Chapter 5

LIVING TRUSTS

A living trust--an **inter vivos trust** if you want to be formal--allows you to put your assets in a trust while you're still alive. If your living trust is revocable, as almost all are, it gives you great flexibility. You or someone in whom you have confidence manages the property, usually for the benefit of you or your family. Most people name themselves as trustees, and find there is no difference between managing the trust and managing their own property--they have the right to buy, sell, or give property as before, though the property is in the trust's name rather than their own.

A living trust is one of the two main ways to avoid probate. (The other is joint tenancy or survivorship.) One of the purposes of probate is to determine the disposition of the property you leave at death. Since the trustee of your living trust owns that property, there is no need for probate.

Living trusts have become extremely popular in recent years. Even though they're a useful, simple, and relatively inexpensive way to plan your estate, they do not magically solve all your problems.

For example, as states have simplified their probate procedures, many of the advantages of living trusts have diminished. And though they're great for some people, you can't assume they're great for you.

Deciding whether a living trust is right for you depends on the size of your estate, what kinds of assets it contains, and what plans you have for yourself and your family.

HOW THEY WORK

Requirements for setting up a living trust vary with each state. In general, you execute a document saying that you're creating a trust to hold property for the benefit of yourself and your family, or whomever you want it to benefit. Some trust declarations list the major assets (home, investments) that you're putting in trust; others refer to another document (a **schedule**) in which you list the exact property that will begin the trust; or you may simply transfer the property to the trustee under the trust agreement. In any case, you can add and subtract property whenever you want. You will have to change the ownership registration on whatever property you put into the trust--deeds, brokerage accounts, bank accounts, etc.--from your own name to the name of the trust (e.g. The John A. Smith Trust). If you make yourself the trustee, you will have to remember to sign yourself in transactions as "John A. Smith, Trustee," instead of using only your name.

When you put property into a living trust, the trust becomes its owner, which is why you must transfer title to the property from your own name to that of the trust. But you retain the right to use and enjoy the property, and because you do, in the cold eyes of the tax authorities, the property in the trust belongs to you, the grantor, for tax purposes. If you receive income from the assets, you must still report the income from the trust directly on your income tax return. The trust itself often files a separate income tax statement as well, though the IRS doesn't require one if the grantor and trustee are the same person. It is advisable to apply to the Internal Revenue Service for an employers identification number for the trust.

You can make anyone you want the trustee. You can also name an **alternative trustee** (sometimes known as **successor trustee**) to take over in the event of the original trustee's death or incapacity.

In a revocable living trust, you keep the right to manage your property whether you're the trustee or not, since you have a right to change the terms of the trust, the trustee, and the property in the trust at any time. When you die, your alternative trustee distributes the property according to the terms of the trust. Usually, your alternative trustee is your surviving spouse or an adult child, but you can name a bank or trust company if you are willing to pay their fees. See chapter ten for more.

Living trusts can extend long after you die. If you want the trust to benefit your infant grandchildren, for example, you might specify that the trustee make gifts to them as needed until they are fully grown. Living trusts, like wills, give you wide flexibility in distributing your property. For example, the trust agreement could say "at my death, my trustee is to give my car to my son Cain, my coat to my son Jacob" and so on. Your instructions can tell the trustee to continue managing assets for the benefit of someone else, distribute them to any beneficiaries you choose, or perform some combination of these actions. If beneficiaries of your living trust die before you do, the property reverts to you, unless you've named other people (**contingent beneficiaries**) for those gifts.

Unless taxes are a worry--and they won't be in the vast majority of estates--you should be sure to retain the right to revoke or amend your trust whenever you wish (see chapter nine for more about this). Have your lawyer create a revocable trust agreement, which allows you to change the terms or trustee or just to forget the whole thing if it's too much trouble.

It can be a bother to set up and fund the living trust, but the payoff for your family comes when you die. If Ilda wanted her property to go to her friend, Rick, for example, she would put it in a trust and name him co-trustee or successor trustee. Then, when she dies, he becomes sole trustee, and acting in that capacity, transfers the trust property to the beneficiary--himself. Since the property does not have to go through probate, there's no break in continuity.

A living trust can contain other, separate trusts, which gives you a nice flexibility. For example, if you plan to leave some of your property to your minor children in trust (see next chapter), you could specify in your trust that the children's property goes into a separate irrevocable children's trust. You can design separate trusts for several beneficiaries, all funded (usually at your death) by the assets in your living trust.

