

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Overview

After the death of an individual, many personal estates are unfortunately forced into a frustrating, costly and time consuming legal action called probate. This is not because of some monumental mistake by the deceased. This is often because of simple oversights that could have been easily corrected prior to death, if only the person would have known how. This White Paper will detail the most common of these oversights and instruct you on how you can easily avoid the pitfalls that may cause unnecessary probate.

If your personal estate is valued up to \$3,000,000.00, chances are that you can avoid probate entirely by following the simple steps outlined in this report. In addition, no matter what its size, you can strengthen and secure your estate as well as protect your heirs by following the guidelines herein. In this report you will learn 6 Simple Steps that will review how to:

1. Title real property to insure proper transfer to reflect your wishes and take place outside of probate.
2. Use joint ownership of designated cash accounts to allow immediate access to funds after death by specified individuals, outside of probate.
3. Use PODs (Pay on Death) and TODs (Transfer on Death) designations for desired investment transfers without cost, outside of probate.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

4. Use proper and accurate beneficiary designations on life insurance, company retirement programs and private retirement accounts to guarantee desired allocations, outside of probate.
5. Organize your personal, family and financial data for easy access and to maximize ongoing benefits including assisting in avoiding probate.
6. Protect and preserve your important information for ongoing long-term family and financial security.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

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Disclaimer

Before we get into the meat of the matter, let me make sure that you know that I, the author of this report, am not an attorney. This document is not meant to offer legal advice. Its purpose is specifically to disclose the author's understanding as it relates to the subject matter. The author has had significant experience and education in these matters as a Certified Financial Planner, Financial Consultant, Real Estate Broker and Instructor on investment and financial issues. However, before you act on any legal or financial issues we encourage you to seek confirmation, advise and direction on these issues from competent legal professionals and/or financial advisors of your own choosing. The information contained in this report is subject to errors and omissions. Now that I have sufficiently covered that issue, let's continue.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Introduction

Before we review the 6 simple steps to avoid probate and secure your estate, let's consider exactly what probate is and why you may want to avoid it.

Probate is a legal process undertaken when an individual dies while personally owning assets. Since an estate consists of assets such as checking accounts, savings accounts, investments, retirement accounts, automobiles, personal property, real estate, clothing, jewelry, etc., everybody has one. Granted, if someone dies with very few assets and if no one disputes the distribution of the assets or argues about who is to get what, then chances are that no probate action would be undertaken. However, if someone with significant assets such as a home, car or titled ownership of cash or investment accounts dies while holding the assets personally, there is little choice but to enter probate in order to be able to legally transfer those assets. This is because assets owned by a living individual must be transferred by that living person prior to his or her death, or they need to go into probate in order to be transferred.

For example, if Dad dies and he owns a boat in his name alone, it could not be sold to pay funeral expenses until probate is completed. If Mom passes away and she has \$50,000 in CDs owned personally by her at the local bank, without a designated POD or TOD, the kids can't get at the money until after probate. If a spouse dies and he/she has a significant

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

retirement account through their employer, unless proper beneficiary designations were made and kept current, it all goes into probate. Remember, assets of a deceased individual go into probate because for them to be transferred, they must be transferred by a living person. The probate process may be necessary to designate who that living person will now be, among other things.

Once assets go into probate, they just sit there and wait until the court has decided what to do with them, who will be the personal representative of the deceased and how creditors, debtors and other interested parties are to be dealt with. This process could take many months and require significant fees to the court, attorneys and then a personal representative. In some cases hard assets, like real estate and vehicles, are allowed to deteriorate from non use or vacancy. The related expenses along with the deterioration of assets reduce the value of an estate and ultimately means that heirs and loved ones of the departed will receive less. In many cases they will receive much less. The goal of avoiding probate is to steer clear of the accruing fees, reduce the time requirement and simplify the difficult and intrusive process of having assets distributed by a legal appointee when, who may or may not make the same decision regarding the transfers that the deceased would have made.

