



**TOP TWENTY COMMENTS:  
"I WISH SOMEONE HAD TOLD ME THIS BEFORE!"**

1. "I do not want my house in the Bypass Trust."
2. "I did not know I could have drafted the Bypass Trust to also benefit my children during my spouse's lifetime."
3. "No one told me the importance of beneficiary designations."
4. "I did not realize that a trust for my spouse provides a level of creditor protection."
5. "I did not know how to loan my children money for a home."
6. "I did not know my children would receive the money in their UTMA account at 21."
7. "I did not know I should have purchased my Arizona property in a trust."
8. "I did not know I could create a simple LLC to own my rental property."
9. "I did not understand the benefits of 529 plans."
10. "I thought you had to give away millions to get the benefits of a private foundation."
11. "I did not know my life insurance should be reviewed."
12. "No one ever mentioned "Crummey" letters."
13. "I thought life insurance was "tax free.""
14. "I wish someone had mentioned long-term care insurance to me."
15. "I did not realize there would be so many people preying on me when I got older."
16. "I did not know a court can consider separate property in a dissolution proceeding."
17. "I thought Washington did not have a common law marriage. What is a meretricious relationship?"
18. "I did not know the family vacation home would be such an issue."
19. "I did not know my children should have powers of attorney."
20. "I did not realize the importance of a business succession plan."

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