

1st Edition



E-Book

Glossary

**Vital Information for your Estate Planning Needs
providing Insight and Perspective**

**With
Downloadable
Forms**



Paul M. Paquette



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FIRST EDITION



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Glossary

Accounts Receivable is money an individual or entity owes on the sale of product(s) or service(s) on credit.

Administrator is a court-appointed person with the fiduciary powers to administer the estate of a deceased person with no Will.

Advance Directive is a legal document in which a person specifies what health-related actions would occur if that person were to become incapacitated or incompetent.

Affidavit is a written declaration or statement that a person swears or affirms under the penalty of perjury.

Agent is a person who serves as a Fiduciary on behalf of the Principal. The Agent creates legal relations with third parties in adherence to a Power of Attorney. The Agent may be a Subservient Agent to a Protector.

Annuity is an insurance product that provides for a series of payments to a person at fixed intervals, generally for the duration of a person's remaining life span.

Arbitration is an alternative dispute resolution method that resolves disputes outside the judiciary courts.

Arbitrator is an independent person who receives an appointment to serve in a capacity to settle a dispute in Arbitration.

Assign is the legal term for transferring rights, property, or other benefits procured under a contract to another party.

Attorney-In-Fact read the definition of Agent.

Beneficiary is a person or other legal entity who receives money, property, or other benefits from another party. Source: barnesgroupbenefits.com

Bill of Exchange is a negotiable instrument that requires one party to pay a fixed sum of money to another party on demand or in the future. Source: byjus.com and Investopedia.com

Bond (Legal) is a written agreement between two parties in which one party receives money, and the other party promises to engage in specific acts; failure to perform those acts results in the forfeiting of previously given money.

Bond (Financial) is a type of financial security in which the debtor promises to pay the creditor. The repayment structure of the debt occurs in a manner that disburses interest in a given amount at a defined set interval over a specified timeframe, with the return of the initial monetary amount at the end.

Brokerage is a person or firm who arranges a financial transaction between a buyer and a seller for a commission by executing an order.

Buy on Margin read the definition of Margin.

Call is a contract to exchange security at a set price between the buyer and seller of a call option. The buyer has the right but not the obligation to buy the commodity or financial security; conversely, the seller is obligated to sell the commodity if the buyer decides to enforce the contract. Source: sec.gov

Call Options read the definition of Call.

Capital Gain is the profits earned on the sale of an asset, which has increased in value over time.

Certificate of Deposit (CD) is a time deposit of money commonly sold by banks, saving and loan associations, and credit unions; in essence, a person sells their money for some time in exchange for interest.

Codicil is a legal document that changes an existing WILL through amendments, which may alter, explain, add to, subtract from, or confirm provisions within a WILL.

Collateral is the property that a borrower pledge to a lender to secure the repayment of a loan.

Commodity is a physical good, usually a resource with characteristics that are the same. The financial markets treat these physical goods as equivalent regardless of the good's producer.

Complex POA is an Author's term for a Power of Attorney designed for long-term (greater than five years) use with multiple Agents and optional safety features.

Conservator is a court-appointed person to supervise an Incapacitated or Incompetent Adult's financial affairs, health care, or living arrangements.

Conservatorship is the act of appointing a Conservator to serve in a fiduciary capacity that involves managing a person's financial affairs, health care, or living arrangements.

Co-Tenancy is a designation status of ownership in property that more than one person owns at a time. Example of Co-tenancy includes the following: Tenancy in Common, Joint Tenancy, Joint Tenancy with Rights of Survivorship, and Tenancy by the Entirety.

Custodian is a person designated to hold and manage property for the benefit of another person, usually a minor child.

Custodian of Record is an individual or entity (Court or County Clerk) that has custody (possession) of important records, also known as a "Record Custodian."

Declarant is a person or party who makes a formal declaration.

Declaration is a written statement usually presented as evidence to a Judge in Court in which the writer (Declarant) swears under penalty of perjury that the contents are accurate and true. A Judge will utilize a declaration to determine the Declarant's intent, especially when the Declarant is either incompetent or incapacitated.

Deed of Trust is a type of mortgage. The borrower signs a promissory note that generally indicates that the real property serves as collateral to secure the debt owed to the lender. The borrower then signs a deed of Trust, which transfers the land to the lender until repayment. Source: realtytrac.com and digitalcommons.law.uw.edu

Defendant may be an individual, company, or institution accused of a crime or sued in a court.

Deferred Compensation Plan is an account usually reserved for retirement in which a person withholds a portion of their pay until a specified date in the future; examples include, but are not limited to, the following: pensions, 401(k) retirement plans, and employee stock options. A deferred compensation plan may be either a Qualified Plan or a Non-Qualified plan. Read the definition of Non-Qualified Retirement Plan and Qualified Retirement Plan.

Defined Benefit Plan is an employer-based program that pays a fixed, pre-establish benefit for employees at retirement, usually based on factors such as length of employment and salary history.

Defined Contribution Plan is an employer-based program in which an employee contributes money, and the employer typically makes a matching contribution up to a certain percentage. Three popular types of these plans are 401(k), 403(b), and 457.

Delegate is an Author's term for a person (non-acting Agent) that serves on behalf of the acting Agent currently in power, thus a Subservient Agent.

Deposit Instruments is an investment in an interest-bearing account or short-term interest-bearing security.

Dissolution of Marriage is the formal legal term for the legal ending of a marriage by a court, commonly called a divorce.

Dividends are a distribution of profits or surplus by a corporation to its shareholders.

Durable Clause is additional legal language incorporated into a Power of Attorney that maintains the enforceability if the Principals become incompetent or incapacitated.

Durable POA is the Author's term for a Power of Attorney designed for long-term (greater than five years) use with multiple Agents and optional safety features. The primary key difference that separates a Durable POA from a Complex POA is that the durability provisions are already active.

Durability Clause read the definition of Durable Clause.

Duress is a legal term that refers to threats, violence, constraints, or other action brought to bear on someone to do something against their will or better judgment.

Easement is a legal term that refers to the right to cross or otherwise use someone else's land for a specified purpose.

Employee Benefit Plan is an employer-based program that provides medical, health, and hospitalization benefits or income if the employee suffers from sickness, accident, or death.

Employee Retirement Income Security Act (ERISA) is a federal United States tax and labor law establishing minimum standards for private industry pension plans. It contains rules on the federal income tax effects of transactions associated with employee benefit plans. Source: govtrack.us and Investopedia.com

Employee Saving Plan is an employer-based program that is a pooled investment account that the employer usually matches the contributions, similar to a Defined Contribution Plan.

Employee Welfare Plan read the definition of Employee Benefit Plan.

Encumbrance is a third party's right to, interest in, or legal liability on property that may hinder the property owner's ability to transfer title or diminish the property's value.

Equity read the definition of Stock.

Estate is a person's net worth at any time, alive or dead; it is the sum of a person's assets – legal rights, interest, and entitlements to property of any kind – less all liabilities at that time. Source: kdanc.com and Wikipedia.org

Estate Planning is the process of designating who will receive a person's assets in the event of the person's death or incapacitation. With the help of legal and tax professionals, the goal is to ensure heirs and beneficiaries receive assets in a way that manages and minimizes taxes such as estate and gift taxes. Source: nerdwallet.com

Estate Tax is a federal tax levied on the net value of the estate of a deceased person before distribution to the heirs.

Exchange-Traded Fund (ETF) is a "basket" of securities that tracks an underlying index; unlike a mutual fund, the computation of ETF's NAV occurs throughout the trading day and can be bought and sold like a Stock. Actively managed ETFs do exist. Source: Investopedia.com

Executor is a person that the Testator nominates to carry out the instructions of a WILL. The executor's duties also include disbursing property to the beneficiaries as designated in the will, obtaining information about potential heirs, collecting and arranging for payment of debts of the estate, and approving or disapproving creditors' claims.

Family Educational Rights and Privacy Act (FERPA) is a United States federal law governing access to educational information and records by public entities such as potential employers, publicly funded educational institutions, and foreign governments. Source: Wikipedia.org

Fiduciary is a person or organization that acts on behalf of another individual and is legally bound to act solely in their best interest. Source: Investopedia.com

Final Disposition is the planning, executing, and managing of the bodily remains after death; this may include, but is not limited to, any of the following: (01) arrangements for viewing, (02) a funeral ceremony, memorial service, graveside service, or another last rite, and (03) a burial, cremation, or donation.

Financial Securities read the definition of Securities.

Fraud occurs when an individual or entity intentionally deceives another individual or entity to induce an unlawful gain or deny a right. The following are examples of different types of fraud: tax fraud, credit card fraud, wire fraud, securities fraud, and bankruptcy fraud.