OTHER ADVANTAGES

Helps in managing your affairs

If you have a trustee, a living trust can manage your property. Say you rent out condos; your trustee can take over the management, while you receive the income, minus the trustee's fees.

A living trust can also provide a way to care for you and your property in case you become disabled, which is why many people use them. You'd typically set up a revocable living trust, fund it adequately (or give someone in whom you have confidence power of attorney to fund it in the event of your incapacity), and name a reliable alternative trustee (often an adult child) to manage it should you become ill. This avoids the delay and red tape of expensive, court-ordered guardianship. And at the same time the trustee can take over any duties you had of providing for other family members.

Protects your privacy

Like all trusts, living trusts maintain the deceased's privacy more than wills, since there's typically no public record required. However, if the trust is funded through a pourover provision in your will, the items transferred from your probate estate may indeed appear in a public record, especially if the will is contested. And in some states, if you put certain kinds of property in the trust, such as real estate, securities, or a safe deposit box, you may have to register the trust, which creates a public record of its contents. You may be able to get around this requirement through use of a **nominee partnership** (see below).

Easy to create and change

For most simple estates, it's not that hard for a lawyer to create a living trust tailored to your estate objectives, and you don't have to go through the formalities required to execute or change wills. Some states require that your living trust be registered with the state, but that's a simple procedure. Most states require no witnesses or other legal voodoo to execute the living trust or an amendment to it: just have your lawyer write it--or do it yourself, though that can be risky (see below)--and sign your name.

Greater control of assets

In some states, a spouse cannot take an elective share in the trust assets (see the discussion of **taking against the will** in chapter seven), making living trusts a way of disinheriting a spouse in these jurisdictions.

Good for far-flung family and assets

Say you want your estate administered by someone who doesn't live in your state (usually a child who's grown up and moved away). A living trust might be better than a will because the trustee probably won't have to meet the residency requirements some state laws impose upon executors.

If you have property in another state, many lawyers recommend setting up a living trust to hold the title to that property. This helps you avoid time-consuming, complicated **ancillary probate** procedures.

DISADVANTAGES

- **Cost**. While a lawyer isn't required for setting up a revocable living trust, it's usually a good idea to hire one. Though there may be some eventual saving in reduced or eliminated probate costs, registration fees and other incidental costs of the trust are incurred up front, while the savings generally don't accrue until your death.
- **Title problems**. Not all items may be easily transferred into a trust. Jewelry can be a problem, and if you transfer title to your car into the trust, you may have trouble getting insurance on it, since you don't own it anymore.
- **Tax problems**. The federal estate tax allows an estate to use a year other than a calendar year as the "taxable year" used in tax deadlines. Trusts don't receive the same flexibility. If you have a large estate and timing is a consideration, it might save you money to pass your assets via will instead of trust. You don't have to have a separate taxpayer ID number for a living trust, but trusts are required to make estimated tax payments, while estates are exempt from this requirement for the first two years. There may be state tax considerations, too: Maryland, for example, charges income taxes on trusts but not estates. Check your state law for such traps before setting up a living trust.
- **Less protection.** A trust administration is not an estate administration and you do not have the

protection of the claims period nor are you in court with an expedited way for the court to settle disputes over construction of documents or issues of facts regarding status of beneficiaries. If those issues are to be determined by the court in the trust administration, a separate cause of action needs to be filed with a summons, related costs and time delay. In contentious situations, an estate administration is best.

- **Other traps**. Revocable trusts (along with other nonprobate transfers like insurance policies) are not automatically revoked or amended on divorce, unlike wills. If you don't amend the trust, your ex could end up being the beneficiary. (See chapter nine, Changing Your Mind, and the "Splitting Up: Divorce and Remarriage" section of chapter seven, Special Considerations).

If you're in certain specialized situations, you might ask your lawyer whether a living trust is a good idea: it can, if not properly drafted, jeopardize Medicaid qualifications and make any land received via the trust subject to laws pertaining to toxic waste cleanup; if you received the same land via will, you would not be liable. Depending on the state the property is located in, putting your home in a revocable trust might jeopardize a homestead exemption, might require a transfer fee, or might cause your property to be reevaluated for property tax purposes.

