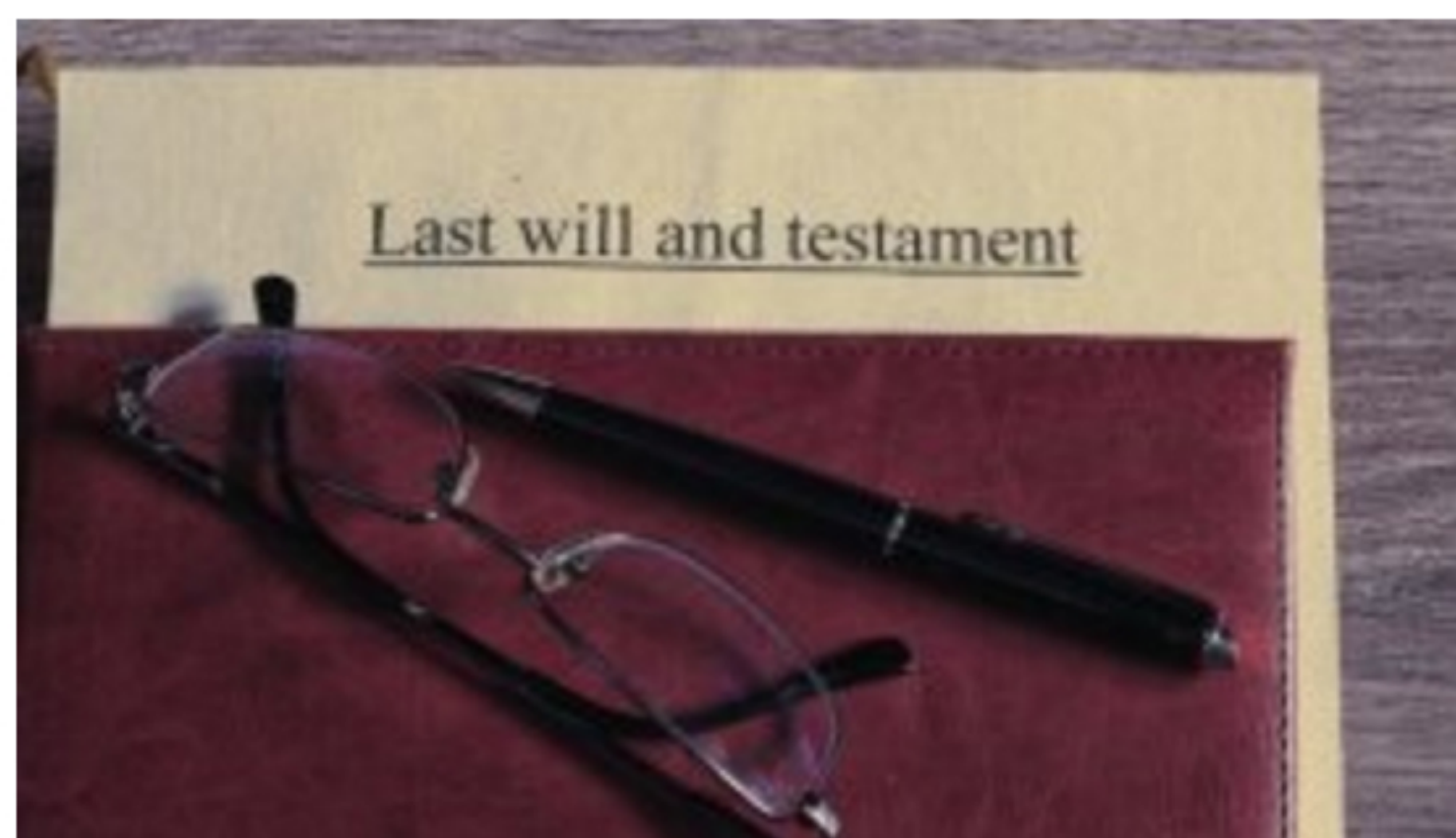


THE PRESSER LAW FIRM, P.A.

ASSET PROTECTION ATTORNEYS

Do certain assets, other than those titled to living trusts, also avoid probate?



Some assets do avoid probate even without the use of a living trust. These assets include:

Property held as tenants-by-the-entirety (TBE) or as joint tenants with right of survivorship (JTWROS). Full ownership under these arrangements automatically pass to the surviving owner.

Payable-on-death (POD) bank accounts are available in several, but not all states. Upon the owner's death,

the proceeds go directly to the named beneficiary and bypass probate. The beneficiary may not access the funds before the owner's death; neither need he be aware of the account prior to the owner's death. These accounts are also known as Totten Trusts.

Transfer-on-death (TOD) securities are also available in several states. Securities are transferred on death if these securities are registered appropriately, and the beneficiary provides a certified death certificate and a signature guarantee.

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