Function Non-Socially is the Author's term for a person that demonstrates one or more of the following conditions: a person is unable to recognize people, unable to communicate with people, and unable to interact with people in a meaningful way.

Futures are a legal agreement to buy or sell a particular commodity asset or security at a predetermined price at a specified time in the future. Standardization of Futures contracts occurs for quality and quantity to facilitate trading on a futures exchange. Source: Investopedia.com

Futures Contract read the definition of Futures.

Gain read the definition of Capital Gain.

Gift Tax is a tax on the transfer of property by one individual to another while receiving nothing, or less than fair market value, in return. Source: Irs.gov

Grantor is an individual or other entity that creates a trust (i.e., the Trust owns the individual assets) regardless of whether the Grantor also functions as the trustee. Source: Investopedia.com

Gross Negligence read the definition of Recklessly.

Guardian is a person that is Court appointed to supervise a minor child's financial affairs, health care, or living arrangements.

Guardianship is the act of appointing a Guardian to serve in a fiduciary capacity that involves managing a minor child's financial affairs, health care, or living arrangements.

Healthy is the Author's term for a person that exhibits capacity with complete mental competence, thus fully capable of independent thought and actions, and functions socially.

Homestead Exemption is a legal provision that helps shield a home from some creditors following the death of a homeowner's spouse or the declaration of bankruptcy. The homestead tax exemption can also provide surviving spouses with ongoing property tax relief, usually based on a graduated scale, so homes with lower assessed values benefit the most. Source: oakandashrealty.com

Homestead Rights read the definition of Homestead Exemption.

Incapacitated is a person demonstrating one or more of the following conditions: (01) the person is incapable of making, participating, or communicating a decision regarding their health care. (02) The person cannot manage the following: their care, property, or financial affairs.

Inchoate is a state of activity or entitlement in character to be partially complete of an intended outcome or status.

Income Tax is a tax imposed on individuals or entities (taxpayers) based on their income or profits (taxable income). Source: Wikipedia.org

Incompetent is a person that demonstrates one or more of the following conditions: (01) The person cannot understand and appreciate the extent, nature, and probable consequences of a proposed medical and mental health decision that may or may not have life-sustaining implications. (02) The person cannot make an informed, intelligent decision in a reasonable amount of time. (03) The person cannot communicate a coherent decision no matter how simple the communication process is. (04) The person cannot rationally evaluate the risks and benefits of a proposed medical and mental health decision compared to the risks and benefits of alternatives to that decision.

Indemnify is the act of compensating a person for harm or loss.

Indemnification read the definition of Indemnify.

Index is a statistical measure of change in a representative group of individual data points. Influential global financial indices include, but are not limited to, the following: the Global Dow, the NASDAQ Composite, The Dow Jones Industrial Average, and the S&P 500. Source: Wikipedia.org and finance.yahoo.com

Index Fund is a type of mutual fund or exchange-traded fund that seeks to track the return of a market index. Source: Investo.gov

Individual Retirement Account (IRA) is a tax advantage account for retirement savings.

Inheritance Tax is a state tax that a beneficiary pays when receiving money or property from the estate of a deceased person; currently, only six states impose an inheritance tax; these are as follows: Iowa, Kentucky, Maryland, Nebraska, New Jersey, and Pennsylvania.

Insurance is a contractual agreement by which a person pays money (consideration) to a company, and the company promises to pay money (benefit) if the person suffers an injury or dies; the company pays for the value of the lost or damaged property or a death benefit. Source: Merriam-webster.com

Intangible property is a nonphysical property. Intangible Property examples include, but are not limited to, the following: (01) Intangible Person Property (Liquid Assets): Bank, Checking, Saving, and Cash Accounts, Certificates of Deposit, Money-Market Funds, U.S. Bill, Notes, ETF, Mutual Funds, Stocks, Bonds, Promissory Notes, and Debt Receivables. (02) Intellectual Property / Business: Business Interest and Ownership Rights; Copyrights, Patents, Trademarks; Royalties, License, Permits, Contractual Agreements; and Future Inheritances.

Intentionally is a state of mind that indicates that the person has deliberately acted with an intended result or engaged in conduct with the conscious objective to achieve the desired result. Intentionally is comparable to Willfully or Purposely when it comes to legal definitions. Source: Ky. Rev. Stat. § 501.020

Inter Vivos Trust read the definition of Living Trust.

Interest is the price a person pays to borrow money or the cost a person charges to lend money, generally quoted as an annual percentage of the loan amount.

Intestate Succession is the process by which the Court will distribute a person's property according to state law if the person dies without a WILL. Rules for distribution priority usually coincide with the relative's degree of separation. In order of priority, the relatives are as follows: Spouse → Children → Parents → Siblings → Grandchildren → Aunt or Uncle. Source: finance.zacks.com

Irrevocable Trust is a type of Trust where modification, amendment, or termination of its term cannot occur without the beneficiary's permission. By transferring all ownership of assets into the Trust, the Grantor effectively and legally removes their ownership rights to the assets. Source: Investopedia.com

Joint Tenancy is a designation status of ownership in property owned by two or more parties, the share of each passing to the other surviving party(s) without having to go through probate or court system. Source: Investopedia.com and lexico.com

Joint Tenancy with Right of Survivorship read the definition of Joint Tenancy.

Joint Venture is a combination of two or more parties that seek the development of a single enterprise or project for profit, sharing the risks associated with its development.

Judge is a public official appointed (usually through an election process) to decide cases in a court of law.

Knowingly is a state of mind that indicates that the person is aware that their conduct is of that nature or circumstance and the probable consequences of their actions.

Land Trust is a legal entity that takes ownership of or authority over a piece of property at the behest of the property owner. The creation of a land trust is primarily for liability and privacy protections for landowners. Source: Investopedia.com

Last Will and Testament read the definition of WILL.

Liable is when a Judge in a court of law makes a ruling that a person is legally responsible for causing damage or injury to another person; usually, that person has to pay compensation (money) to the damaged or injured person.

Lien is a form of security interest granted over an item of property to secure the payment of a debt or performance of some other obligation. Read the definition of Encumbrance. Source: Wikipedia.org

Living Trust is a type of Trust that is originated and funded by an individual during their lifetime example include, but are not limited to, the following: Irrevocable life insurance trust (ILIT), Grantor-retained annuity trust (GRAT), spousal lifetime access trust (SLAT), qualified personal residence trust (QPRT), Charitable remainder trust, and a charitable lead trust. Source: Investopedia.com

Margin is the collateral that a security holder must deposit (usually with a broker or an exchange) to cover some or all of the credit risk the holder poses for the counterparty. Source: Wikipedia.org

Medicaid is a federal and state program that helps with healthcare costs for some people with limited income and resources (low income). Medicaid offers benefits not typically covered by Medicare, including nursing home and personal care services. Source: dept.washington.edu and stlawrencehealthsystem.org

Medical Health Surrogate read the definition of Surrogate.

Medicare is a federal program that primarily offers health insurance to Americans aged 65 and older (Elderly). Source: definitivelifeinsurance.com

Mental Health Surrogate read the definition of Surrogate.

Mutual Fund is a professionally managed investment fund that pools money from many investors to purchase securities; funds are either active or passive. An index fund is an example of a passively managed fund. Source: Wikipedia.org

Naked Call Options is an options strategy in which an investor writes (sells) call options on the open market without owning the underlying security. Source: Investopedia.com

Naked Put Options is an options strategy in which the investor writes or sells Put Options without holding a short position in the underlying security. Source: Investopedia.com

Negligently is a state of mind that indicates that the person failed to exercise or act, in the given circumstances, a degree of care that a person of ordinary prudence would exercise under similar circumstances. Source: gillandchamas.com

Negotiable paper is a transferable, signed document that promises to pay a specified person (bearer) or the assignee a sum of money (payment) at a future date or on-demand.

Net Asset Value (NAV) is a computed value that consists of a company's total assets minus its total liabilities, commonly associated with Mutual Funds and Exchange-Traded Funds.

Non- Qualified Retirement Plan is an employer-based tax-deferred program, falls outside the Employee Retirement Income Security Act (ERISA) guidelines, and is exempt from the testing requirements. Nonqualified plans include deferred-compensation plans, executive bonus plans, and split-dollar life insurance plans.

Notary is a person authorized to perform certain legal formalities, especially to draw up or certify contracts, deeds, and other documents for use in other jurisdictions. Source: health.unl.edu

Notary Public read the definition of Notary.