Probate is not evil. It is actually a very important and necessary undertaking. Without it, individuals who die while personally owning assets would leave those assets in limbo. Without a living owner to execute the deed or title to the assets, they could not legally transfer to someone else. Consider this, if Grandpa buys a new Mercedes on his 138th birthday, registers it in his name alone and then dies two months later after a long and happy life, of a completely painless [I don't want you to feel bad]) brain aneurism, the car could not be transferred because Grandpa was not

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

around to sign over the title. So what would happen to the car (asset)? Well, without probate it could not legally be transferred, licensed or used; so a valuable asset could become worthless. The same concept holds true for houses, investment real estate, bank accounts, stocks, bonds, mutual funds, etc. In cases like this, probate provides the process where the assets of the deceased can be transferred and their financial affairs legally administered in hopes of approximating the wishes of the deceased. This process maintains the ongoing legal functionality of the assets in question. Unfortunately, the necessary time and process of probate serves to deplete the assets and often adds confusion, frustration and resentment to an already difficult time and circumstance for heirs and survivors. When assets go into probate they tend to open a Pandora's box of problems and expenses that could have been easily avoided if a few simple steps had been taken by the deceased while he/she was still alive.

The good news is that you can retain control, use and enjoyment of your assets and still easily insure that they will transfer appropriately in the event of your death and in most cases completely outside of probate. For the majority of people the way to do this is surprisingly simple, extremely inexpensive (may actually cost you nothing) and will take very little effort on your part. So let's get to it. Below are the 6 Simple Steps to Avoid Probate and Secure Your Estate.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Step One: Title Real Property to Reflect your Wishes

For most people, the first consideration in estate planning is the disposition of their personal residence. If one spouse dies unexpectedly what happens to the ownership of the house and how would it affect the other spouse? Is it possible for a spouse to lose the house? Could it go to someone else? Could it be subject to estate taxes and probate? The answer to all of these questions is “Yes.”

To understand what could happen to a house, or any other piece of real estate, in the event of the death of an owner you must understand the basic forms of ownership of real property, specifically how title is held. Following are the most common ways real property is titled. The titling is what determines how a property is dealt with in the event of the death of the owner.

Tenancy in Severalty. This form of ownership means that the property is owned by one person alone. It does not include the right of survivorship. This means that the property will not automatically transfer to another person when the owner dies. Upon the death of the owner, a property held this way will go into probate and be subject to all of the vagaries of that process as well as all of the common related expenses. Depending on the size of the estate, it may also be subject to estate taxes. As a result, heirs of the owner would have their legacy substantially reduced. If you currently own a property held this way, you may want to consider

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

another option.

Tenants in Common. This form of ownership gives all of the individuals named on the deed an undivided interest in the entire property. The ownership interests do not need to be equal, and in the event of death of one owner, no right of survivorship exists for the other owners. This means that the interest of the deceased owner may, depending on the situation, be sold, encumbered, bequeathed to another individual, etc. It would not be uncommon for the interest of a deceased person holding title this way to have their ownership go into probate. This form of ownership is problematic for married couples or families that wish their real property to pass outside of probate. If you own your home with your spouse using this form of titling, you may want to reconsider. Unfortunately this is not an uncommon form of ownership between husband and wife and can cause significant challenges for the survivor or heirs in the event of an owner's death.

Tenants by the Entirety. This is a form of ownership generally reserved for a husband and wife. In this case, both husband and wife each legally own the entire property. In the event of the death of the husband or wife, the survivor still owns the entire property, so there is no probate issue. This ownership has the equivalent of the right of survivorship exclusively between a husband and wife. Tenancy by the Entirety is not used as much now as it has been in the past due to the next form of ownership we will review.

Joint Tenancy. Often written and referred to as "Joint tenancy with Right of Survivorship", this form of ownership provides for an undivided interest in real property taken by two or more individuals with complete rights of survivorship vested in any surviving owners upon the death of

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

another. It is most commonly used by a husband and wife. But it can also be used by a mother and her children, a group of siblings, business partners or any other collection of people that desires this type of legal relationship. In this form of ownership the interests must be equal between the parties, accrue under the same conveyance and begin at the same time. Upon the death of a joint tenant, his/her interest automatically passes exclusively to the other joint tenants and no one else. This is the most common and most preferred form of ownership of real property within family circles. If you are not currently using this form of ownership for your home or property, you may want to seriously consider it.

By choosing the best possible form of ownership of real property, the owner(s) can be assured that their property interests will pass outside of probate, without challenge and without difficulty or expense. If a property is currently titled under a form of ownership that you may wish to change, the transfer process to a more appropriate form can be facilitated for a very small cost by a Title Company or an Attorney. With few exceptions, estate and planning professionals will recommend Joint Tenancy as the preferred form of ownership. Since property ownership represents the largest portion of an estate for most people, this is an issue that should be addressed as soon as possible to confirm proper titling and facilitate proper desired changes.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Step two: Use joint ownership of designated cash accounts to allow access to funds immediately after death.

