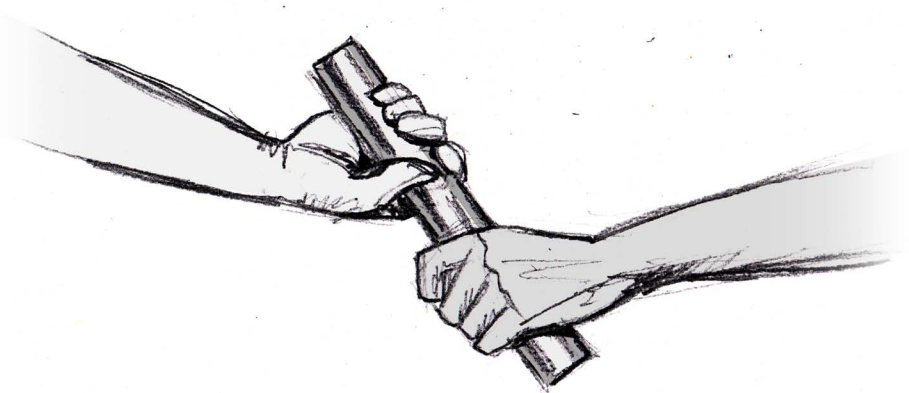


Passing the Baton

A smooth transition is a key feature in a winning estate plan. Surviving family members often have an urgent need to pick up ownership quickly. Since nothing is simple in the law, you may find that there are several batons, each travelling down a separate lane:



		Legal Document	How You Receive It	How it's Passed to You
1	Probate Estate	Last Will	You record a deed. . .	signed by personal representative
2	Small Probate Estate	Last Will	You submit a signed affidavit. . .	signed by you
3	Trust	Trust Agreement	You record a deed. . .	signed by the Trustee
4	Property Rights	Vesting Deed	You survive as joint Tenant. . .	automatic
5	Personal Effects	(it depends)	You collect it from her desk. . .	nobody challenges your acts
6	Contract Rights	Designation Form	You get a check. . .	signed by company representative