Note Payable is a general ledger liability account in which a company records the face amounts of its issued promissory notes. Source: courses.lumenlearning.com

Notes are a form of debt security with an obligating repayment of a loan, at a predetermined interest rate, within a defined period and typically have an earlier maturity date than other debt securities, such as bonds. Source: uslegalforms.com

Ombudsman is an official appointed to investigate individuals' complaints against maladministration, especially that of public authorities.

Option is a contract that conveys to its owner, the holder, the right, but not the obligation, to buy or sell an underlying asset or instrument at a specified strike price on or before a specified date. Source: lightspeed.com

Partnership is an arrangement between two or more people to oversee business operations and share profits and losses. Source: Investopedia.com

Pension Plan read the definition of Defined Benefit Plan.

Perjury is the offense of willfully stating an untruth in a court after having taken an oath or affirmation.

Personal Property is Tangible or Intangible Property that is not Real Property.

Petition is the title of a legal pleading that initiates a legal case, generally in a civil lawsuit that seeks non-monetary or "equitable" relief.

Petitioner is a person who pleads with a governmental institution for a legal remedy or a redress of grievances through a petition.

Plaintiff is a person who brings a case against another (Defendant) in a court of law.

Power of Attorney (POA) is a legal document involving the Agent and the Principal; this legal document enables the Agent to act on behalf of the Principal.

Principal is a person that establishes a Power of Attorney; the Principal names an Agent and bestows that person the ability to perform actions on the Principal's behalf.

Probate Court is a segment of the judicial system that primarily handles such matters as wills, estates, conservatorships, and guardianships, as well as the commitment of a person with psychiatric disabilities to institutions designed to help them. Source: wcalabama.com

Profit Sharing is an employer-based program with an incentivized compensation plan that gives employees a certain percentage of a company's profits.

Promissory Notes is a debt instrument that contains a written promise by one party (the note's issuer or maker) to pay another party (the note's payee) a

defined sum of money, either on demand or at a specified future date. Source: sec.gov

Proprietorship is a type of enterprise owned and run by one person and in which there is no legal distinction between the owner and the business entity. Source: Wikipedia.org

Protector is a fiduciary position commonly found in trust law whose job is to direct or restrain the trustee concerning the trust administration and its assets. Concerning Power of Attorney (Durable & Complex), the Protector's job is to safeguard the best interest/wishes of the Principal (primarily in a passive capacity) and provides basic administrative support (ensuring transparency) to the Agent. However, if the Agent violates their role as a Fiduciary, it is the role of the Protector to step in, relieve the Agent, and protect the Principal's rights and interests.

Put is an option contract that gives the holder (buyer) the right, but not the obligation, to sell an asset, at a specified price (Strike), by (or at) a specified date (the expiry or maturity) to the writer (Seller) of the Put. Source: Wikipedia.org

Put Options read the definition of Put.

Purposely read the definition of Intentionally.

Qualified Retirement Plan is an employer-based program that meets specific IRS Code requirements in form and operation to provide retirement income to designated employees and their beneficiaries. Examples of a qualified retirement plan include the following: 401(k) plans, 403(b) plans, profit-sharing plans, and Keogh (HR-10) plans.

Real Estate refers to the physical land, structures, and resources. Real estate examples include, but are not limited to, the following: (01) Natural Property: Forest, Range, Wetlands, and Vacant Lot. (02) Residential Property: Primary Residence, Second Home, Vacation House, Duplex, Lot and Mobile Home, Cooperative Apartment, Condominium, Co-op, and Time-Share Unit. (03) Income Producing Property: Residential, Farm, Agricultural Land, Subdivision, Campground, Commercial (retail, office, and warehouse), Industrial, Hotel, Motel, and Marina Dock Space. Source: coursehero.com

Real Property includes the physical property of the real estate, but it expands its definition to include a bundle of ownership and usage rights. Source: Investopedia.com

Recklessly is a state of mind that indicates that the person fails to perceive a substantial and unjustifiable risk that the result will occur or that the circumstance exists. The risk must be of such nature and degree

that failure to perceive it constitutes a gross deviation from the standard of care that a reasonable person would observe in the situation. Gross Negligence is comparable to Recklessly when it comes to legal definitions. Source: Ky. Rev. Stat. § 501.020

Respondent is the party answerable to the Petitioner's claims, who brought the action to Court.

Revocable Trust is a type of Trust where modification, amendment, or termination of its term can occur by the Grantor or the originator of the Trust. During the life of the Trust, the Grantor can still receive the earned income distribution upon the Grantor's death property transfer to the Trust's beneficiaries. Source: thekapfirm.com

Revocation is the act of a person having authority to annul or cancel a bestow power, gift, or benefit of another person or to annul or cancel a statement, document, or promise, so it is no longer effective.

Roth IRA is an IRA in which taxation of initial contributions occurs; however, the growth (capital gains, interests, and dividends) is not taxable.

Securities are tradable financial assets consisting of Equities and Fix Income instruments; examples include, but are not limited to, the following: Stocks, Mutual Funds, ETFs, Bonds, and Options.

Security Deed read the definition of Deed of Trust.

Service Providers shall include (but not be limited to) all occupational specialists, business (profit/non-profits), and governmental entities that perform the following: judiciary (criminal/civil), educational, extracurricular, childcare/daycare, healthcare, insurance, religious, et cetera.

Settlor read the definition of Grantor.

Short Put read the definition of Naked Put Options.

Simple POA is an Author's term for a Power of Attorney designed for short-term (less than five years) use with an Agent whose honor is beyond reproach and doubt.

Social Security is a social welfare and insurance program in the United States of America funded through payroll taxes that provide individuals with retirement or disability income.

Special POA is an Author's term for a Power of Attorney designed for short-term (less than five years) use with an Agent whose honor is beyond reproach and doubt. The primary key difference that separates a Special POA from a Simple POA is that a Special POA has a limited scope and purpose.

Springing Powers is additional legal language in a Power of Attorney that delays the Agent's ability to act on behalf of the Principal until an event occurs, thus "springing" into action. Source: cloudways.com

Sprinkling Powers is additional legal language that gives the discretionary decision-making powers to the Fiduciary usually associated with the distribution of income or property.

Stock is financial security representing the ownership of a fraction of a corporation.

Stock bonus is an issue of Stock shares by a company in place of cash or dividends.

Stock Certificates are physical pieces of paper representing a shareholder's ownership in a company.

Stock Index measures a stock market or a subset of the stock market that helps investors compare current stock price levels with past prices to calculate market performance. Source: Wikipedia.org

Stock Market Index read the definition of Stock Index.

Stock Option is a right (not the obligation) that allows an investor to buy or sell a stock at an agreed-upon price and date. Source: Investopedia.com

Subservient Agent is an Author's term for a subordinate Agent or Delegate. Furthermore, a subordinate Agent shall refer to an Agent or Surrogate in a different legal document (Power of Attorney or Advance Directive) that the Protector has the power over.

Surety is a person who takes responsibility for another person's performance or undertaking; examples include, but are not limited to, the following: appearing in Court or paying a debt.

Surrogate is a person that can only make Medical or Mental Health Care decisions on another person's behalf, especially when that person is incapacitated or incompetent. Rarely is a Surrogate court appointed; however, it can be. Surrogate priority usually occurs due to relationship status, for example, Spouse → Adult Children → Parents → Adult Siblings → Adult Grandchildren → Close friends.

Tangible Property is a physical property that is movable and not Real Property. Tangible Property examples include, but are not limited to, the following: (01) Tangible Person Property: Animals; Antiques; Appliances; Art; Bicycles; Books; Clothing; Fur; Cameras, Photographic, and Video Equipment; Computer Equipment; China, Crystal, Silver Bullion; Gold Bullion; Coins, Stamps;

Collectibles (records, dolls, Sports cards, et cetera.); Electronic Equipment; Family Heirlooms; Household Furnishings; Furniture; Hobbies; Jewelry; Letters, Documents, Papers; Medals, Awards, Trophies; Musical Instrument; Pets; Photographs; Precious Metals; Religious Items, Artifacts; Sentimental Items; Sports Equipment; Tools; Wedding and Engagement Rings, and Watches. (02) Title Tangible Personal Property: Vehicles, Boats, Yachts, Aircraft, Airplane, Automobiles, Boats, Motorcycles, and Motor Home/RVs.

Tax Credit is an item that reduces the income tax a person may owe dollar-for-dollar. Tax Credits are more valuable than Tax Deductions of the same amount.

Tax Deduction is an item a person can subtract from their taxable income to lower the amount of taxes owed.

Tax Exemption is an item that excludes certain income, revenue, or even taxpayers from taxation.

Tenancy in Common is a designation status of ownership in property owned in a shared tenancy in which each holder has a distinct, separately transferable interest.

