

**THIS IS HOW COLORADO'S EXPEDITED ESTATE DISTRIBUTION LAWS ALLOW YOUR HOME AND OTHER ASSETS BELOW TO GO DIRECTLY TO YOUR FAMILY IN 1 DAY WITH NO COSTLY WILL, NO PROBATE, NO LIVING TRUST AND NO LEGAL FEES FOR YOU OR FOR YOUR FAMILY.**

No Will, Trust, Probate or Legal Fees are required under Colorado law to leave the assets on this page to your family the moment you pass away regardless of their value. You retain 100% ownership of these assets in your name alone to do with as you please until the day you die and you can always change who gets them yourself. Here's how you do it:

### **HOME & OTHER COLORADO REAL ESTATE**

- A Colorado Beneficiary Deed, authorized by Colorado law CRS 15-15-402, leaves your home and any other Colorado real estate to your family or other loved ones the moment you pass away. To do this you need:
  - (1) A Beneficiary Deed form
  - (2) The instructions and affidavit your family will need to record after your death
  - (3) The instructions and form needed to revoke this deed and
  - (4) If you are married, the instructions and affidavit needed when your spouse passes away.
- This deed must be signed, notarized and recorded in the County where your home is located.
- A separate deed is required for each piece of Colorado real estate you own.
- Until your death, your home remains in your name alone to do with as you please. *Your home does not have to be paid off to do this.* You can change this deed at any time by recording a new deed.

**Under Colorado Law, ALL homes and other real estate left to someone in a Will require probate. **WARNING: A Beneficiary Deed alone is not sufficient to leave your home to someone. You also need the affidavit mentioned in (2) above to complete the transfer on the public record.****

### **BANK ACCOUNTS**

- All of your bank accounts (Checking, Savings, CD's, Money Market etc) can be set up with a "Pay on Death" also known as a "POD" provision, authorized by Colorado Law CRS 15-15-221: Whoever you name on these accounts will automatically get the money in these accounts upon your death.
- Prior to your death, these accounts are 100% yours to do with as you please.
- Your bank does this upon your request for FREE.

### **STOCKS & BONDS**

- These are set up just like bank accounts. The only difference is that you use the term "Transfer on Death" also known as "TOD", authorized by Colorado Law CRS 15-15-301.
- Your stock broker or investment company should do this upon your request for FREE.

### **LIFE INSURANCE, ANNUITIES & RETIREMENT**

- All of these assets have "Pay on Death" provisions and will go to whomever you named as the beneficiary when you die.

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- These are set up to avoid probate in the contract you sign at the time you purchase them. Just be sure you have the correct beneficiaries named.

### **WHAT TO DO WITH THE REST OF YOUR PERSONAL ASSETS**

- The rest of your personal assets (car, furniture, jewelry, etc) can go directly to your family with n legal fees if the total value of these assets is **under \$50,000** at the time of your death excluding a
- The value of these assets is determined by what they would sell for after your death, not what you paid for them.
- There is an 11 day waiting period to transfer the titles on vehicles even though you can take immediate possession of the vehicle. This is authorized by Colorado Law CRS 15-12-1201.
- You can give some of these assets away during your lifetime if it becomes necessary to do so to keep the total value of these assets under \$50,000 at the time of your death.

### **LEAVING SPECIFIC ITEMS OF YOUR PERSONAL PROPERTY TO PEOPLE**

- A Tangible Personal Property Memorandum is the legal document required to leave special things like jewelry, keepsakes, pieces of furniture, paintings, cars, etc. to certain individuals. Authorized by Colorado Law CRS 15-11-513.
- **You must have a Colorado Will that specifically allows you to do this.** The Wills we offer for free have this provision in them.

### **BEING PREPARED FOR YOUR PHYSICAL OR MENTAL INCAPACITY**

- Over half of all Colorado residents become incapacitated at sometime before they pass away.
- A Living Will, Medical Power of Attorney and General Durable Power of Attorney are absolutely necessary to designate someone to manage your affairs and make medical decisions for you if you are unable to do so yourself. Not having these documents can cost you \$1,000s in legal fees and court costs for guardianship and conservatorship and \$1,000s in medical expenses you may not want to spend depending on your condition.
- Without exception, every adult needs these 3 documents.
- Colorado's Living Will and General Durable Power of Attorney laws changed in 2010. These documents on this website all have the new 2010 changes.
- You can get all three of these documents with the 2010 updates for only \$15.00 in the FREE Will section.

***DOING THIS FOR YOUR ESTATE OR YOUR PARENT'S ESTATES  
CAN SAVE \$1,000s IN UNNECESSARY LEGAL FEES AND  
MONTHS OF TIME.***

**We are the only Colorado firm that offers complete packets of all the documents you need to do this and that your heirs need to handle your estate themselves after your death. This is what our online packet for estates with Colorado real includes:**

- (1) A Colorado Beneficiary Deed and all the instructions and documents needed to go with it.
- (2) The forms and instructions your family will need to collect and distribute bank accounts, stocks, bonds, your car and other personal property after you death so no lawyer has to be hired.
- (3) The Colorado Estate Organizer and Inventory form so your family knows what you have and where it's at.

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- ❖ You retain 100% ownership of your assets until you die
- ❖ Your mortgage does **NOT** have to be paid off to do this