Finally, though a living trust you write while living in one state remains valid if you move to another, it's a good idea to check with a lawyer familiar with the statutes of your new state to see whether the trust should be revised to account for differences in the law, especially if you're moving from a community property state to a common-law state or vice-versa.

PRACTICAL STEPS IN SETTING UP A LIVING TRUST

Who should advise you about living trusts? Your lawyer is the obvious choice, but not the only one. If you have a very simple estate, books and software kits provide the forms for setting up the trust yourself, and instructions on how to do it.

Your bank might be another low-cost alternative for setting up a trust. Most banks now make available a living trust service in which the bank manages and invests the money you put in the trust, and you have the right to change or terminate the trust at any time. But though there often is no set-up charge, the bank's management charge can add up, maybe even exceeding the cost of probate. It all depends on your estate and your bank. In addition, you lose control over the investment of your money, and the investment wisdom of many banks has been severely questioned over the past few years.

For people with more assets, or people who don't want the uncertainty and work of writing and funding their own trust or the possibilities of costly errors in doing so, it's best to use a lawyer. It's especially good to have a lawyer's help in figuring out which assets to put in the living trust and which to put elsewhere and leave for disposition via your will. By providing money-saving advice like this, lawyers often save more than they charge in legal fees.

By doing some preparation you can minimize the time the lawyer spends on setting up the trust and reduce your legal costs. As with making a will, you should ask your lawyer what documents you should bring with you. After collecting all the needed records, deeds, bank statements etc., make a list of what you have and where you want it to go when you die.

A lawyer's fee for preparing a living trust might be somewhat higher than that for preparing a simple will, but you may save money in the long run by avoiding errors and probate costs.

Special Considerations

When you write your living trust, make sure you consider these issues:

Coordinated estate plan. It's important to make sure to coordinate the trust with the rest of your estate plan. The executor of your will still must pay income and inheritance taxes and various probate expenses, but if too many of the estate assets are in the trust, he or she may not have enough money to do so. One way to meet this contingency is to give the trustee (and successor) power to make these payments from trust assets.

Coordinated disability plan. Most lawyers will help you plan for your possible incapacity. Sometimes they'll draft a durable power of attorney (see chapter twelve) to go with the revocable trust, which will give the **attorney in fact** (person you've selected to act for you) the power to receive assets from and transfer assets to the trust in case you become incompetent. The conditions placed on the power will vary depending on your family and financial situation. In many, perhaps most, cases the attorney in fact will also be a co-trustee; both are often your spouse, especially in smaller estates.

However, when different people are carrying out those functions, lawyers caution not to give the attorney in fact actual control over the trust; in fact, they write that limitation into the power of attorney. The reason: it sets up a potential conflict of interest between one family member who's charged with looking out for your benefit, and another, perhaps more distant, relative who stands to benefit from the trust. That person would have a vested interest in keeping more of the money in the trust, even though you might need it to pay for, say, a better nursing home.

Finally, in states where they are allowed, your lawyer will probably prepare and coordinate a living will or health care power of attorney (see chapter twelve) with your living trust.

One trust or two? In most cases, it works fine for a couple to use one living trust for all their shared property, whether in a community property state or common law state. Most couples prefer to keep ownership of important assets shared. That way, you don't have to worry about dividing part-ownership of various assets (e.g., his 50% share of the house goes into his trust, hers into her trust). Nor, in the event of marital discord, does one spouse have to worry that the other's trust owns their house.

Such a joint marital trust will commonly provide that the property of the first spouse to die will go to his beneficiaries upon his death. Since most of his property will likely go to the surviving spouse, it winds up back in the living trust anyway, combined with her property. (When tax considerations come into play, this might change.)

Remember that such a set-up transfers the property to the other spouse with no conditions of any kind. Also remember that in most states, divorce does not automatically invalidate a living trust. If you want to maintain more control over your property after you die, talk to your lawyer.

Revocable or irrevocable? As with other trusts, living trusts can be revocable (changeable) or irrevocable. Most living trusts are revocable. But some people (usually those with a lot of money) do use irrevocable living trusts to avoid taxes; you give up control over the assets in the trust, in return for escaping some estate, income or gift taxes. They're usually used to give money to charity (**charitable remainder trusts**).