Tenancy by the Entirety is a designation status of ownership in property owned in a shared tenancy reserved for married couples to hold an equal interest in a property and survivorship rights, with each spouse owning 100% of the property.

Testament is an act by which a person determines the disposition of their property after death

Testamentary Trust is a type of Trust that is irrevocable by design; the creation and funding occur after the death of its creator from the deceased's estate according to the terms of their WILL. The only way to change a testamentary trust (or cancel it) is to alter the will of the Trust's creator before they die. Source: Investopedia.com, smartasset.com, and independenttrust.com

Testator is a person who has died and left a WILL or testament in force.

Traditional IRA is an IRA in which the initial contributions are tax-deferred; however, the growth (capital gains, interest, and dividends) is taxable.

Trust is a fiduciary legal relationship in which the holder (Grantor) of a right or property gives it to another person or entity (Trustee), usually to reduce liability exposure and to safe keep said right or property for another person (Beneficiary) to use and enjoy.

Trust Company is a legal entity that acts as a fiduciary, agent, or trustee on behalf of a person or business for a trust. A trust company typically deals with the administration, management, and eventual transfer of assets to beneficiaries. Source: Investopedia.com

Trustee is an individual (person or firm) that holds and administers property or assets for the benefit of a third party, usually serving in a fiduciary capacity. Source: Investopedia.com

Trustmaker read the definition of Grantor.

Trustor read the definition of Grantor.

Undue Influence is influencing a person to induce an act that would not occur otherwise based on his or her own free will or without adequate attention to the consequences. Source: coursehero.com

Uncovered Put read the definition of Naked Put Options.

Wantonly is a state of mind that indicates that the person is aware of and consciously disregards a substantial and unjustifiable risk that the result will occur or that the circumstance exists. The risk must be of such nature and degree that disregard constitutes a gross deviation from the standard of conduct that a reasonable person would observe in the situation. Source: Ky. Rev. Stat. § 501.020

Warrants give the holder the right, but not the obligation, to purchase a company's stock at a specific price and date directly from the company. Source: corporatefinanceinstitute.com and Investopedia.com

Welfare Benefit Plan read the definition of Employee Benefit Plan.

Will is a legal document in which the Testator writes out their wishes regarding the care of the minor child(ren) and the distribution of the assets after the Testator's death to a Beneficiary.

Willfully read the definition of Intentionally.

Withdrawal Receipts is a written instrument acknowledging receipt of funds from an account maintained with the Insured by a depositor, including but not limited to withdrawal slips.

Witness is a person who is an adult that is not a party to the transaction and thus not biased. A witness ensures that all parties signed the legal document(s) and that no forgery occurred.

Source Information



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By Michelangelo

Michael Skale

March 01, 2020



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Blue Version
Rod of Asclepius,
with Snake around it
Philippe Verdy

2006



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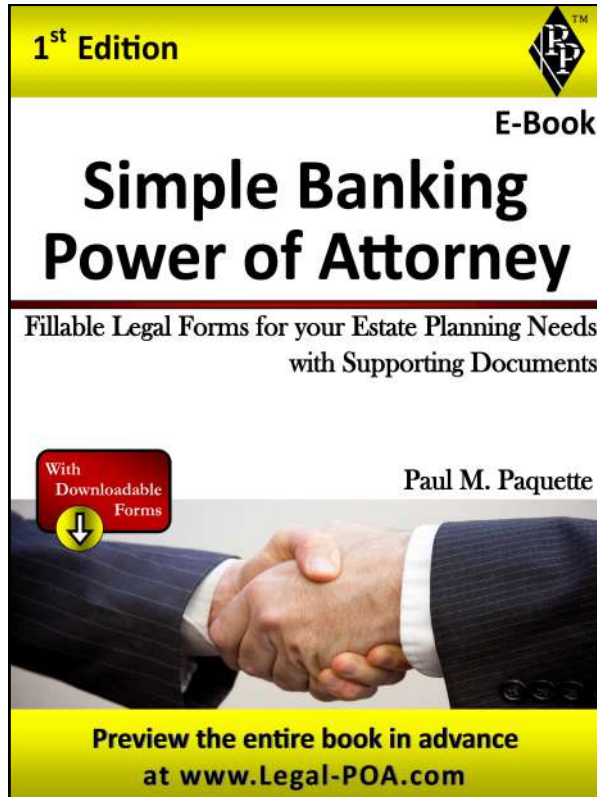
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Simple Banking Power of Attorney

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, to handle Banking activities and perform limited Financial Activities.

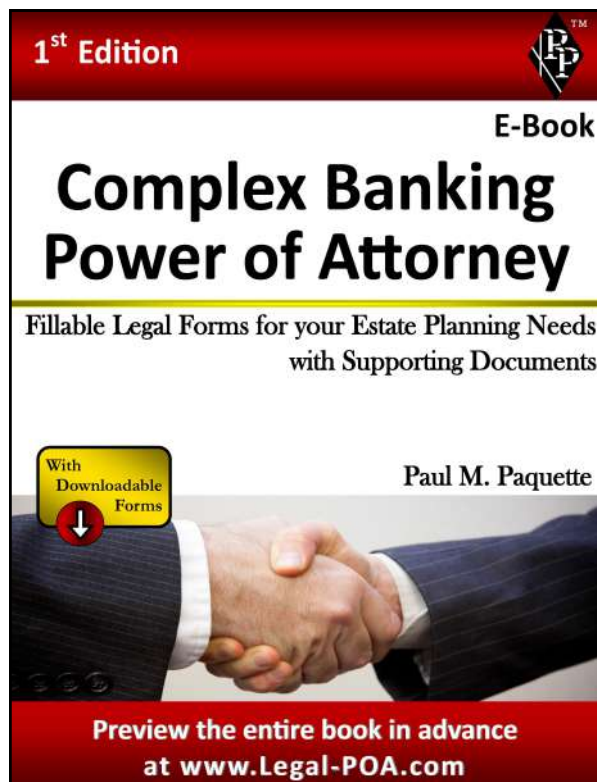
Key Details:

- Names only one Agent
- Effective Immediately
- Define Expiration Date
- Built-In Safety Features

Optional:

- Durability Provisions

Design for short-term (less than five years) use with an Agent whose honor is beyond reproach and doubt.



Complex Banking Power of Attorney

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, to handle Banking activities and perform limited Financial Activities.

Key Details:

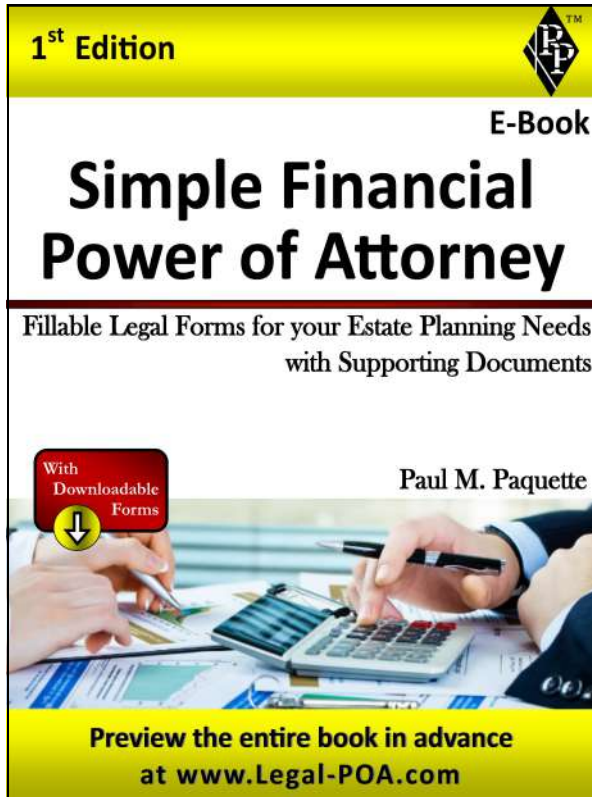
- Names multiple Agent with successor's Agent
- Variable Effective Date
- Variable Expiration Date
- Built-In Safety Features
- Sprinkling Powers

Optional:

- Durability Provisions
- Springing Powers
- Agent Co-Power Sharing
- Protector Provisions
- Delegate Provision
- Security Footer Settings

Design for long-term (greater than five years) use, preferably with multiple Agents to reflect the changing realities of life with optional safety features that create additional administrative burdens but with some checks and balances on the Agent's power.