As you know, the probate process comes into play when an individual owns an asset alone. The good news is that when an asset is owned by multiple people and one of the owners dies, the asset can still be used by the other owner(s). Perhaps the easiest asset to keep out of probate then is a cash account.

To keep a bank account out of probate all you have to do is own it jointly with another person. In the case of a checking account, you can maintain functional control simply by making all the deposits, writing out all the checks and receiving all the statements. Even though the co-owner never uses the account, they still own it with you. All you need to do is make sure that you and the person who you would want to control the account if you die are both shown as owners at the bank and that you are both signers on the account.

Sometimes, for example, a checking account gets set up with a married couple as co-owners where both can sign the checks but as a practical matter only one does. In a case like this it would be wise to periodically remind the co-owner (who does not customarily use the account) that he/she could access the funds if their spouse was to become incapacitated or die.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

The same ability to avoid probate by joint ownership holds true for virtually all other types of cash accounts such as money market accounts and savings accounts. So remember; it is easy to avoid probate for cash accounts by using joint ownership. Since this technique won't work unless your accounts are owned jointly, be sure to take the time to check.

To find out who is shown as owners on your accounts, just call the Bank or Savings and Loan and ask. If the account is not jointly owned, and you want it to be, ask the person you are talking with how to make the change. It will be a simple process to establish co-ownership and in all probability would require only a visit to the bank and a couple of signatures.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Step Three: Use PODs (Pay on Death) and TODs (Transfer on Death) designations for desired investment transfers.

So, you now know how easy it is to avoid probate with your cash accounts, but how about your investments like CDs, Mutual Funds, Stocks, Bonds and Government Securities? You'll be glad to know that it is just as simple to keep all of these investments out of probate and in the hands of the people to whom you wish them to go. The secret is in the POD or TOD designation.

POD and TOD are the initials for "Pay on Death" and "Transfer on Death". In both of these cases, a simple designation on the appropriate investment instrument (paperwork) will allow the assets to transfer without going into probate in the event of the death of an owner. When you have investments (and in some cases cash accounts) that allow, and virtually all do, you should designate an individual of your choice as the person to whom the balance of the investment would be paid upon your death (the POD designee) or to whom the asset should be transferred upon your death (the TOD designee). In most cases it is as simple as filling in a line with the name of the person chosen as designee. Of course it would be important to periodically remind the co-owner so that they would remember to contact the issuer if necessary.

Generally all that is needed to accomplish the actual payment or

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

transfer of ownership of the asset is a copy of the death certificate for the deceased owner and valid identification of the POD or TOD designee. The institution in question would then do the rest. If you are the designee, an asset that was before not owned by you, would suddenly be your property, without hassle or interference. Then you (the designee) could do with it as you deem appropriate.

For you to make sure that this type of asset escapes probate, simply make a list of all investment instruments you now own and then contact the originator/issuer, usually a bank, S&L, or securities firm. Ask them to confirm that a POD or TOD has been designated. You will want to verify who the designee is (in case something has changed since you made the designation). If no designation has been made, ask how to accomplish it and then follow their instructions. There will be extremely little if any expense to facilitate this and when you're done, all of these assets will still be yours, but if you should pass away, they will go immediately to whomever you have designated.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Step Four: Use proper and accurate beneficiary designations on life insurance, company retirement programs and private retirement accounts to guarantee proper allocations.

It is amazing, and tragic, how many people have insurance policies with the wrong beneficiary. Perhaps there has been the death of a spouse. Perhaps someone was married or divorced. Perhaps more children have come into a family. There are a large number of valid reasons to allocate differently how life insurance proceeds are to be distributed. If any of these things have happened and the insured dies, it throws an estate into chaos. In addition, if life insurance policies payout in the multi-millions, it may trigger unwanted estate tax problems. (If this is a possibility for you then you should visit with a qualified estate attorney for direction on the use of trusts.) In all of these cases, the heirs would have been better served if the deceased would have taken just a few minutes to simply review beneficiary designations and make appropriate changes. This is a surprisingly common oversight.