An irrevocable trust doesn't avoid taxes entirely--it merely sets up a separate taxable entity that might be able to pay taxes at a lower rate than if all the assets were combined in one estate. It can also offer a bit more protection from creditors.

If you make the trust irrevocable to reduce taxes and avoid creditors, prepare for a lot of paperwork. And understand that you lose the flexibility of a revocable living trust. Be sure to consult a lawyer before setting up an irrevocable trust.

Funding the Living Trust

Setting up the trust is actually the easy part. The harder part is putting something in it--what's called funding the trust. This includes not just depositing money in the trust account, but also transferring title of assets to the name of the trust.

Living trusts can be funded now, while you're living, or after you are dead. If you want to fund it before you die (a **funded trust**), you transfer title of your assets to the trustee and make the trustee the owner of any newly acquired assets you want to go in the trust. Any assets in the trust will avoid probate. The more you leave out, the more involved probate will be.

How do you transfer titles to the trustee? You have to re-register title document--e.g., transfer title of your bank accounts and stocks to the trustee's name, and prepare and sign a new deed to your house designating the trustee as owner. If you have any doubts about how to proceed, consult your lawyer. Make sure to keep a record of these transfers; it will make your successor trustee's job easier when you die.

Some lawyers recommend the use of a **nominee partnership** to avoid certain problems of funding a living trust. Instead of putting the assets in the name of the trust, you put the assets in the name of a partnership that doesn't own the property, but does retain control over its use. The partners are usually the trustees of the living trust. Such an arrangement is sometimes preferable for banks and businesses who prefer to deal with partnerships instead of trustees. If your trust will be involved in a lot of business transactions, ask your lawyer if a nominee partnership arrangement would be useful.

What should you leave out? The special tax treatment given IRAs might encourage you to leave them in your name. The fees your state charges to transfer title of a mortgage or other property increase the cost of transfer.

Some people are just afraid to take the family house out of the husband and wife's names in joint tenancy and put it into a living trust in the name of one of the spouses. Maybe that's because then they don't own their house (the trust does) or because they don't trust the spouse who is trustee to hold and manage it for the benefit of both spouses. In such cases, a lawyer may suggest putting the living trust in both your names, e.g., "the James and Ima Hogg Trust," instead of just one name; both spouses are co-trustees. If you leave the family home out of the trust and in joint tenancy, remember that it will go through probate upon the death of the surviving spouse.

If the trust is in one name only, and the other spouse is not a co- or successor trustee, many lawyers recommend leaving one checking account with ample funds out of the living trust, and not have it poured over into the trust when that person dies. This is as much for psychological as financial reasons, since it reassures the spouse who is not a trustee that he or she will have access to funds upon the death of the other. The checking account should be in the name of both spouses. That way, if one dies, the other will have the right to write checks on the account. It will go through probate, but if both spouses had access to it, there should be little delay in getting money. Or, if your state allows it, you may want to use a **pay on death** bank account to avoid probate (the pros and cons are discussed in chapter two).

Finally, keeping a few assets out of the living trust can help protect against creditors' claims down the line. When your estate contains some property and goes through probate, it triggers the running of the statute of limitations on claims against your entire estate. Creditors are put on notice that you have died, and once the statutory period runs out, the estate is safe from most claims. If everything you had was in the living trust and there were no probate, the time within which a creditor can come after the estate may be extended.

The important point: be sure to go through each of your assets with your lawyer to determine whether it's wise to transfer that asset to the trust.

The Unfunded Living Trust

The other way to fund a trust is to have the assets transferred to it just before you die or after your death.

Many people choose to fund it through their will. To do this you set up a revocable trust and a pourover will, which transfers the assets into the trust upon your death. You can add some assets to the trust before you die, but generally, the will would specify that all estate property would pour over into the trust, including life insurance and other death benefits.

Obviously, you can't avoid probate this way. So who would use this approach? Maybe people who don't want to go through the hassle of funding a living trust while they're alive, but also doesn't want their after-death gifts to be a matter of public record. They could give their estate to a trust via their will, and specify named beneficiaries through the privacy of the trust.

The other option is to have it funded when you're facing death or disability. You give someone (often your lawyer, spouse or friend; see chapter twelve) a durable power of attorney. Then, if you should become disabled, that person has the authority to fund the trust, and transfer assets into it. Since that person is either a trustee or alternative trustee, he or she can use the assets to care for you in your final illness.