Also Available



Simple Financial Power of Attorney

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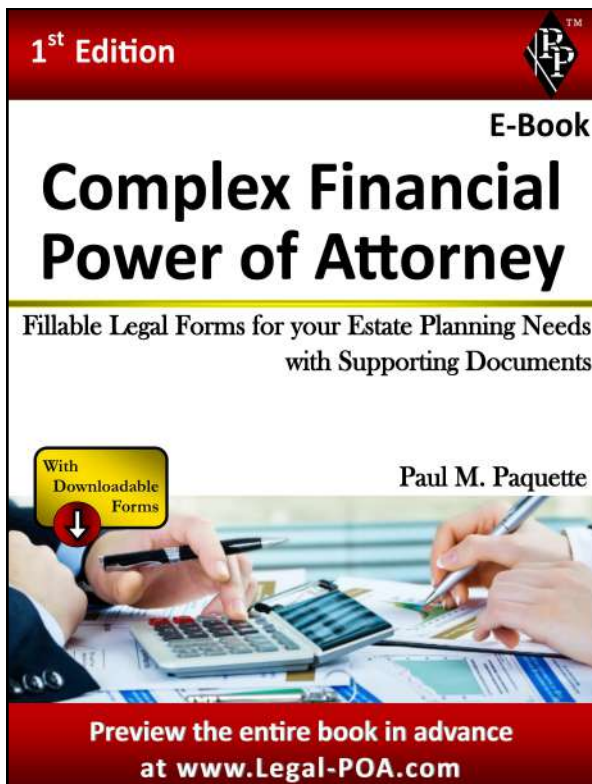
Key Details:

- Names only one Agent
- Effective Immediately
- Define Expiration Date
- Built-In Safety Features

Optional:

- Durability Provisions

Design for short-term (less than five years) use with an Agent whose honor is beyond reproach and doubt.



Complex Financial Power of Attorney

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, to handle Financial activities and perform Financial Activities.

Key Details:

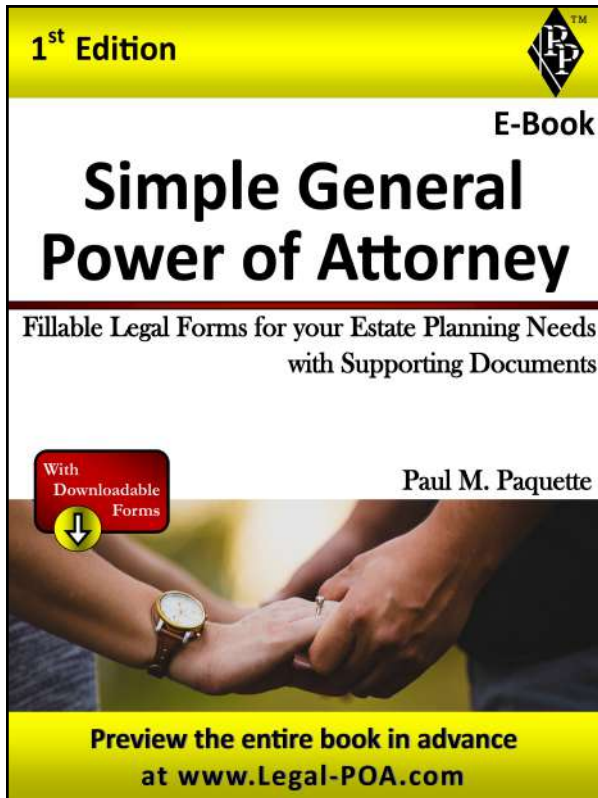
- Names multiple Agent with successor's Agent
- Variable Effective Date
- Variable Expiration Date
- Built-In Safety Features
- Sprinkling Powers

Optional:

- Durability Provisions
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- Security Footer Settings

Design for long-term (greater than five years) use, preferably with multiple Agents to reflect the changing realities of life with optional safety features that create additional administrative burdens but with some checks and balances on the Agent's power.

Also Available



Simple General Power of Attorney

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, to have broad and sweeping powers regarding the Principal's property and affairs.

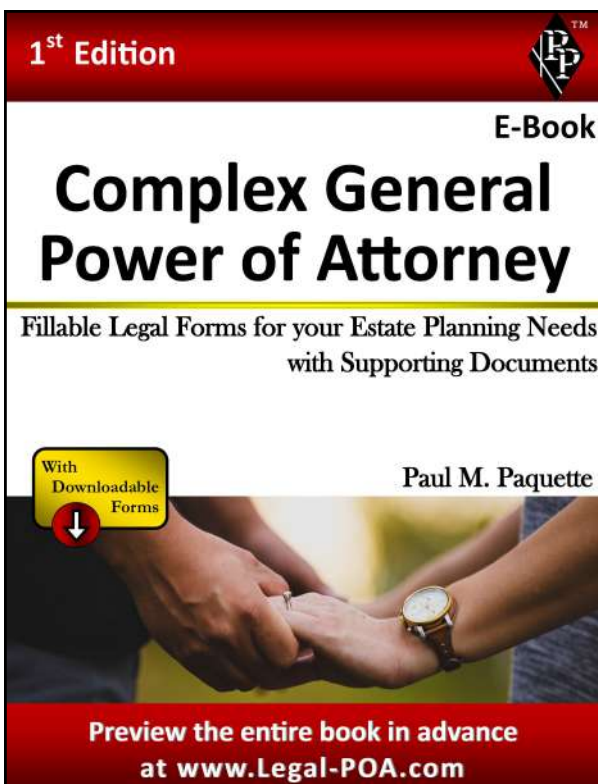
Key Details:

- Names only one Agent
- Effective Immediately
- Define Expiration Date
- Built-In Safety Features

Optional:

- Durability Provisions

Design for short-term (less than five years) use with an Agent whose honor is beyond reproach and doubt.



Complex General Power of Attorney

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, to have broad and sweeping powers regarding the Principal's property and affairs.

Key Details:

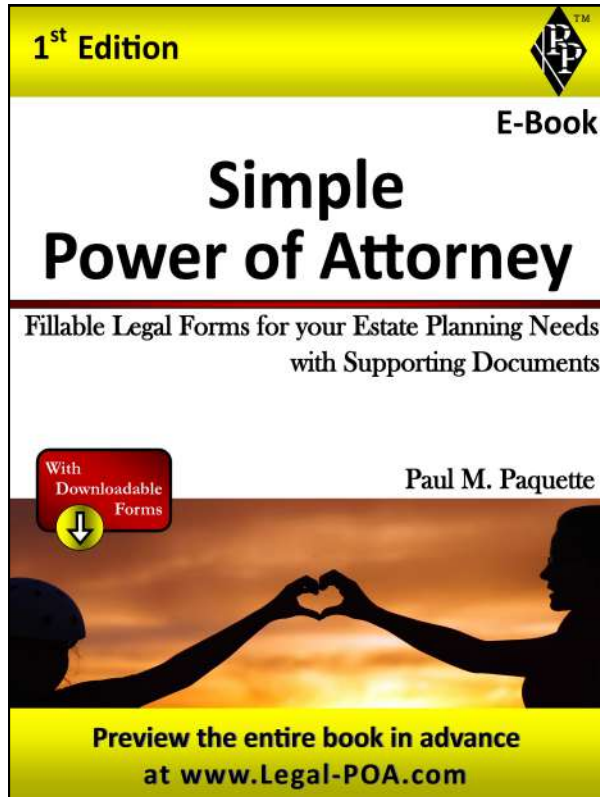
- Names multiple Agent with successor's Agent
- Variable Effective Date
- Variable Expiration Date
- Built-In Safety Features
- Sprinkling Powers

Optional:

- Durability Provisions
- Springing Powers
- Agent Co-Power Sharing
- Protector Provisions
- Delegate Provision
- Security Footer Settings

Design for long-term (greater than five years) use, preferably with multiple Agents to reflect the changing realities of life with optional safety features that create additional administrative burdens but with some checks and balances on the Agent's power.

Also Available



Simple Power of Attorney

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, with limited powers (written by the Principal) and abilities regarding the Principal's property and affairs.