If you want to avoid these issues, the first action you should take is to collect all of your insurance policies, private retirement account information and company sponsored retirement programs. You should review who the beneficiaries are and if the face amounts of coverage are correct, then make sure that they accurately represent your current desires. If no beneficiary is designated or if a deceased person was identified and you die, it would

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

require probate to clean up the mess. If allocations have been designated “per capita” (meaning “by head”) payouts may distribute equally to all heirs. This works fine in some cases and not in others, particularly, for example, when there are children and grandchildren involved. If a family has changed by the addition of grandkids who’s parent subsequently die, then the possibility of “per stirpes” (meaning “by roots”) allocation may be important. In this case, if a son or daughter who had children (grandkids) died prior to their parent’s death (grandpa or grandma) the surviving children would receive the deceased parent’s share of the estate divided among them and not an equal share with the surviving brothers or sisters of the parent (aunts or uncles).

It is critical that you know and understand exactly who your designated beneficiaries should be for whatever occurs in the future and that you take the steps necessary, in advance, to assure proper distribution. In addition, it is important to understand and designate what method of distribution (per capita or per stirpes) you wish to be used. All of this is easy to do. Get copies of the policies and programs and see whose name appears in the beneficiary and contingent beneficiary lines of each document. If the beneficiaries are correct, great, rest easy. If they need to be changed, the person providing the information can guide you to the individual or process you need to follow to make the desired changes. Whenever possible you should also make sure that your desired method of distribution is identified/recorded in your policy. By following this process you can make sure that this important part of your estate is handled exactly as you desire it to be, and that these important blocks of funds are distributed without probate.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Step Five: Organize your personal, family and financial information and data for easy access and maximum ongoing benefit.

None of the processes we have talked about are difficult, costly or time consuming. Yet every day millions of dollars are lost and untold suffering occurs simply because someone overlooked what would be an easy task to accomplish. The peace of mind achieved by proper preparation is priceless. Still, most people will not undertake these simple steps. Why, because they don't have easy access to all the information necessary for them to learn the true status of their financial instruments and update the documentation necessary for achieving their important goals. The vast majority of people also lack a functional system to accumulate and catalogue the critical data and have it readily available for reference. Perhaps one of the greatest helps that a person can have is in the establishment of a system for originating, collecting and maintaining critical personal, family and financial records.

An effective system requires you to first “Get your docs in a row”.

Following is a partial list of important documents that you should identify, collect, organize and keep secure. An easy way to do this is with a

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

simple filing system. You could use large envelopes, file folders or whatever works best for you. All records should be kept together in a box, file drawer or cabinet. Responsible family members or trusted friends should be told of the location of this information in the event that they need to gain access in the future.

In order to simplify the process and facilitate the initial set up, we have provided below an initial suggested list of appropriate files, presented in alphabetical order, as they would relate to a series of individual files in a file drawer. It is highly recommended that if possible you keep these documents in a fire-proof location (home safe or safe deposit box) and that copies be maintained either in the office of a financial professional, or in an encrypted digital format that can be easily updated and secured.

The value of this type of system cannot be over stated. It can save you huge sums of money or conversely, without one, you or your heirs could lose massive amounts of capital. Sometimes it can be something as simple as a missing signature that can throw financial matters into turmoil and result in financial losses that could be devastating. This system can help make sure this doesn't happen.

Here's the list of "must keep" files with what goes into each.

FILE NAME	ENCLOSURES
Auto, RV, Motorcycles, Boats, Trailers	Contracts for sale or purchase, Titles, payoffs, registration information, recall notices, repair records, tickets
Bank & Credit Union Accounts	Statements (reconciled), canceled checks (?) Code or password information

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Credit Records	Credit Card Statements, Credit reports, denials, communication with credit agencies,
Employment & Benefits	Employment contracts, reviews, benefit statements/manuals
Insurance: Home & Property	Homeowners policy, renters policy, claims
Insurance: Life, Health, Disability	Policies, claims, reimbursement requests, settlements
Insurance: Vehicles	Policies, accident reports, claims, settlements
Investments	Monthly statements, annuity contracts, I-bond statements, E-bond statements, Mutual funds statements, Savings Statements, CDs, mortgages/notes receivable, K-1s
Loans	Auto loans, CC agreements
Medical & Dental Records	Immunizations, lab reports, blood types, statements, procedures completed information,
Military Records	Enlistment data, Discharge papers, promotions, awards, citations, rank advancements.
Miscellaneous	Anything that doesn't seem to fit elsewhere
Passports	Passports
Personal & Family	Birth Certificates, Adoption papers, baptismal records, ordinations, day care records, child care records, divorce papers, naturalization/citizenship papers, photos
Pets	AKC papers, vet bills, registrations, etc.
Real Estate	Landlord date, records, leases, legal proceedings,
Residence	Apartment lease, statements, notices. Home mortgage payable & copy of annual statements, title report, closing statements, Deeds, list of improvements and costs, HOA information, tax assessments
Retirement	401K Statements, IRA information, Pension Plan documentation, etc.
Safe Deposit Box	Record of location, names on account, codes/keys necessary, partial list of items, etc

