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生前遺產計畫講座

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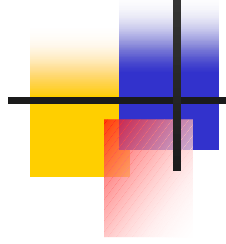
Remind You

做完生前信託, 別忘了這只是遺產、退休計劃的一部份, 而非全部 . . .



Estate plan / Estate tax Summary

- Community Property
- Estate / Gift tax tables
- Property title
- Assets & Liabilities
- Estate plan
- Providing Liquidity for estate tax



Community Property State

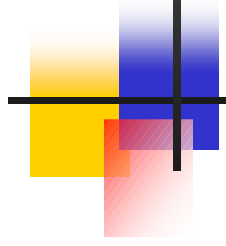
Arizona, **California**, Idaho, Louisiana, New Mexico, Nevada, Texas, Washington, Wisconsin

- Fifty percent of everything accumulated during marriage
- “Separate Property” for which there is proof of one spouse’s ownership prior to marriage
- Property made separate by contract

Gift / Estate Planning

Estate, GST, Gift Tax Tables – Under the Act of 2001

Year	Estate Tax Exemption	Top Estate Tax Rate	GST Exemption	Top GST Tax Rate	Lifetime Gift Exemption	Top Gift Tax Rate
2002	\$1 million	50%	\$1.1 million	50%	\$1 million	50%
2003	\$1 million	49%	\$1.12 million	49%	\$1 million	49%
2004	\$1.5 million	48%	\$1.5 million	48%	\$1 million	48%
2005	\$1.5 million	47%	\$1.5 million	47%	\$1 million	47%
2006	\$2 million	46%	\$2 million	46%	\$1 million	46%
2007	\$2 million	45%	\$2 million	45%	\$1 million	45%
2008	\$2 million	45%	\$2 million	45%	\$1 million	45%
2009	\$3.5 million	45%	\$3.5 million	45%	\$1 million	45%
2010	N/A	N/A	N/A	N/A	N/A	35%
2011+	\$1 million	55%	\$1.06 + million	55%	\$1 million	55%



Gift / Estate Planning

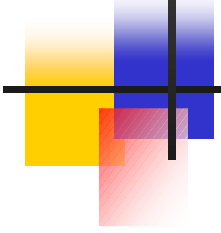
- Unified Credit: \$345,800.00
- 遺產稅 (41% - 48%)
- 贈與稅 (18% - 48%)
- 美國公民: 夫妻可享有無限制免稅遺產轉移 (Unlimited Marital Deduction)
- 居民 (非美國公民)
 - 只有\$1,500,000 免稅, 超過部份要繳遺產稅
 - 但可設QDOT (Qualified Domestic Trust) 則可享有無限制免稅遺產轉移



Property Title (資產的性質)

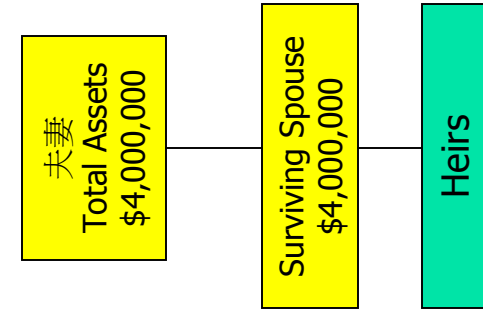
- Tenancy in common
- Joint Tenant
- Community Property
- Community Property w/ Right of Survivorship
- Solely own property
- ❖ Retirement Accounts 401(K), 403(b), SEP, IRA, Annuity, Life Insurance

其中 *Joint Tenant & Community property with ROS, retirement Accounts, Life Insurance Annuity* 可以避免驗證 (Probate).