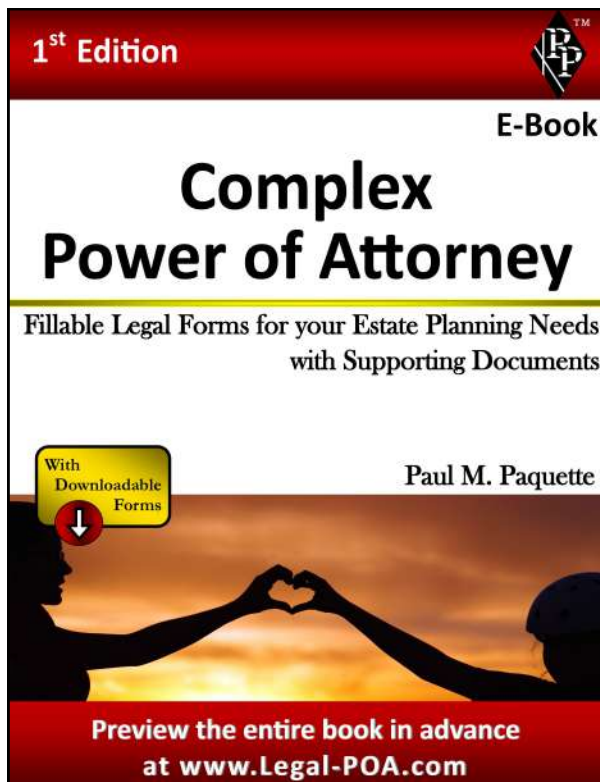
Key Details:

- Names only one Agent
- Effective Immediately
- Define Expiration Date
- Built-In Safety Features

Optional:

- Durability Provisions

Design for short-term (less than five years) use with an Agent whose honor is beyond reproach and doubt.



Complex Power of Attorney

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, with limited powers (written by the Principal) and abilities regarding the Principal's property and affairs.

Key Details:

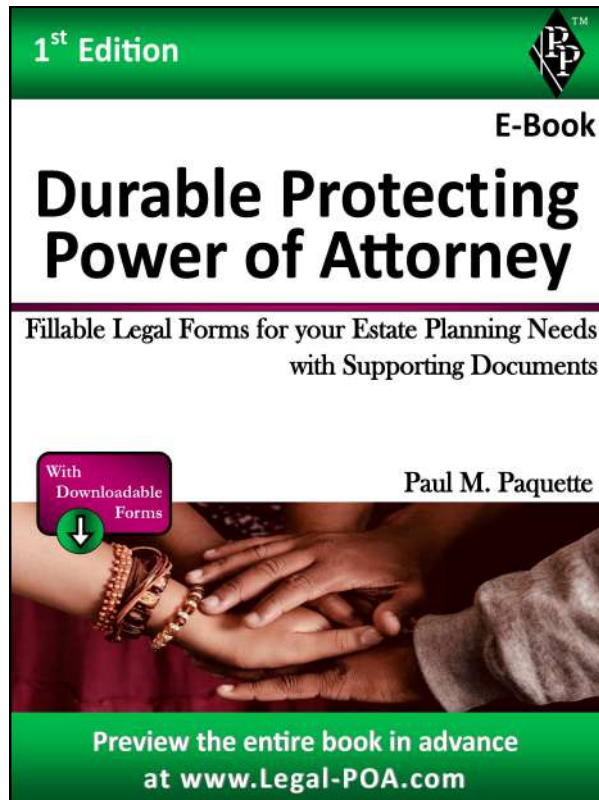
- Names multiple Agent with successor's Agent
- Variable Effective Date
- Variable Expiration Date
- Built-In Safety Features
- Sprinkling Powers

Optional:

- Durability Provisions
- Springing Powers
- Agent Co-Power Sharing
- Protector Provisions
- Delegate Provision
- Security Footer Settings

Design for long-term (greater than five years) use, preferably with multiple Agents to reflect the changing realities of life with optional safety features that create additional administrative burdens but with some checks and balances on the Agent's power.

Also Available



Durable Protecting Power of Attorney

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, with the power to act in an administrative capacity, intervene when the subservient Agent violates their fiduciary duties, and ensure transparency. Thus, the Agent serves as a "Protector" of the Principal's interest and property.

Key Details: Optional:

- Names multiple Agent with successor's Agent
- Variable Effective Date
- Variable Expiration Date
- Built-In Safety Features
- Sprinkling Powers
- Durability Provisions
- Springing Powers
- Agent Co-Power Sharing
- Delegate Provision
- Security Footer Settings

Design for long-term (greater than five years) use, preferably with multiple Agents to reflect the changing realities of life with optional safety features that create additional administrative burdens but with some checks and balances on the Agent's power.

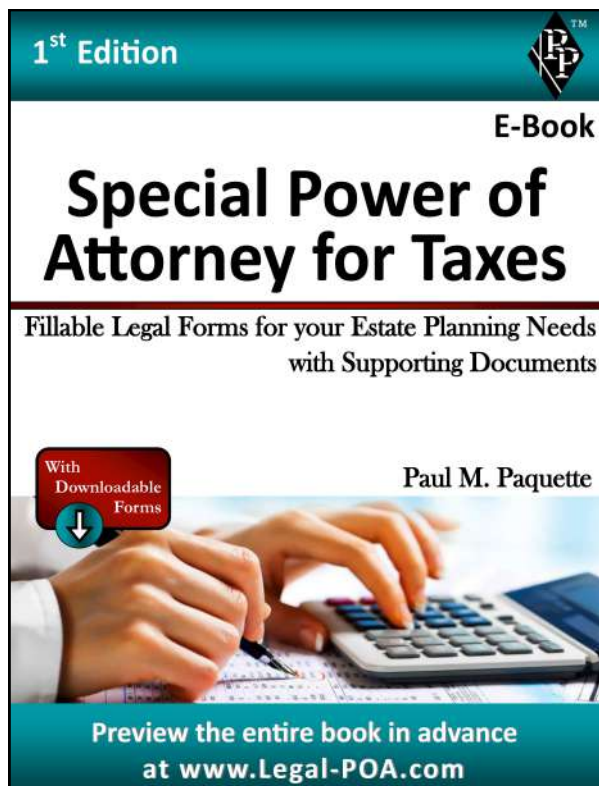
Special Power of Attorney for Taxes

is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, with the power and abilities to handle Taxation Matters.

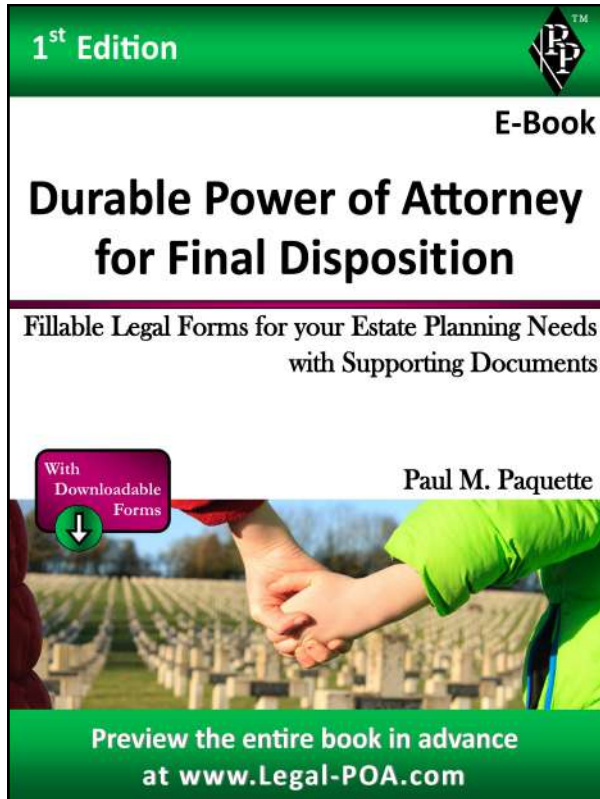
Key Details: Optional:

- Names only one Agent
- Effective Immediately
- Define Expiration Date
- Built-In Safety Features
- Durability Provisions

Design for short-term (less than five years) use with an Agent whose honor is beyond reproach and doubt.



Also Available



Durable Power of Attorney for Final Disposition


is a legal document that allows you, the Principal, to appoint a person you trust, the Agent, to handle the Principal's last wishes and preferences regarding Final Disposition (Funeral & Burial).

Key Details: Optional:

- Names multiple Agent with successor's Agent
- Variable Effective Date
- Variable Expiration Date
- Built-In Safety Features
- Sprinkling Powers
- Durability Provisions
- Springing Powers
- Agent Co-Power Sharing
- Protector Provisions
- Delegate Provision
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Design for long-term (greater than five years) use, preferably with multiple Agents to reflect the changing realities of life with optional safety features that create additional administrative burdens but with some checks and balances on the Agent's power.