Many lawyers caution against trying to fund unfunded trusts at the last minute. Your state may not allow granting such powers of attorney. If you should die before you or your trustee can transfer your assets into an unfunded trust (a process that can take weeks), then those assets will go through probate as your will pours them over to the trust. All in all, you're better off funding the trust when it is created.

SHOULD YOU HAVE A LIVING TRUST?

The debate over living trusts has often focused on controlling costs and avoiding probate, but many lawyers think this misses the far more significant features of living trusts.

The living trust, while offering advantages over probate, isn't guaranteed to save you money. If your records are well-organized, your assets are simple (not necessarily small, just easily identified), your beneficiaries aren't contentious, your state has inexpensive probate procedures for estates of your size, and your probate court and lawyer are efficient, legal costs of probate might be so low that it costs less to pass the property through a will than via a living trust.

Besides, since you should have a will even if you do use a living trust, you'll be paying some court fees anyhow, even though most of your property will be controlled by the living trust. And it might be possible to use other probate-avoidance techniques--joint tenancy, pay on death accounts, life insurance, and others mentioned in chapter two--that don't entail the costs of a living trust.

You may want to determine how much probate will cost your estate and compare it to the costs, financial and otherwise, of a living trust for the same size estate. An easy way to decide whether a living trust is right for you is to show your lawyer your list of assets (see appendix) and ask if, under all the circumstances, a living trust will save you money.

However, don't forget the many situations more important than any cost savings. For example, the advantage to an older or ill person is that a living trust avoids an expensive and undesirable court proceeding with a court appointed guardian or conservator.

Here are two other examples of how a living trust can help.

- Mary is a widow, without children and any close relatives. She is no longer able to live alone in her home or to handle her finances. She transfers her property and other assets to a trustee, who will sell the home and invest the proceeds, along with the other assets, under a revocable trust, to provide for Mary's support during her lifetime and to dispose of the same after Mary's death to such persons or charitable organizations as Mary desires. Should Mary change her mind as to any of them, or should an old friend for whom she had provided a gift, die, or should she change her mind as to any recipient, Mary can make a simple amendment to the trust by a written letter or memo signed by her and delivered to the trustee. No witnesses are necessary.
- John is a doctor in his early 40s. He resides with his wife, Jane and their 5 children, ages 2, 4, 6, 8, and 10 (with expectation of more) in their home. He has a good income from his practice and is gradually building up an estate. However, in the event of his death or disability, he would not be able to provide the desired support for his family. He is able to purchase a large life insurance policy on his life. By creating a declaration of trust or revocable trust agreement with himself and Jane as trustees, and with trust company or individual as successor-trustees, and providing that the proceeds of the life insurance policy be payable to the trustees, John can provide for the support of Jane and the support and education of the children.

Sidebar

CONSUMER TIP

Sometimes lawyers rely on out line formulas, recommending a standard strategy when more customizing is needed for a client's unique circumstances. Not everyone needs a living trust. When talking to a lawyer who encourages you to use a living trust, ask what goals he or she is trying to accomplish by setting one up. Then ask about the downside mentioned here. Eventually, you'll have to balance the advantages and disadvantages, but you can't do that until they're spelled out. Encouraging your lawyer to think clearly about your estate planning goals--and express them clearly to you--will help you make the critical decisions ahead.

Sidebar

CONSUMER WARNING

A number of scam artists, playing on elderly people's fear of probate and suspicion of lawyers, have taken to hawking living trust kits door to door or through seminars. Some of these hucksters deliberately exaggerate the costs and difficulties of the probate process, even though probate procedures and fees in many states, especially for simple estates, aren't onerous anymore. Authorities in several states have filed consumer fraud suits against these outfits for misrepresenting themselves as part of AARP and not informing consumers that they could cancel contracts signed in the home within three days after the agreement.

Most lawyers and financial advisers say to avoid such pitches, whether they're made via unsolicited phone calls, postcards, or seminars. Their products seldom live up to their touts and often cost $2,500 or more--far above what you'd typically pay to get a good personalized trust done by a lawyer. Because living trusts should be crafted to fit your particular situation, it's next to impossible to find a prepackaged one that will suit your needs as well as one prepared by your lawyer.

