

# WHEN DO YOU NEED A TRUST?

## The Facts:

- Trust seminars cost several thousand dollars to advertise. In order to make money, a promoter will likely not tell you about cheaper alternatives to your estate planning.
- Before you take the “Free Dinner” (meal with a spiel) and pay for something you may not need, call and visit Loberg Law Office for honest analysis.
- Very few families have estates complicated enough to justify a Trust.
- Often a simple transfer on death document will meet your needs and cost you significantly less.
- You don't need a Trust to avoid estate taxes.
- A Revocable (Living) Trust will not give your assets protection from the nursing home or eliminate nursing home liens on your property.

## Consider a Trust, if you have:

- Real estate owned in more than one state
- Many types of investments - stocks, bonds, mutual funds - not held in a brokerage account
- You want to avoid probate and cannot do so using simpler and cheaper methods
- If you need a Trust, we'll tell you straight up. We won't promote a Trust just to charge for something you do not need.
- Loberg Law Office attorneys will listen to you and make recommendations to suit your needs.

*Have Peace of Mind knowing you have put your affairs in order and the Law Firm which helped you do it is here, to stay, in your Western Wisconsin community and always available to answer your questions and alert you to critical changes in the law.*

## Why Loberg Law Office?

- We have over 50 years combined experience and will give you thorough and confidential advice.
- We do not tempt you with “free” enticements. (If it sounds too good to be true it is too good to be true.)
- We do not affiliate with licensed insurance companies - we provide unbiased legal services, not efforts disguised to promote other costly products which you may not need.
- We will create an estate plan unique to you.

## EXPERIENCED ELDER LAW ATTORNEYS

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