

# 5 Ways We Help You

## 1. Peace of Mind

We care about you as a person. We know you do not come to us unless there is something we can help you with. We listen to you, then use our knowledge, coupled with a streamlined and systematic organization, to guarantee you a worry-free experience.

## 2. Creativity

Our number one priority is to satisfy you by solving your problems. To accomplish this, we use our experience, knowledge, and **IMAGINATION** in formulating creative solutions to allow you to reach your goals.

## 3. Honesty and Integrity

Although this should go without saying, we assure you we will not do anything unless it is moral, ethical, and legal.

## 4. Tight Deadlines

Time is everything. We will meet your tightest deadlines.

## 5. Security

Our unique approach maximizes security for you and ensures you are comfortable with the entire process and the results. All information you give us is handled on a very confidential basis

## FREE CONSULTATION

We offer you a free, no-obligation consultation when you meet with us the first time. This allows you the opportunity to get to know us, the way we work, and to see if we are able to help you with your situation.

At the end of the free consultation, we will let you know whether we can help you and what your costs will be.

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Attorney and Counselor at  
Law

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Please visit our web site at  
[www.cutchinlaw.com](http://www.cutchinlaw.com)  
for additional information.



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*Cutchin Law Firm*



*Simple Wills and Complex Estate Planning  
Probate | Corporation and LLC Formation*

## Estate Planning Essentials

"**One Size Does Not Fit All!!**" This is the most important thing to remember about Estate Planning. Everyone's needs are **different** and there is no set pattern for anyone. You **must** talk with your attorney to determine what is best for you.

That being said, there are **some basic concepts** you should be aware of.

Your Estate Plan should be prepared for three times in your life: **Control** (when you are able to make a reasonable decision and are in control of your own life); **Mental Incompetence** (when you cannot, either temporarily or permanently, make a reasonable decision); and **Death**. The **greatest mistake**, other than not planning at all, is to ignore planning for the remainder of your life by planning only for your Death.

**Healthcare** is often overlooked in Estate Planning. Who is going to make your medical decisions for you when you are unable to do so? When you approach the end of life, as we all do, what do you want to happen? Have you planned for this?

Only after a detailed conversation and serious consideration can you and your attorney decide what plan is the right one for you.

This chart shows some generalized comparisons between having just a Will (or having no Will) and having a Living Trust.

You should consult with an attorney before you make any Estate Planning decisions.

	<b>EITHER WITHOUT A WILL OR WITH A WILL</b>	<b>LIVING TRUST</b>
Probate	<p>Subject to probate proceedings.</p> <p><b>Requires</b> out-of-state real property probate proceedings in that state as well as the state in which you live.</p> <p><b>Requires</b> court supervision for almost everything.</p> <p>Becomes public record at the time of your death.</p>	<p><b>Not</b> subject to probate proceedings.</p> <p><b>Avoids the cost</b> of a second state probate proceeding where there is out-of-state property.</p> <p>No court supervision is required or necessary.</p> <p>Remains private.</p>
Validity	Valid <b>only</b> upon your death.	Valid when you sign it, <b>throughout your lifetime</b> , and <b>after your death</b> .
Tax Savings	Same tax saving provisions are available for Wills and Living Trusts.	Same tax saving provisions are available for Wills and Living Trusts.
Management of Your Assets During Your Lifetime	<p>Since the Will is not valid until you die, you will probably need either a Power of Attorney</p> <p><b>OR</b></p> <p>court-appointed and supervised Conservatorship to manage assets.</p>	<p>Allows you a to manage the Trust assets as long as you are willing and able.</p> <p>Makes provisions for a successor trustee to take over for you should you become unable to manage.</p>
Costs	Initial cost is less to prepare a Will than a Trust. Overall costs, including Probate, may be substantially higher.	Initial cost is more to prepare, fund, and manage a Trust than to prepare a Will. However, a Trust is usually less expensive overall.