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

School Records	Applications, Registrations, report cards, diplomas, awards, certificates, transcripts, etc.
Self Employment	Contracts, business financial records,
Social Security	Semi-annual statements, numbers, cards, retirement statements
Tax Deductions	Tax prep/accountants fees, alimony payments, child support payments, interest statements, charitable giving receipts, business/employment expenses, advisory fees paid,
Taxes	W-2s, Tax returns, extensions, audits
Warrantees & Guarantees	Maintenance reports, claims, certificates, original paperwork
Wills & Trusts	Wills, Trusts, Living Wills, Medical Directives, Codicils, etc.

Proper maintenance of your information.

You can assume that when a need, demand or emergency arises that your insurance agent (if it's still the same one) has the records you need, your investment broker (if it's still the same one) will have copies of statements, your automobile dealer (if it's still in business) has copies of information you may need, your bank (if it's the same one) has what you need, your employer (if it's the same one) will have access to documents from years far past, and that your tax preparer (if it's the same one) will have verification of information in case of an audit.

You can assume that other people will always look out for your best financial interest.

You can also assume that one day pigs will sprout wings and fly.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

You have the obligation to be proactive in dealing with your financial circumstances. You and no one else can insure an appropriate degree of security in your life. This protection is worth exponentially more than any amount of time and effort required to originate and maintain your information.

There are half a dozen things you can do to make sure that your secure financial data and documents accurately represent what you need in order to fulfill your personal goals. These activities should be undertaken whenever certain things in your life change or happen.

When what things change? Things like your job, marriage (or divorce), location of home, retirement, change of bank or investment brokerage, changes to wills, trusts, medical directives, etc.)

When what things happen? When you buy an asset of any kind, open a new account or close an old one, when you pay off a debt or originate a new one, when there is the birth or death of a family member, when you receive an inheritance, file an insurance claim, suffer a loss, or improve your home, etc.

Since any one item can trigger a variety of issues, in order to make sure you don't miss anything critical, here's some guidelines on what you may want to do each time something (like those things noted above) changes or happens.

1. Gather the relevant physical data (documents) for any file(s) affected.
2. Verify/change as appropriate title holders (owners) on appropriate assets.
3. Verify/change beneficiaries as appropriate on policies and accounts.
4. Verify/change PODs or TODs as appropriate on investments,

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

accounts, etc.

5. Verify insurance coverage, amounts & beneficiaries and change if appropriate.
6. Update files affected by adding new documentation and destroying (or archiving) old out of date material.

Obviously, in order for you to undertake the actions necessary, you will need access to a comprehensive, up to date and easily accessible filing system like the one we have suggested in this report.

If you undertake the activities suggested above you will always have access to the critical information for virtually any circumstance that may arise in your life. In this way you will be able to both stay organized and active as you work to secure your estate and protect your family and loved ones.

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

Step Six: Protect and preserve your important information for family and financial security.

In a world where the safety and security of private, personal and confidential data and documentation is becoming ever more critical, planning for the preservation of your critical family information and financial security requires you to take aggressive measures to protect you and your family now and in the future. By making decisions today and taking the steps to secure and protect the integrity of your personal, family and financial data you will be better able to enjoy a brighter, safer and more secure tomorrow. This white paper will provide insight and suggestions for protecting and preserving your important information, data and documentation.

Remember the story of the tortoise and the hare? Of course you do. Protecting your security is another case of being sure not to expend all of your energy in one burst, but in sustaining your efforts for the long term by making measured and consistent ongoing steps in order to “win the race”. The process of protecting and preserving your critical personal, family and financial information can be difficult and must begin now and continue for the remainder of your life. It is essential that you and your trusted advisors and family members have access to your essential information and critical data. It is equally vital that you make sure that this material cannot fall into the hands of anyone who could use it to harm you. Because the same data and documents that can preserve your assets while protecting your family

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

and producing financial security ... could also be used to destroy them.

You must be vigilant in protecting your data because this information can be used by identity thieves to steal your assets, undermine your family and pirate away your financial security. So there is a very real dilemma to be addressed. Exactly how do you maintain your records in such a way that you can maintain exclusive control of your private information while simultaneously restricting access by anyone who would do you harm?