The information in this chapter or in a good book on living trusts (see chapter thirteen) should tell you everything you need to know before going to your lawyer's office.

Sidebar

SAVE YOUR LAWYER TIME...AND YOURSELF MONEY

Your involvement shouldn't stop after the trust document is executed. In a living trust, someone must then take charge of funding (transferring assets into) the trust. This can involve changing car titles, executing deeds or bills of sale, re-registering stocks, and so on. Some lawyers describe the often onerous process as "going through probate before you die." Usually, you don't want to pay a lawyer's hourly fee to undertake these sorts of routine clerical tasks. Sometimes lawyers will delegate them to their paralegals, who will charge you less, but it still costs you money. On the other hand, lawyers complain that clients often (and understandably) neglect this tedious process after they walk out of the office with an elegantly crafted revocable living trust in hand. If disaster strikes, much of the estate still has to go through probate, because you failed to complete the funding process.

What to do? If you're short on money, long on time (as many retired people are), have few assets that need retitling, or are certain you're willing to do the legwork, then do it yourself. Or you and a paralegal could split the work up, with the lawyer supervising the process by checking with you a few times after the trust is executed. Because of the vagaries of real estate law, many lawyers will want to take care of transferring real property themselves.

Sidebar

BY ANY OTHER NAME

In law, many words are "terms of art"; they have special legal meanings. However, in talking about trusts, you find a bewildering array of names, some of which refer to the same kind of entity. In part this is because trusts are generally governed by the diverse laws of 50 states and the federal government, in part because lawyers (and authors) often make up their own names for various clever trusts that take advantage of changes in the law. So don't worry if you go to a lawyer and you've never heard of the kind of trust he or she is talking about (or vice-versa). What matters is how it works, not what it's called.

Sidebar

WHAT A LIVING TRUST WON'T DO

Living trusts are obviously and important estate planning tool. In recent years, many people have come to expect them to work wonders. Here's a list of miracles they won't perform.

1. Won't help you avoid taxes. A revocable living trust doesn't save any income or estate taxes that couldn't also be saved by a properly prepared will. The property in the revocable living trust is still counted as part of your taxes. Your successor trustee still has to pay income taxes generated by trust property and owing at your death. (Your executor would have to pay such taxes out of your estate if you had disposed of the property by a will instead of a trust.) And if the estate is large enough to trigger state and federal estate or inheritance taxes, your successor trustee has to file the appropriate tax returns. These and other duties can make the cost of administering some estates distributed by living trusts almost as high as traditional estate administration.

You may be able to avoid or lower taxes by using one of the tax-saving trusts briefly discussed in chapter eight. But a simple revocable living trust, by itself, will not save taxes.

2. Won't make a will unnecessary. You still need a simple will to take care of assets you fail to transfer to the trust, or that you acquire shortly before your death. If you have minor children, you probably need a will to appoint a guardian for them.

3. Won't affect nonprobate assets. Like a will, a living trust won't control the disposition of jointly owned property, life insurance payable to a beneficiary, or other nonprobate property (see chapter two).

4. Won't protect your assets from creditors. Creditors can attach living trust assets. In fact, the

assets you put in a living trust don't have a probate administration, and thus lose the protection of the statute of limitations--your creditors have longer to get at them. And your family doesn't receive the **family allowance** granted for a probate estate, which sets aside a certain amount of money for family support that takes priority over creditors' claims. An irrevocable trust can help shield your assets from creditors, but this involves complicated legal provisions that require a lawyer's advice. And, of course, you lose control over the assets.

5. Won't protect your assets absolutely from disgruntled heirs. While it is harder to challenge a living trust than a will, a relative can still bring suit in trial court to challenge a living trust on the grounds of lack of mental capacity, undue influence, duress, or for other reasons.

6. Won't entirely eliminate delays. A living trust might well lessen the time it takes to distribute your assets after you die, but it won't completely eliminate delays. Many state laws impose a waiting period for creditors to file claims against estates of people with living trusts. The period usually isn't as long as the time required to probate a will, but can stretch into several months. The trustee will still have to collect debts owed your estate after you die, prepare tax returns, and pay bills and distribute assets, just as an executor would. All that takes time. In addition, there may not be hardships caused by delays if you leave your property in a will. In most states, the assets of an estate are available to the executor quickly after the testator's death, so your family could probably get enough money to live soon after you die.

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