

Understanding Trusts: Exploring Common Law, Irrevocable, and Revocable Trusts.

Introduction

Trusts are an integral component of modern estate planning, providing individuals with the tools to manage and protect their assets, plan for the orderly transfer of wealth, and address specific financial needs. Trusts can be versatile and adaptable structures that offer various benefits, depending on the type of trust chosen. This comprehensive introduction aims to provide a deep understanding of trusts, with a particular focus on common law trusts, irrevocable trusts, and revocable trusts.

I. Trusts: A Fundamental Concept

A. Definition

A trust is a legal entity created to manage and safeguard assets for the benefit of one or more individuals or entities. It is established through a trust agreement or declaration, where a grantor transfers assets to a trustee, who is responsible for administering the assets according to the terms of the trust for the benefit of the beneficiaries.

B. Key Parties

Grantor/Trustor/Settlor: The individual who establishes the trust and transfers assets into it.

Trustee: The person or entity responsible for managing and administering the trust assets.

Beneficiaries: The individuals or entities who are entitled to receive benefits from the trust.

C. Trust Assets

Trustee Handbook

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