

# WILLS & TRUSTS

Los Angeles Police Federal Credit Union's Wills and Trusts Services Program provides members with a variety of estate planning options. Working with local legal resources and Members Trust Company\*, LAPFCU's program is designed to address all needs – whether they are a simple will or a complex trust.

In addition to will creation, the program includes a range of trust services including:

- **Family Trust**—For uncomplicated relationships such as the transfer of an estate from parents to children
- **Revocable Living Trust**—Widowed member with no children or no children living nearby
- **Special Needs Trust**—For members with a "special needs" child or grandchild
- **Spendthrift Trust**—For members with children who are financially irresponsible, a trustee can be appointed
- **Personal Management Account**—A member who is physically incapacitated needs help with personal financial management
- **Testamentary Trust**—For members with young children
- **QTIP Trust**—For members with blended families due to second marriages; Trust pays income to spouse for life, then remainder paid to members' chosen beneficiary
- **Marital Trust**—For married members who do not have the desire or ability to manage family financial matters
- **Credit Shelter Trust**—For high-net-worth members

The process is easy. Simply stop by a branch to set-up an appointment, or call 877-MY-LAPFCU (877-695-2732) and let a Member Service Representative know you're interested in learning about trusts and wills. You can make an appointment to discuss your individual situation with one of our onsite Trust Service Coordinators.

You will then be given a list of local legal resources which have been reviewed by LAPFCU, or you may be referred to Members Trust. All LAPFCU consultations are complimentary, however members are responsible for legal fees related to the creation of a will or trust.

\*Non-deposit investment products available through Members Trust Company are not deposits of or guaranteed by the trust company, a credit union or credit union affiliate, are not insured or guaranteed by the NCUA, FDIC or any other governmental agency, and are subject to investment risks, including possible loss of the principle amount invested. Members Trust Company is a federal thrift chartered under the Office of Thrift Supervision.