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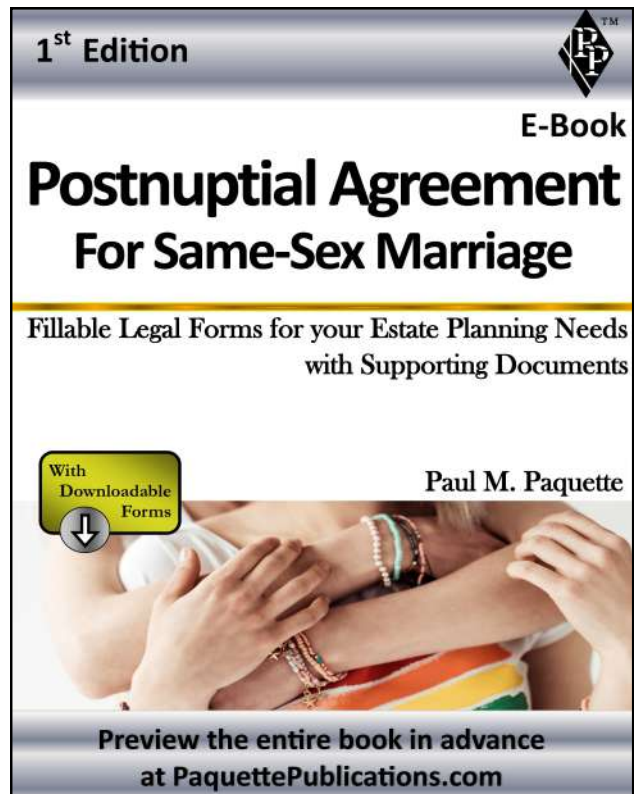
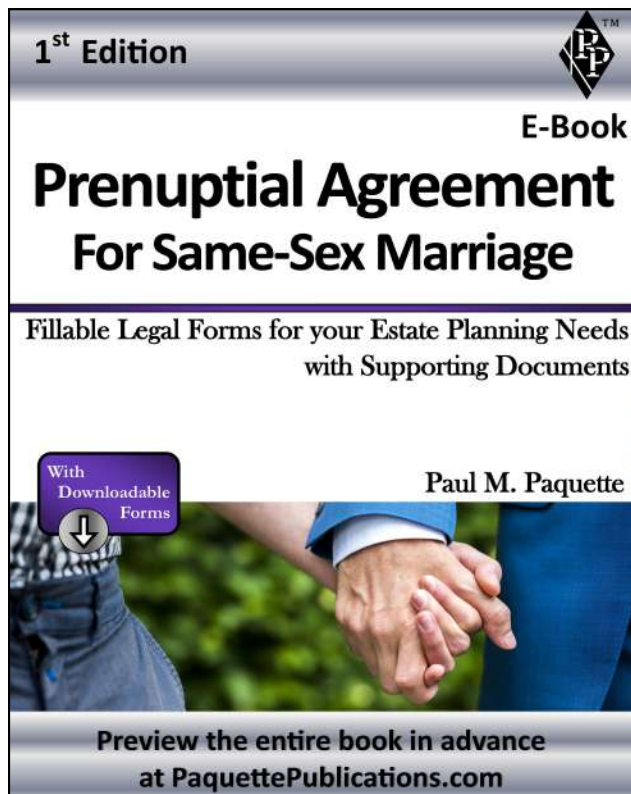
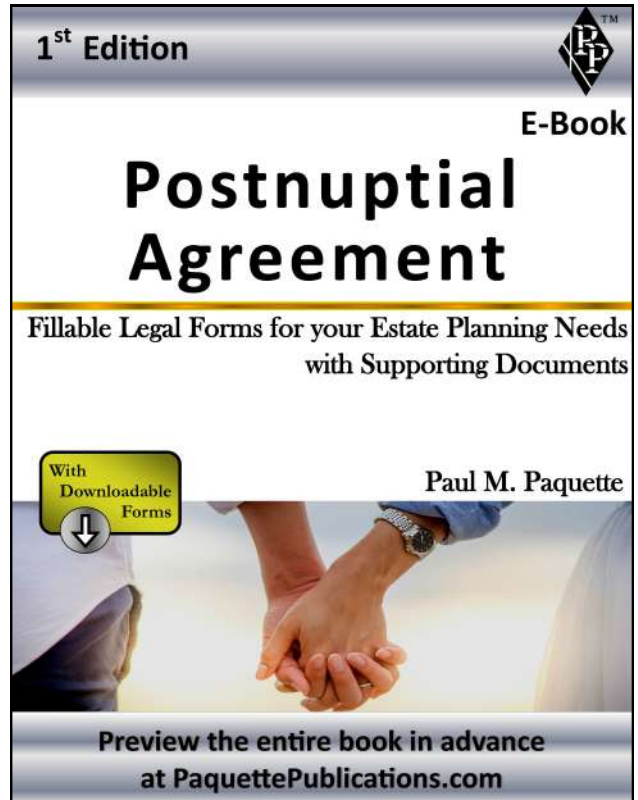
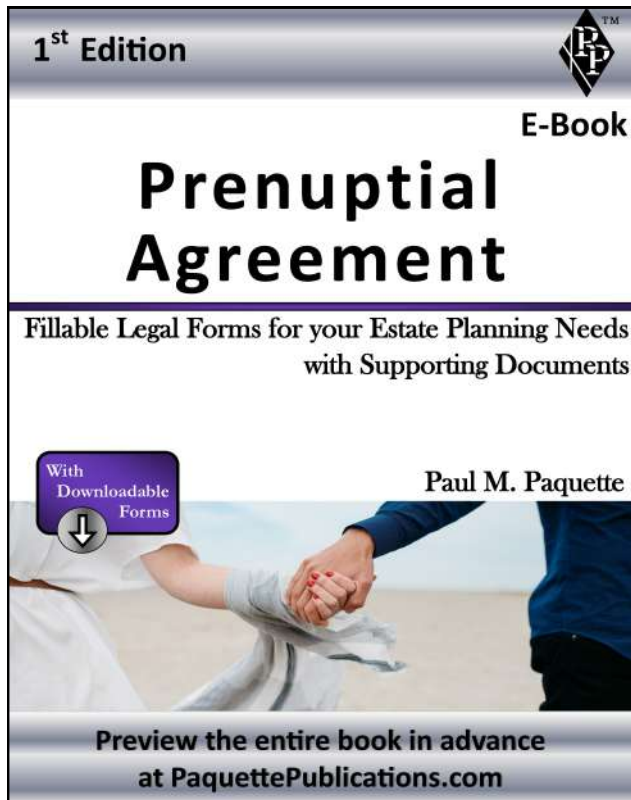
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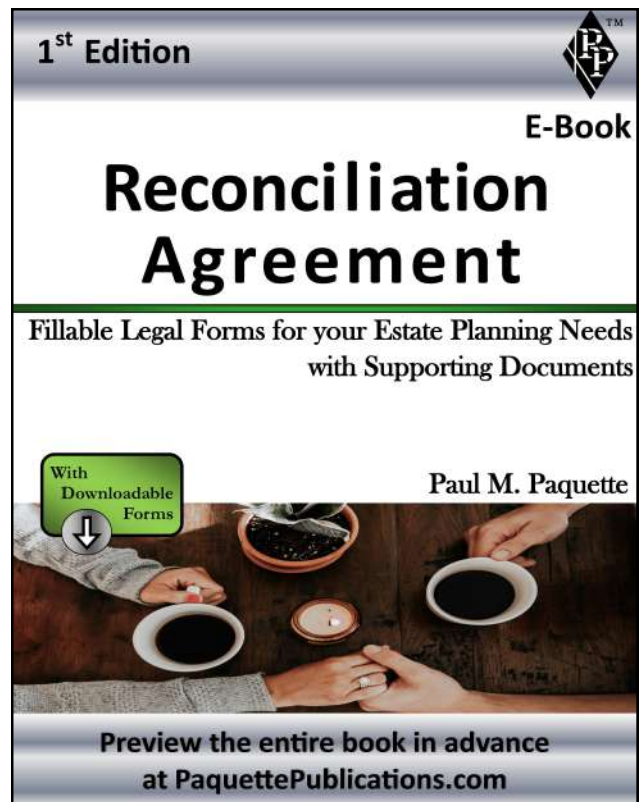
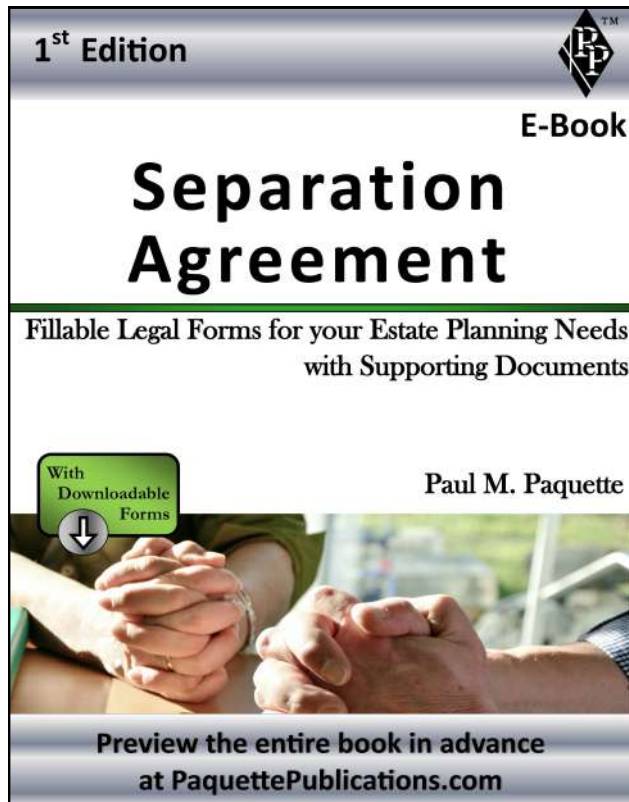
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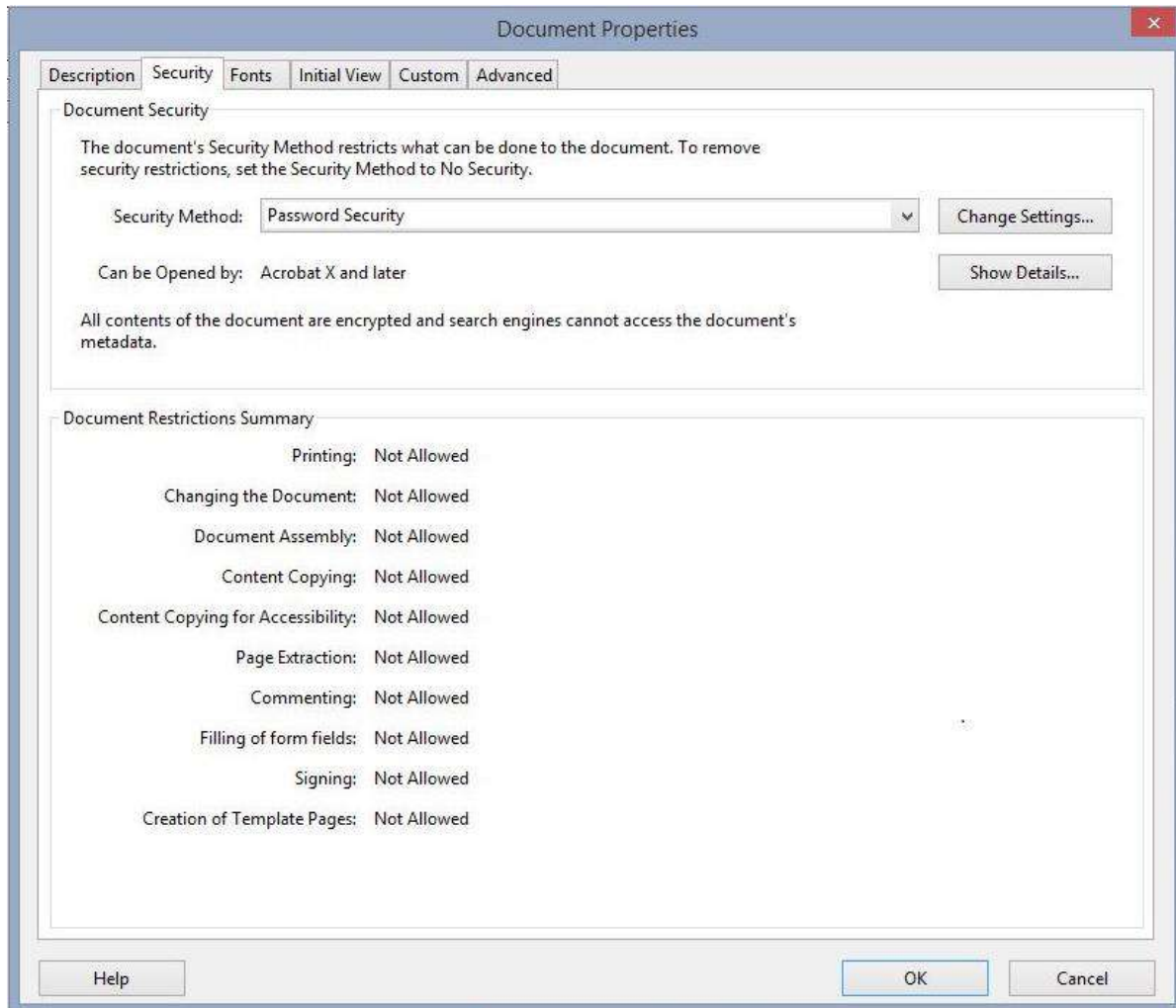
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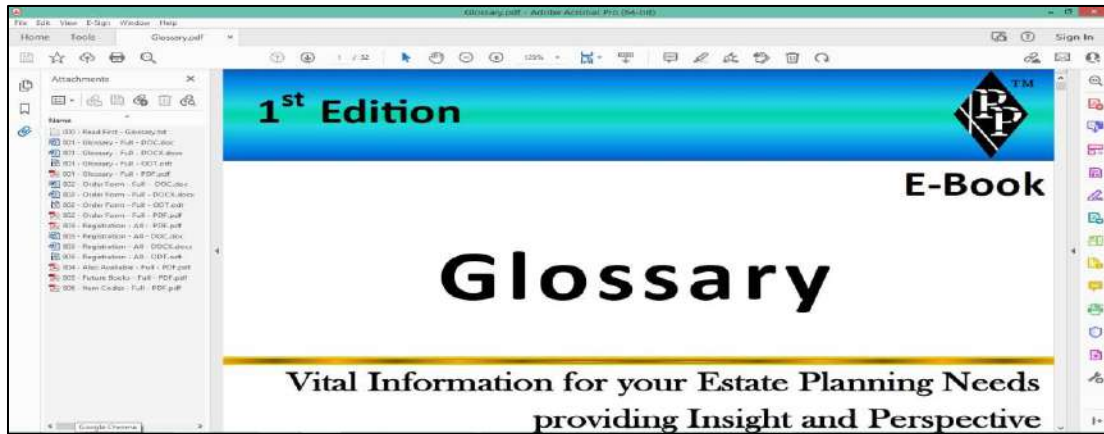
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 - (03) Double Click on the “Read First.txt” file to verify integrity.
- **Macintosh:**
 - (01) Open PDF and click on the attached file with the “TXT” Extention.
 - (02) Double Click on the “Read First.txt” file.

