

Regent Financial Services

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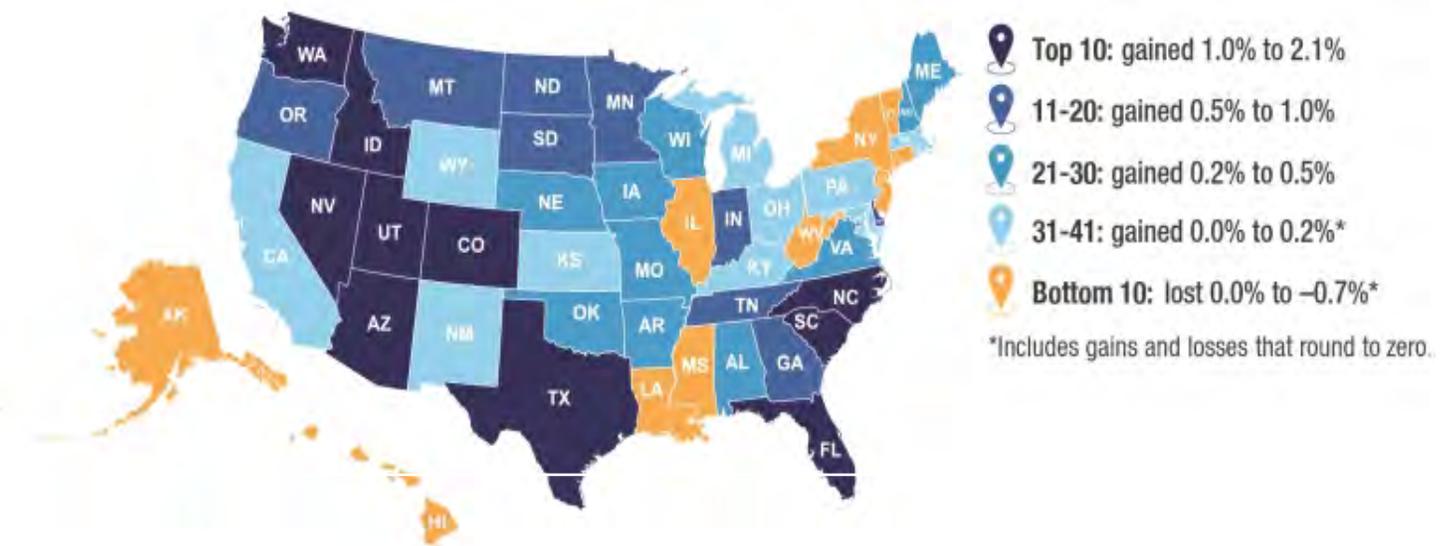
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State Population: Winners and Losers

The U.S. population was 328,239,523 in 2019, an increase of 0.5% over 2018. This was the fourth consecutive year of slowing population growth due to fewer births, more deaths, and lower immigration from other countries. Forty states and the District of Columbia gained population, while 10 states lost population. Here are the winners and losers based on percentage increase or decrease in population.



Source: U.S. Census Bureau, 2019

Will vs. Trust: Know the Difference

Wills and trusts are common documents used in estate planning. While each can help in the distribution of assets at death, there are important differences between the two.

What Is a Will? A last will and testament is a legal document that lets you direct how your property will be dispersed (among other things) when you die. It becomes effective only after your death. It also allows you to name a personal representative (executor) as the legal representative who will carry out your wishes.

What Is a Trust? A trust is a legal relationship in which you, the grantor or trustor, set up a trust, which holds property managed by a trustee for the benefit of another, the beneficiary. A revocable living trust is the type of trust used most often as part of a basic estate plan. "Revocable" means you can make changes to the trust or even revoke it at any time.

A living trust is created while you're living and takes effect immediately. You may transfer title or ownership of assets, such as a house, boat, automobile, jewelry, or investments, to the trust. You can add assets to the trust and remove assets thereafter.

How Do They Compare? While both a will and a revocable living trust enable you to direct the distribution of your assets and property to your beneficiaries at your death, there are several differences between these documents. Here are some important ones.

1. A will generally requires probate, which is a public process that may be time-consuming and expensive. A trust may avoid the probate process.

2. A will can only control the disposition of assets that you own at your death, including property you held as tenancy in common.

It cannot govern the distribution of assets that pass directly to a beneficiary by contract (such as life insurance, annuities, and employer retirement plans) or by law (such as property held in joint tenancy).

3. Your revocable trust can only control the distribution of assets held by the trust. This means you must transfer assets to your revocable trust while you're living, which may be a costly, complicated, and tedious process.

