

## How You and Your Loved Ones Benefit From the Special Features of the Kavesh, Minor & Otis Living Trust Plan

- **The Unique “Personal Asset Trust<sup>SM</sup>”** (enhanced *protection* for your beneficiaries’ inheritance from the claims of spouses and creditors, lawsuits, loss of government benefits, and estate taxes when they pass down their inheritance)
- **Unusual Flexibility** (your Trust can adapt *after* you’re disabled or gone, to the changed needs and circumstances of you and your beneficiaries and to changes in the laws - - to help ensure your Trust carries out your original intent)
- **Often Overlooked “HIPAA” Provisions** (so your spouse and other Successor Trustees won’t be forced into Court to gain access to your important medical information when you become ill or disabled and important financial and medical decisions need to be made right away)
- **The Medi-Cal “Trap Door”** (the tools your Trustee may need to qualify you more quickly for government nursing care benefits should you ever need them, possibly without requiring your family to later pay them back)
- **The KM&O “Service Package”** (free phone calls, follow-up notices, review meetings every 3 years and initial consultation with your Trustee when you’re disabled or pass away, to be sure your plan is properly maintained and carried out)
- **The “Owner’s Manual”** (including everything you need to properly understand and implement your Trust plan, such as a Trust Flow Chart, Title Transfer Letters, Location and Contacts Lists, Personal Directions Letter and Action Checklists)
- **The “Trustee Manual”** (so your spouse or other Successor Trustee knows exactly, step-by-step, what to do and not to do, when you become ill, disabled or pass away)
- **The “Beneficiary Manual”** (so your beneficiaries may properly “drive” their Personal Asset Trust “vehicles” to maximize its protective benefits)
- **The Health Document “Emergency Card”** (so you know your Health Care Decision Documents will always be readily available if you’re rushed to a hospital)
- **The Trust “ID Card”** (so you can be sure to properly get and keep your assets in your Trust and avoid costly Court conservatorship and probate proceedings)
- Other: \_\_\_\_\_  
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This is intended only as a brief summary of the many special features and benefits of the KM&O Trust plan. It does not itself constitute legal advice.