Storing the Form Files onto the Computer:

The Form Files in the attachment window are for reference. To use the Form Files, the Purchaser or User must transfer these files to their computer; once on the computer, the Purchaser or User can edit and save the Form Files as desired.

- **Windows (2000, XP, Vista, 7, 8, 8.1, 10):**
 - (01) Open PDF and click on the attached file.
 - (02) Drag and Pull the file (DOC, DOCX, PDF, ODT) to the desired destination.
 - (03) Double Click the file to verify integrity.
- **Macintosh:**
 - (01) Open PDF and click on the attached file.
 - (02) Double Click on the (DOC, DOCX, PDF, ODT) file.

Word Processor Program



The Purchaser or User can open, edit, print, and save the Form Files in the attachments window utilizing a word processing program. Popular Word Processing Program includes Microsoft Words, WordPerfect, Open Office, and Libre Office. All word processing forms come in the following (DOC, DOCX, ODT). Word Processing Program is not available, nor does Paquette Publications offer Technical Support for Word Processor Program.

Portable Document Format (PDF) Editor



The Purchaser or User can open, edit, print, and save the Form Files in the attachments window utilizing a PDF Editor program. Popular PDF Editor includes Adobe Acrobat Pro, Nitro Pro 11, PDF-Xchange Editor, Master PDF Editor, and CutePDF Writer. PDF Editor is not available, nor does Paquette Publications offer Technical Support for PDF Editor. Adobe Acrobat Reader is free to download at www.adobe.com. Please Note: due to encryption standards of **256-Bit AES**, this PDF is only backward compatible (read/write) with **Adobe Acrobat X or later**.

Printer Setting

Depending on the Printer capabilities and settings, the Forms File (DOC, DOCX, ODT) in the attachment window may need editing to prevent cut-off text from occurring near the margins. The easiest way to solve this problem is to edit/fill out the (DOC, DOCX, ODT) file, convert, and save the file as a PDF document. PDF files are easier, more versatile, and present fewer errors when printing. Paquette Publications do not offer Printing/Printer Technical Support.

Editing/Modification Recommendation

If the Purchaser or User plans to make changes to the legal document in question, it is highly advantageous that the Purchaser or User utilize the (DOC, DOCX, or ODT) file format. If the Purchaser or User is content with the choice selection, provisions, and options currently available with minor changes (if applicable), then it is highly recommended that the Purchaser or User utilize the PDF file format.