4. Unlike a will, a trust may be used to manage your financial affairs if you become incapacitated.

5. If you own real estate or hold property in more than one state, your will would have to be filed for probate in each state where you own property or assets. Generally, this is not necessary with a revocable living trust.

6. A trust can be used to manage and administer assets you leave to minor children or dependents after your death.

7. In a will, you can name a guardian for minor children or dependents, which you cannot do with a trust.

Generally, most estate plans that use a revocable trust also include a will to handle the distribution of assets not included in the trust and to name a guardian for minor children. In any case, there are costs and expenses associated with the creation and ongoing maintenance of these documents. Keep in mind that wills and trusts are legal documents generally governed by state law, which may differ from one state to the next. You should consider the counsel of an experienced estate planning professional and your legal and tax advisers before implementing a trust strategy.

Different Documents, Different Features

Even if you have a revocable living trust, you should have a will to control assets not captured in the trust.

Features	Will	Revocable living trust
Control distribution of assets	Yes	Yes
Assets included	Only probate assets	Assets transferred to the trust
Effective date	At death	Immediately
Avoid probate	No	Yes*
Public record	Yes	No*
Creditors' claims	Limited time to file claims	Claims may be made at any time
Avoid estate taxes	No	No
Appoint guardian for minor-age children	Yes	No

*Depends on applicable state laws.

6 Inspirational Gift Ideas for Your Mom & Friends



Whether you're celebrating a birthday, Mother's Day, or other holiday—or simply shoring up a "mom friend" who needs a little lift—all these occasions offer you important opportunities to reflect on the profound value of friendship. It's nice to have friends who understand—friends who are reassuring, comforting and willing to step into the messy parts of our lives.

1. Made to Shine Christian Journal



Writing in a journal is a great way to reflect upon and strengthen your daily walk with Christ. This is something every mother needs.

2. Fear Not Insulated Straw Tumbler



She can take this with her to the gym, the office, the pool—anywhere! It's stylish with an inspiring message.

3. NIV Beautiful Word Coloring Bible



Invite her to slow down, take a moment for herself, and bask in the soul-nourishment that comes from being creative and letting God's Word soak into her heart.

4. Promises from God's Word Perpetual Calendar



This calendar is a great, daily reminder of who your friend truly is—a sophisticated woman empowered by the One who always puts her in the best light.

5. With God All Things Are Possible Banner Wall Art



Inspire your friend with words of Truth that encourage her to step out of the comfort zones and do all God has purposefully chosen her to do.

6. Blessed Mom Pewter Pendant Necklace



A delightful reminder that her hard work is not going unnoticed.

Easy Homemade Deviled Eggs



Prep Time:

8
hours

15
Minutes

Cook Time:

20
Minutes

Total Time:

8
Hours

35
Minutes



<https://breadboozebacon.com/how-to-make-deviled-eggs/>

Celebrate the long
Memorial Day weekend
with this Deviled Eggs
recipe. This easy appetizer is
a tried-and-true crowd
favorite!

INGREDIENTS

Eggs:

- 12 large eggs, uncooked
- Water
- 1/4 teaspoon baking soda

Filling:

- 1/2 cup mayonnaise
- 1 tablespoons dijon mustard
- 1/4 teaspoon salt
- 1/8 teaspoon pepper
- Paprika, for garnish

INSTRUCTIONS

Eggs:

1. Place the eggs in a large pot. Fill the pot with water until the eggs are just covered.
2. Add the baking soda to the water and place the pot on the stove.
3. Turn the heat to medium-high and bring the water to a boil. (DO NOT add the eggs to boiling water.)
4. Once the water is boiling, turn off the heat and cover the pot. Let the eggs sit in the hot water for 12 minutes.
5. After the eggs have set, place the eggs in a colander and run under cold water.
6. Transfer the eggs to a bowl. Cover the bowl and refrigerate for 4 hours to overnight.
7. Once the egg are chilled, tap the top and bottom of the egg against a hard surface to crack the shell.

Filling:

1. Use a sharp knife to cut the eggs in half longways so you end up with two symmetrical halves. Place the yolks in a mixing bowl and the whites on your deviled egg serving tray.
2. Use a fork to break up the egg yolks so they are in crumb-like pieces.
3. Add the mayonnaise, mustard, salt, and pepper to the egg yolks.
4. Transfer the filling to a piping bag or a Ziploc bag with one corner cut off.
5. Pipe the egg yolk mixture into each of the egg white cavities, being sure to overfill each egg white.
6. Sprinkle the tops of the eggs with a little paprika.
7. Cover and store in the refrigerator until ready to serve.

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