

2023 INSTRUCTIONS TO SAFELY LEAVE YOUR FLORIDA ESTATE SO IT CAN BE RECEIVED WITH THE LEAST AMOUNT LEGALLY REQUIRED IN ATTORNEY'S FEES, PROBATE COURT FEES, ESTATE CREDITOR CLAIMS AND VERY LENGTHY AND COMPLEX LEGAL HASSLE THAT 2023 FLORIDA ESTATE LAW SAFELY ALLOWS.

Your Home, Condominium And Other Florida Real Estate In Your Name Or Both Names If Jointly Owned. This Is Very Important, Because These Assets Are Usually The Most Valuable Assets In The Majority Of Florida Estates. Use the Florida Enhanced Life Estate Deed, sometimes known as a Lady Bird Deed, for Florida real estate in your name or both names, if jointly owned. A separate deed is required for each property and must be recorded in the county where the property is located to be in effect.

This document deeds your Florida real estate to you first, or to both of you if jointly owned, for as long as you are both alive to do whatever you want to do with it that you can do now. Then, immediately upon your death, or the death of both of you if jointly owned, ownership of your home, condominium or other Florida real estate automatically, by law, transfers directly from you to those you name in this deed to receive it. This property is transferred 100% FREE from legal fees, probate court involvement, estate creditor claims and months or years of complex legal hassle a Will or Living Trust can needlessly require. This deed can also prevent Florida Medicaid Recovery from getting all or any part of your home or condo after your death. Leaving your home or condo in a Will can allow this to happen. Don't make that mistake!

After you pass away, your death certificate must be recorded in the recorder's office in the Florida County where the property is located to prove that you have passed away and title has automatically been transferred by law to those you named in this deed to receive it. This cost for this is usually around \$35 to \$50 for the death certificate and the recording fee. You do not have to revoke this deed if you sell the property because it only takes effect when you die.

In the \$99 Florida Smart Estate Plan, you will receive two different types of this deed. One deed has only primary beneficiaries to receive your property upon your death. The other deed allows you to name contingent beneficiaries in the event all of your primary beneficiaries die before you do or with you in a common disaster. This contingent deed usually isn't required if there is virtually no chance all the primary beneficiaries you name will die before you do or with you. To change either deed, all you have to do is record a new deed with the changes you want to make. You can still sell, mortgage or give this property away at any time just like you were able to do before you made and recorded this deed.

Your Bank Accounts, Stock And Bond Accounts: Contact the company that has these accounts and tell them you want "Pay On Death Beneficiaries" also known as POD's named for each account. Once you have designated who receives these accounts upon your death or the death of both of you if jointly owned, all the people designated by you can receive these assets without them going through the expense, hassle and delay of receiving them in a Will or Living Trust. Usually, all those receiving these assets have to do is present your death certificate and

the proper identification to prove they are the person(s) you named to receive these account(s). Some companies will require a form to be filled out and returned along with the death certificate.

Life Insurance, Annuities and Most Retirement Plans: These plans also almost always have pay on death beneficiary provisions. Just be sure you have the right people named to receive them. If you name your estate as the beneficiary, they may have to go through costly, complex and lengthy probate. Instead, name the person name a Living Trust as the beneficiary and have the trust state how they are to be distributed. These assets also usually require a form from the company to be included with the death certificate to receive them after you pass away.

Florida Assets Other Than Those Listed Above: If all of your other personal Florida assets are worth under \$75,000, using a Will to leave them can usually avoid probate and huge legal fees on them. This \$75,000 amount is the amount these assets would bring at an estate sale, which is almost always a small fraction of what they were purchased for. This Will is included for FREE with the purchase of the \$99 Florida Smart Estate Plan. If these other assets are worth over \$75,000, a Living Trust can be used to avoid probate on them. The Living Trust to leave these other assets and avoid probate one them is also included for FREE with the \$99 Florida Smart Estate Plan.

A Living Trust is also the best way to delay the distribution of all or part of your Florida estate assets to a certain age of ages if you don't want someone to receive all of these assets as soon as possible after you pass away or if you want a certain amount of money paid out to a beneficiary monthly, quarterly, annually or in other installments.

If you are leaving any assets to a minor, a Living Trust should usually be used and named the beneficiary of all the assets in this plan or to hold the assets for the minor to avoid very costly court guardianship. This also allows you to decide who manages these assets, not someone the court appoints who is only in it for the money. You can also decide the age or ages at which the minor receives these assets. In a guardianship, the courts will usually give them everything at age 18. Also, if you are divorced, this prevents the other parent you divorced from receiving these assets from the minor's estate should the minor pass away before receiving all these assets in the Trust. You can decide who these remaining assets go to if this should happen.

The \$99 plan also includes for FREE a Living Will, Healthcare Surrogate and a General Durable Power Of Attorney. These documents are just as important as the estate documents that leave your Florida assets and can save a lot of money, time and legal hassle in legal and medical expenses should you become mentally or physically incapacitated. Every adult should have these three documents in effect at all times. That's why we include them for free in the \$99 plan.

If you purchase the \$99 plan, you should always keep the original of all the included documents blank and make copies of them. This way, if you ever have to change any of these documents, you can just complete a new one. In most cases, it will easier to make a new document then

change the old one. The Living Trust in this plan includes the amendment form to change it yourself in just minutes. To change a Living Trust you get from anyone else can often cost \$500 to a \$1,000 for even for a minor change, far more than the complete \$99 plan costs.