springs out of your Living Trust. This continuing “Personal Asset TrustSM” (or “PAT”) can be *controlled* by each beneficiary in such a manner as to virtually give him or her all of the same rights as ownership, without the liability exposures ownership brings.

How the “PAT” Works

The beneficiary may be his or her own initial Trustee in control of his or her own “Personal Asset TrustSM”. The beneficiary may control the investing of his or her inheritance, how and when it is distributed and even who may receive it when that beneficiary passes away (if you wish, this right may be limited, such as only to your lineal descendants). The level of asset protection needed may be determined by the beneficiary *after* you’re gone with the advantage of “20/20 hindsight”, looking at the beneficiary’s circumstances at that time. For example, if a moderate level of protection is appropriate, an independent Co-Trustee or sole Trustee may be brought in to sign on distributions. Or, if a greater level of asset protection is needed, an independent “Trust Protector” can “lockdown” the Trust even more tightly from the attack of third parties. In either case, the beneficiary may continue to indirectly control his or her inheritance, while enjoying additional asset protection.

What Makes KM&O’s “PAT” So Different

The “Personal Asset TrustSM” uniquely balances the desire for potential asset protection with the desire to allow the beneficiary the most flexibility to control his or her inheritance and adapt the protection level as needed. While containing many traditional features of an “Asset Protection Trust”, the “PAT” is more simple in its design, and easier to understand and administer so your beneficiary can feel comfortable using it.

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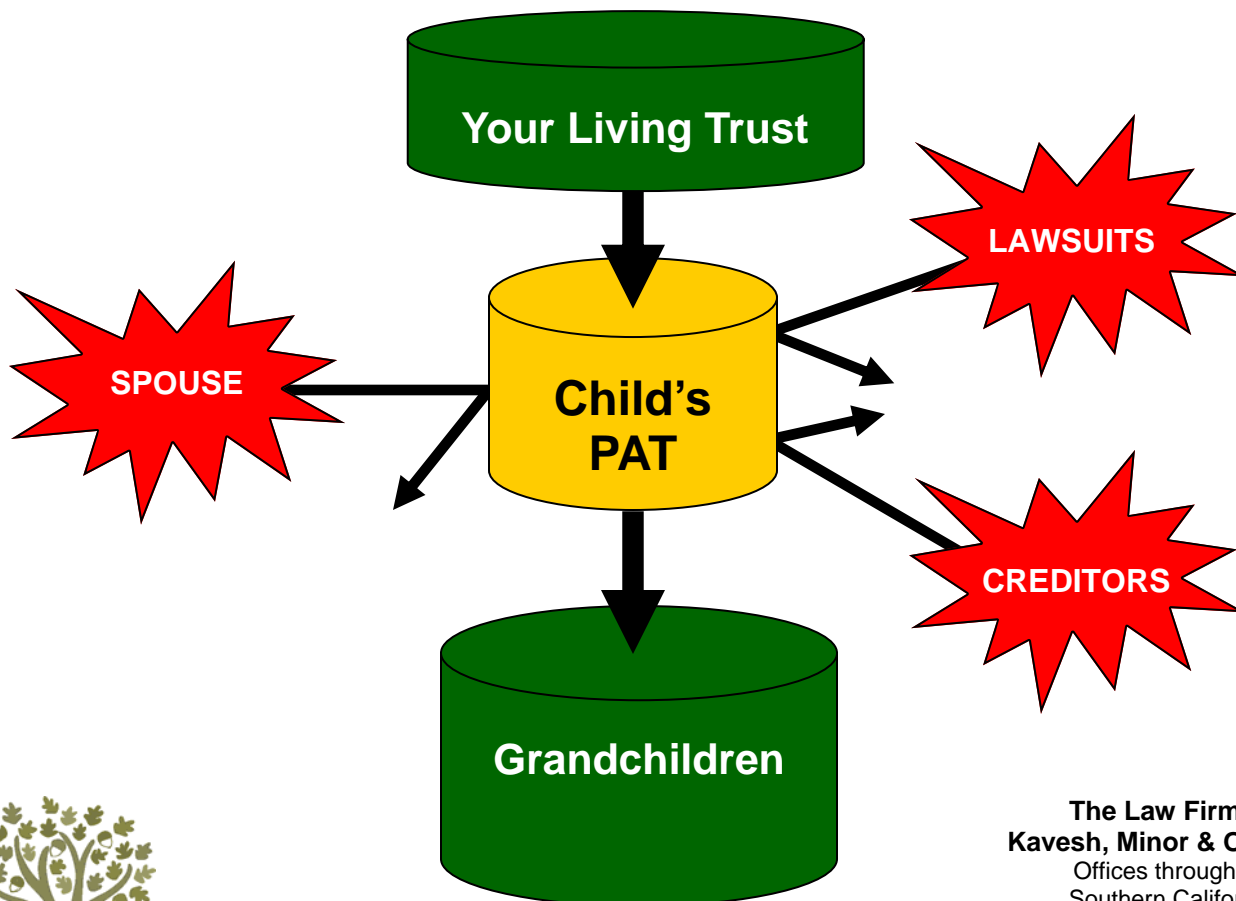


We Didn't "Invent" It

The "Personal Asset TrustSM" is based upon over 100 years of Asset Protection Law. KM&O has merely adapted and "imported this technology" into its Living Trust. The "PAT" is the result of over 7 years of KM&O research and development and thousands in fees paid to top asset protection experts. The "PAT" is *not* what other attorneys may commonly refer to as a "Generation-Skipping Trust", "Discretionary Trust" or "Dynasty Trust". In fact, KM&O's "Personal Asset TrustSM" is so unique that it is only offered by a small number of attorneys throughout the country, many of whom have paid KM&O to learn how to utilize it in their clients' plans.

Take Advantage of This Unique Opportunity

KM&O provides the "Personal Asset TrustSM" as just one feature of its complete Living Trust package - - and the entire package costs only a fraction of the price many attorneys charge for an Asset Protection Trust alone. If you have not yet added this "PAT" feature to your existing Living Trust, you should seriously consider doing so right away! We at KM&O believe that it's so important, we now include the "PAT" as a standard feature in every new Living Trust vehicle we build!



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"for your peace of mindSM"

Please note that the "Personal Asset TrustSM" does not alone guarantee "bulletproof" asset protection for your beneficiaries, but it does add much enhanced protection over the typical Living Trust's provisions. Other, more advanced planning measures, such as Family Limited Partnerships, LLCs or Irrevocable Trusts may be warranted if you desire an even greater level of asset protection.