

# THE TWO BUCKET SYSTEM

## PROBATE

9-12 months

### Public Assets

- Home
- Business
- Real Estate
- Stocks
- Bonds
- Mutual Funds
- CDs
- Savings & Checking Accounts

- Assets Can Be Attached By Creditors
- Assets Are Subject To Current Taxes

## BYPASS PROBATE

### Private Assets

- Life Insurance
- Fixed/Variable Annuities
- Retirement Accounts

**Protection From Creditors By Law\***

*\*Law varies by State*



### Assets Are Subject To:

- IRS
- State Taxes
- Secured Creditors
- Unsecured Creditors

**Your Family Gets  
What Is Left Over!**

### Potential Benefits To Assets:

- Tax Deferred Growth (No 1099s)
- Possibly Self Completing for Disability Income (Life Insurance)
- Death Benefit Not Subject to Income Tax (Life Insurance)\*\*\*
- Potential Non Taxable Income (Life Insurance)\*\*

**Your Family Receives Assets  
In Days, Not Months!**