



<b>Revocable Living Trust:</b> Created during lifetime to hold and manage assets, such as investment and banking accounts. Grantor, as Trustee, typically has total access and control. Owes income taxes at personal rates	
<b>Marital Trust:</b> Testamentary, irrevocable trust created at death to provide spousal income. Included in surviving spouse's estate	<b>Family Trust:</b> Testamentary, irrevocable trust created at death to shelter federal exemption and provide spousal income. Not included in surviving spouse's estate

<b>Pour over Will:</b> Gathers individually owned, non-beneficiary assets and puts into trust	
<b>Beneficiary Designations</b>	
<b>Durable Power of Attorney</b>	<b>Health Care Proxy</b>