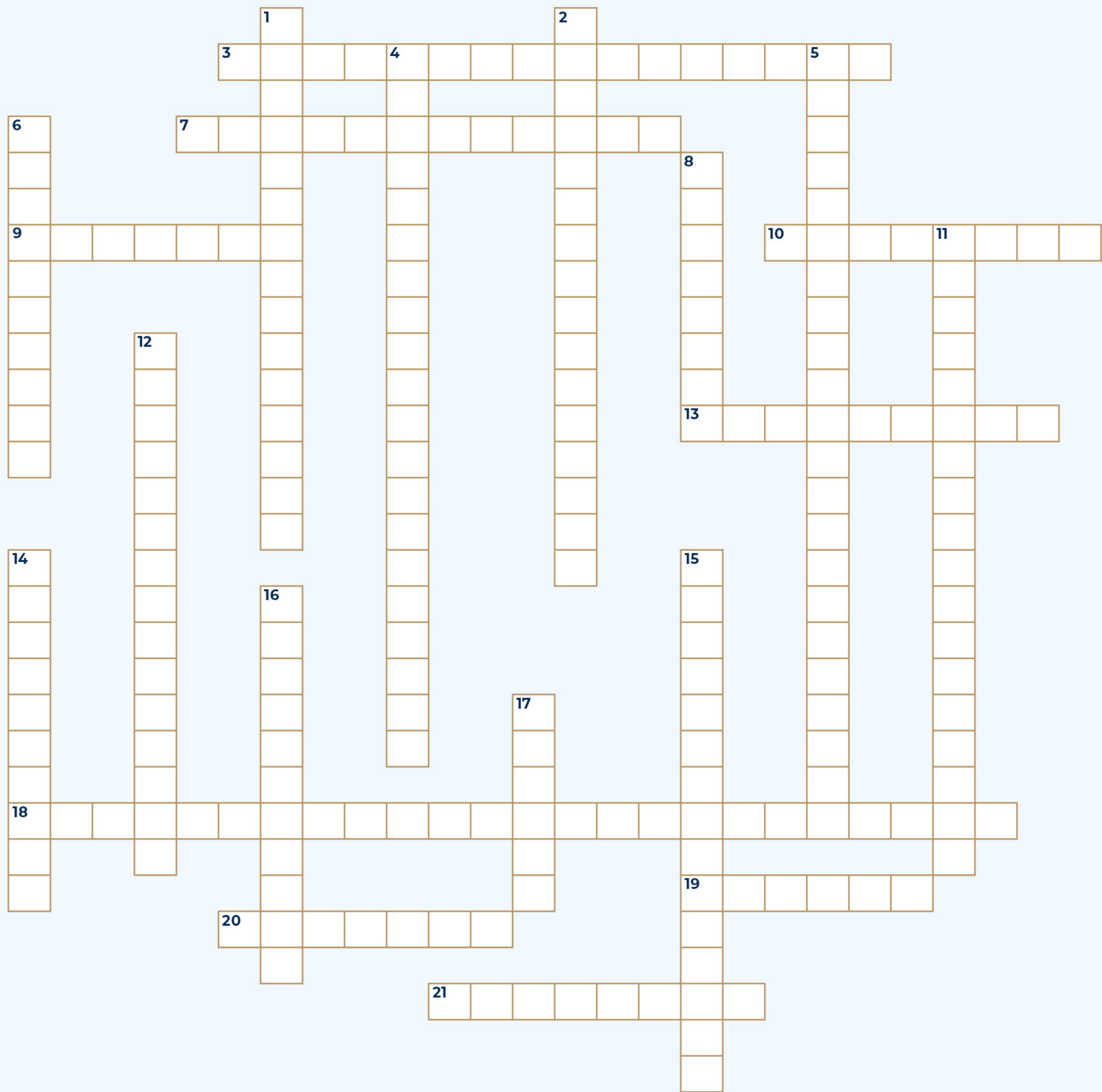


The Estate Planning Crossword Challenge



Across

- 3.** A stand-alone, revocable trust which is created to hold a beneficiary's share of their inheritance, offering them protection from creditors, lawsuits and divorces.
- 7.** A document which states that any property left outside of a living trust that does not have specified beneficiaries be poured into a living trust and distributed to the trust beneficiaries.
- 9.** The legal process in which a court oversees the distribution of property left in a Will.
- 10.** A joint federal and state "needs-based" medical insurance program administered by the state to provide payment for health care services, including long-term care.
- 13.** A tax that is imposed upon a person's death, based upon the value of the estate.

- 18.** A trust created during the Grantor's lifetime to hold assets in order to make them inaccessible for the expense of long-term care and nursing home costs.
- 19.** An individual's property and assets, including real estate, bank accounts, stocks, investment accounts as well as personal property such as automobile and jewelry.
- 20.** The individual who establishes a trust (sometimes also known as Trustor or Settlor).
- 21.** A person named in a Will who is authorized to manage the estate of a deceased person.

Down

- 1.** The amount of property the IRS allows a person to gift to another person during a calendar year before a gift tax is assessed and/or a gift tax return must be filed.
- 2.** Term for probate if decedent had real property in another state.
- 4.** A trust created during the Grantor's lifetime to hold assets during that person's lifetime, passing assets to the trust beneficiaries without the expense and delay of probate.
- 5.** A trust which enables a person with a disability to maintain eligibility for government benefits.
- 6.** A Will that leaves everything to your spouse upon your death, if living, otherwise in equal shares to your children.
- 8.** A U.S. government health insurance plan that provides hospital, medical, and surgical benefits for persons age 65 and older and people with certain disabilities.
- 11.** A trust designed to save the personal estate tax exemption of each spouse while allowing the surviving spouse to have use of the assets of the deceased spouse during the remainder of their lifetime.
- 12.** A document appointing an agent to make business and financial decisions for you.
- 14.** A document which expresses your desire not to be kept alive by medical life-support systems in the event of a terminal illness.
- 15.** A document appointing an agent to make medical decisions for you if you are unable to communicate your own medical decisions.
- 16.** A person or institution who derives benefit from the creation of a trust, proceeds of insurance policy, or property designated by a Will.
- 17.** All types of property which can be made available for the payment of debts.