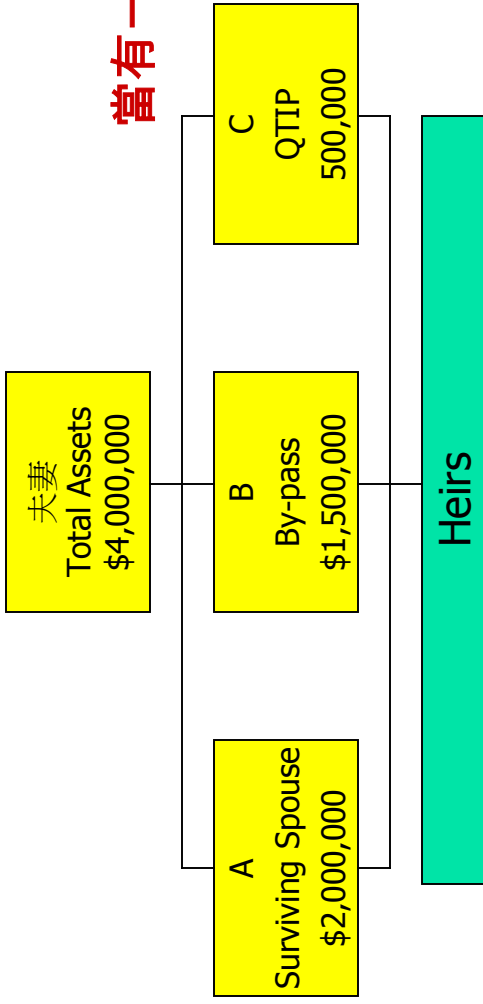


有生前信託 vs. 無生前信託

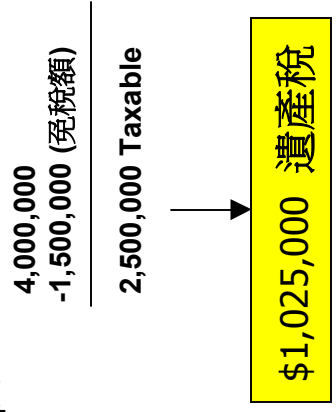
無生前信託



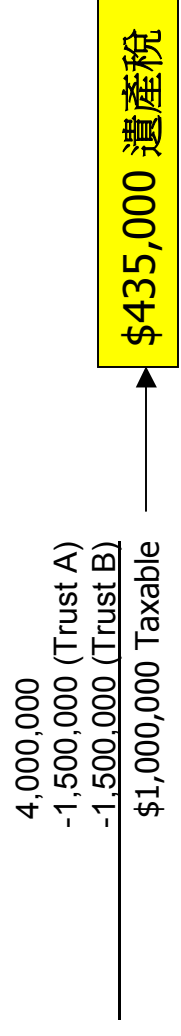
當有一方過世時



Example



Example





Assets and Liabilities

Assets

- Portfolio Asset
- Retirement Assets (401(K), IRA,...)
- Life Insurance Proceeds
- Annuity
- Personal property (Auto, Boats, Art, Jewelry,...)
- Real Estate
- Other Assets (Business, interests, receivables,...)

Liabilities

- Mortgage
- Personal loans
- Debts

* **Retirement Assets is subject to both Income Tax & Estate Tax**



Estate Plan

Estate planning addresses three basic issues:

- Transferring wealth
- Preserving the value of your estate
- Providing liquidity for estate tax and settlement cost



Transferring Wealth

1. \$11,000/yr per person gift tax free
 - It may use this to set up an Irrevocable Life Insurance Trust
2. Education/Medical
 - Directly pay to school/hospital
3. Charity Donation
4. Family (private) Foundation



Transferring Wealth (continued)

5. Unlimited Marital Deduction
6. Charitable remainder trust (CRTs)
7. Trusts used for removing Assets from the Estate
 - Grantor retained trusts (GRITs, GRATs, or GRUTs)
 - A Qualified Personal Residence Trust (QPRT)



Preserving the value of your Estate

- Long Term Care
- Life Insurance
- Family Limited Partnerships (FLPs)



Providing Liquidity for estate tax and settlement cost

- Selling assets
- Borrowing against estate assets
- Purchasing life Insurance



完整妥善的計劃

一個完整妥善的生前遺產計劃，需要
律師、稅務/會計師、人壽保險顧問，
按個人所需量身訂做。

服務項目

- ❖ 公司記帳 / 薪資稅
- ❖ 個人 / 公司所得稅申報
- ❖ 國稅局查帳法定代理
- ❖ 公司成立、登記、解散
- ❖ 遺產計劃 / 遺產稅
- ❖ 生前信託 / 保險信託
- ❖ 慈善捐款減稅信託
- ❖ 股票證券投資
- ❖ 共同基金
- ❖ 公司退休帳戶
- ❖ 各種人壽保險
- ❖ 大學教育基金 / 529計劃
- ❖ 長期醫療護理保險
- ❖ 年金
- ❖ 個人 / 團體醫療保險
- ❖ 財務貸款