Some people may ask how big of a risk is this really? What are the odds that personal information will be lost, stolen, plagiarized or used illegally? Whatever the odds are, they are not in your favor. It doesn't matter what the risk is.

What matters is reducing the risk as much as humanly possible!

You have one family and one financial life and you should do everything possible to protect them.

Personally, I will not compromise my family or financial security and neither should you.

In an effort to remove the risk of disorganization, data loss, destruction or theft (and the possible resulting catastrophic consequences) it will in all probability be necessary to originate a complete library of your

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

critical personal and financial information, build an effective filing system and then maintain and preserve this information in one of two places:

1. in a safe deposit box, or
2. in protected cyberspace.

1) A safe deposit box.

A safe deposit box protects information and documentation in a secure location that is accessible only by those persons you personally designate. A challenge with this option is that over time it would be almost impossible to maintain.

The amount of documentation that you should keep is much larger than many people first think. For most people there would be a need for not just the largest box available but for multiple boxes. Just imagine how many safe deposit boxes you would need in order to save four, five or six growing file drawers of information and documents. Without the capacity to keep all of your documents safe, you would be placed in a situation where you would be forced to decide which part of your family and financial life you would leave unprotected.

Another challenge with a safe deposit box is the process of keeping it current. For this option to be functional you would need to consider whether it would be realistic for you to visit the safe deposit box a number of times each and every month to reference necessary information, remove old and out-of-date files and replace them with updated items or add new information and documents that would be appropriate to safeguard.

Another major issue may be the need to have round-the-clock and/or immediate access to information without being limited by business hours,

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

holidays, and weekend closures. If documents are kept at a distance, you would need the freedom and opportunity to allow for significant ongoing blocks of time to make multiple trips only during business hours and days when the bank was opened. You would need to be able to carefully control all of your information between trips to the bank and manage the data changed in and out of the box to keep it current. While a safe deposit box may not be the best option, it is available and better than nothing.

Instead of a safe deposit box, many people opt for a small personal safe or filing cabinet in their home. This option will generally not hold the expanse of documents a family really needs to maintain. In addition, a home safe or cabinet is small and easy to steal by home invaders, or may be destroyed or lost to fire, flood or other disasters. However, if you choose to use this option you should again recognize that even inadequate protection is better than none at all.

2) In protected cyberspace

The second option for protecting your family and financial security is to utilize the power of modern technology. You can see how viable this storage mechanism is when you consider that even a small thumb drive can hold thousands of documents, enough to fill two five-drawer filing cabinets. In addition, with the proper number and type of software programs, your important documents can be scanned, digitized, cataloged, filed, updated and backed up for maximum protection while retaining immediate access.

The major concern that accompanies the technology option is in the number of computer programs necessary to accomplish your goal and

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

further complicated by the need for long-term data and document protection.

We all know about identity theft by computer hackers, internet phishers, disgruntled past friends and even angry family members. In addition, computers can be easily destroyed, stolen, and invaded. Data can also be lost to computer viruses, equipment failure, user error and sometimes to simple oversight. All of these possibilities can also make digital data available to individuals who would do the same damage to you and your family that traditional thieves would do if they had paper copies of your critical and confidential information. So even with modern technology you may remain at risk unless you are able to make your digitized information inaccessible or unreadable to anyone other than you and your chosen trusted associates.

The way to make your data unreadable by anyone but you is by “encryption.” Once encrypted, your information is completely inaccessible to anyone except to those with the proper decryption key. If data is encrypted using AES 256 encryption, the level of security is comparable to data kept secret at the highest levels of government, military, and police agencies. **There simply is no better security for your information!**

The greatest challenge for a personal user is to be able to identify, acquire and effectively utilize the necessary technology and multiple computer programs sufficient to be able to scan, organize, file, encrypt, decrypt, store and secure their critical and confidential information. This monumental challenge however has been overcome for those interested.

At this writing there is a program available to private citizens that combines all of the necessary technological power and functionality to allow the user to scan, organize, catalog, encrypt, decrypt, print and backup

Avoiding Probate:

6 Simple Steps to Avoid Probate and Secure Your Estate

locally (and remotely) all personal, family and financial data. That program is produced by ScanSafeData, LLC and made available online at www.scansafedata.com. Despite its highly sophisticated capabilities, the program has a remarkably easy user interface and is priced affordably for any budget. You can review the program at <https://www.scansafedata.com/>.

If you decide that ScanSafeData is for you, enter the code **probate** at the checkout for a \$50 discount.

