

**The Kaiser Law Firm, P.C.**  
**“PERSONAL PROTECTION TRUST”**  
**To Secure and Protect**  
**Your Children’s Inheritance and Financial Future**

**The “Traditional” Form of Estate Planning**

In most Revocable Trusts, you leave assets to beneficiaries “outright” - - either immediately after you are gone, or over a certain period of time, or at certain ages. In other words, your assets are distributed out of your Revocable Trust into the names of your beneficiaries following your death. Unfortunately, by “owning” their inheritance, your beneficiaries are then needlessly exposed to the claims of spouses in divorce, other creditors, lawsuits, the loss of government needs-based benefits and potentially higher estate taxes when their inheritance is passed on to the next generation of beneficiaries.

**A “New” and Better Alternative**

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

**How the Personal Protection Trust Works**

The beneficiary may be his or her own initial Trustee and remain in control of his or her own “Personal Protection Trust”. The beneficiary may control the investments of his or her inheritance, how and when income or principal is distributed and even who may receive it when that beneficiary passes away (if you wish, this right may be limited). The level of asset protection needed may be determined by your beneficiary after you are gone with the beneficiary having the advantage of the ability to adapt to their then particular circumstances. For example, if a moderate level of protection is appropriate, an independent Co-Trustee or sole Trustee may be introduced into the PPT to authorize distributions. Or, if a greater level of asset protection is needed, an independent “Trust Protector” can provide further safeguards from 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.

**Flexibility and Simplicity of a Personal Protection Trust**

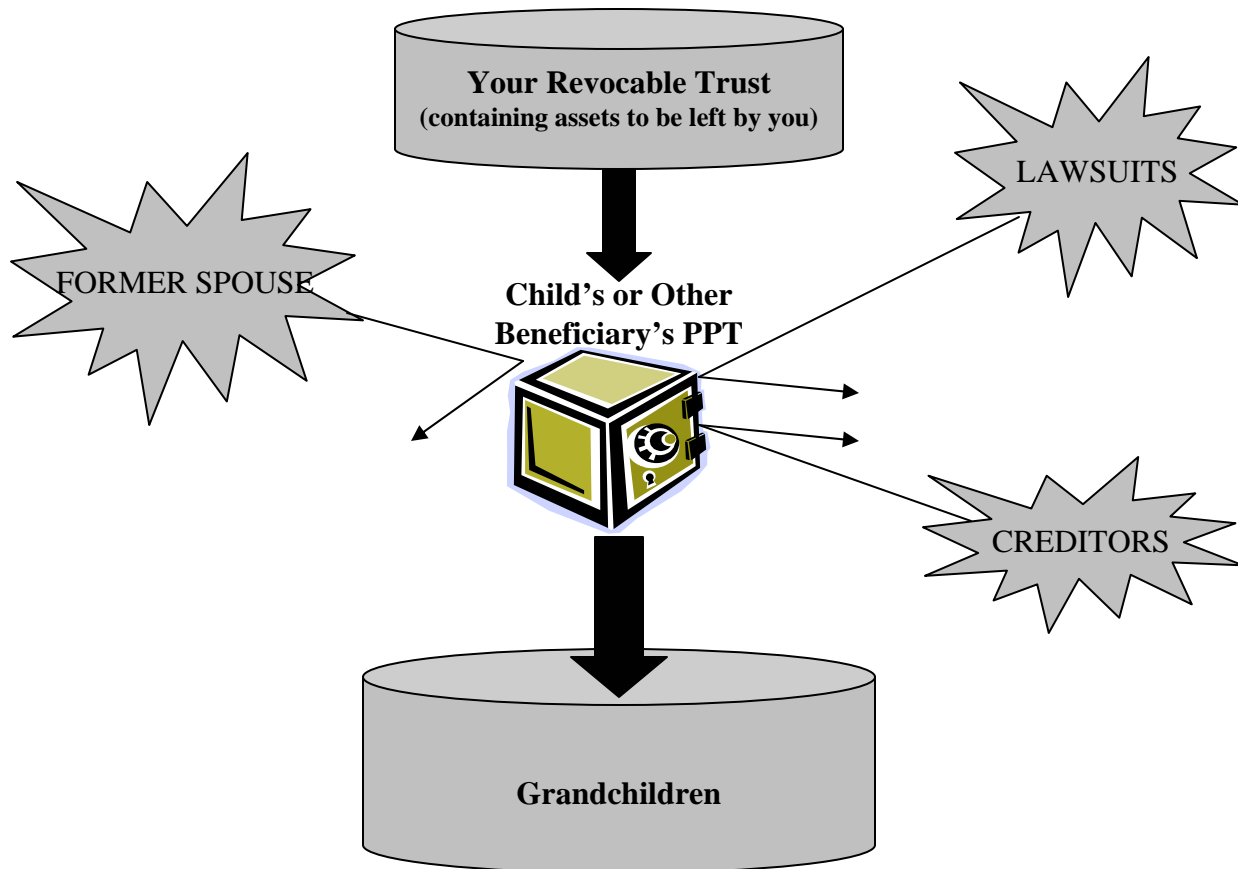
The “Personal Protection Trust” is designed to balance the desire for potential asset protection with the desire to allow the beneficiary the most flexibility to control his or her inheritance while adapting the asset protection level as needed. While containing many traditional features of an “Asset Protection Trust”, the PPT is much simpler in its design, and easier to understand and administer so your beneficiary can feel comfortable using it.

## Background of PPT – And What Makes it Different

The “Personal Protection Trust” is based upon over a century of asset protection law. Our firm has combined the asset protection laws with certain protection features and incorporated them into our Revocable Trust. The PPT is not what other attorneys may commonly refer to as a “Generation-Skipping Trust”, “Discretionary Trust” or “Dynasty Trust”. In fact, our “Personal Protection Trust” is unique to the estate planning world with few law firms offering the PPT.

## Take Advantage of This Unique Planning Tool

The Kaiser Law Firm, P.C. provides the “Personal Protection Trust” as just one element of its complete foundation estate planning package. If you have not yet added this PPT feature to your existing Revocable Trust, you should seriously consider doing so right away! We at The Kaiser Law Firm, P.C. believe that it is so important, we now offer the PPT as a standard feature in the Revocable Trusts we create.



Please note that the “Personal Protection Trust” does not alone guarantee “bulletproof” asset protection for your beneficiaries, but it does add much enhanced protection over the typical Revocable 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 for your beneficiaries.