

Legal Insurance covers all attorney's fees for preparing and executing the Estate Planning documents in the draft I send – these are Inside the Scope of Coverage.

If you lose coverage, we have 180 days from that date to complete service.
What matters is that we begin service while you are covered.
Please let me know if you might lose coverage in the near future.

These services are not covered by Legal Insurance; or they are specifically excluded from coverage or prohibited by coverage – these are Outside the Scope of Coverage.

(1) Recording (Making a Public County Record) of Quitclaim Deeds, Transfer-on-Death Deeds (TODD), & Deeds of Trust is not covered by Legal Insurance:

There is no relationship between the County Recorder and Legal Insurance. I have a contract with Legal Insurance regarding payment of Attorney's Fees. Legal Insurance has no contract to pay any County Recorder. You can record real estate deeds by mail for \$305.50 each (by mailing two copies and the check for the fee, and a postage paid return envelope) which takes about 4 months; Contact the King County Recorder first if you choose to record yourself; or I can electronically record them with the King County Recorder, which takes about 1 day. Please pay the **\$400 per Deed** cost of Recording Electronically with this **ZELLE QR CODE** or by using **Chris@AttorneyMulvaney.com 425-786-3470**. Recording a TODD is a good value because a Probate could cost 10 times as much as recording, and Probate requires public disclosure of real estate which may result in homes of recently deceased people being burglarized.



Transfer on Death Deed Article.pdf

Real Estate Deeds are not effective unless recorded (made a public record) during your life to avoid Probate. Being alive is the only requirement for recording validity, so married people often don't record until the first spouse passes away. The younger you are, the less likely it is that recording immediately after signing makes sense because your Death Certificate is not likely to be generated for many decades. The emailed PDF of the Deed with the instrument number, date and time of recording is the only proof of electronic recording you will receive. You should contact them before attempting to record.

Here are the links: [Snohomish County Recorder Pierce County Recorder](#) You will need to print two copies of the Deed and REETA, if applicable and pay the fee. **CAUTION:** You must keep a copy of your Trust if you record a Deed leaving property to the Trust, name the Trust as Beneficiary, or open an account in the name of the Trust. Both a paper and electronic copy should be kept since the Trust will be needed to access the assets.

(2) Preparation & Execution of Deeds other than your Primary Residence is not covered by Legal Insurance:

The discounted rate for preparing and executing Quitclaim Deeds or Transfer on Death deeds is **\$150 per Deed** payable with this **ZELLE QR CODE** or by using **Chris@AttorneyMulvaney.com 425-786-3470** because deeds other than for your Primary home are not covered by Legal Insurance. This is a good value that allows you to hold a rental property in an LLC in order to limit liability and obtain other tax advantages.

(3) Tax Planning & Asset Protection are not covered by Legal Insurance—An Irrevocable Life Insurance Trust (ILIT) removes the value of life insurance from the WA Estate Tax Calculation:

The discounted cost is **\$1,000** payable with this **ZELLE QR CODE** or by using **Chris@AttorneyMulvaney.com 425-786-3470** because Legal Insurance does not cover Tax Planning. You could have millions of dollars in life insurance that you re-title as owned by your ILIT and you appoint a Trustee to manage the policy after you pass away. Transferring an existing life insurance policy to an ILIT has a three-year look back period, during which the death benefit might be included in the grantor's estate, so some prefer to buy a new policy under the ILIT. I recommend doing an ILIT before doing WA Estate Tax Planning because it may not be necessary.

(4) Tax Planning & Asset Protection are not covered by Legal Insurance—WA Estate Tax Planning:

Doubling the WA Estate Tax Exemption from \$3 million to \$6 million only applies to married people.

The discounted rate for preparing and executing Estate Tax Avoidance documents is **\$1,500** payable with this **ZELLE QR CODE** or by using **Chris@AttorneyMulaney.com 425-786-3470** because Estate Tax Planning is not covered by Legal Insurance. This Disclaimer Sub-Trust is an excellent value because it saves **\$390,000** in Estate Tax on a \$6 million estate, plus provides **\$150,000** per year in lifetime income to the surviving spouse with asset protected principal, and leaves over \$4 million estate tax free to your adult children if the surviving spouse lives for a decade after the first spouse passes. The Sub-Trust also contains a **Qualified Terminable Interest Property (QTIP) Trust** which allows avoiding estate tax on up to **\$2.5 million** home that is not included in the \$3 million WA Estate Tax Exemption. Finally, the Sub-Trust contains Quiet Trust Provisions that allow you to keep the total value of your Estate from your Beneficiaries until they reach a certain age (typically 25).

In Washington State in 2026, separate property Trusts are primarily used to:

- (1) maximize estate tax exemptions**
- (2) protect inheritances in blended families**
- (3) safeguard assets from creditors**
- (4) prevent co-mingling of assets, and**
- (5) maintain financial autonomy**

(1) Doubling the Washington Estate Tax Exemption from \$3 Million to \$6 Million:

For 2026, Washington's individual estate tax exemption is **\$3,000,000**. Since Washington does not allow for "portability" (the ability for a surviving spouse to use the deceased spouse's unused exemption).

Separate Trusts can "capture" and use both spouses' exemptions, effectively protecting up to **\$6,000,000** from state estate taxes, which saves **\$390,000** if you pay \$1,500 via Zelle for MULVANEY LAW OFFICES, PLLC Estate Tax Planning.

* Taxable amount	Rate	Tax owed
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For deaths after 01 July 2026. No Estate Tax due on first \$3 million.

\$1 to \$1,000,000	10.0%	10% of taxable amount above \$3 million
\$1,000,000 to \$2,000,000	14.0%	\$100,000 plus 14% of the amount over \$1,000,000
\$2,000,000 to \$3,000,000	15.0%	\$240,000 plus 15% of the amount over \$2,000,000
\$3,000,000 to \$4,000,000	16.0%	\$390,000 plus 16% of the amount over \$3,000,000
\$4,000,000 to \$5,000,000	18.0%	\$550,000 plus 18% of the amount over \$4,000,000
\$5,000,000 to \$6,000,000	18.0%	\$730,000 plus 18% of the amount over \$5,000,000
\$6,000,000 to \$7,000,000	19.0%	\$910,000 plus 19% of the amount over \$6,000,000
\$7,000,000 to \$8,000,000	19.50%	\$1,100,000 plus 19.50% of the amount over \$7,000,000
\$8,000,000 to \$9,000,000	19.50%	\$1,295,000 plus 19.50% of the amount over \$8,000,000
\$9,000,000 +	20.0%	\$1,490,000 plus 20% of the amount over \$9,000,000

(2) Blended Family Protection:

Separate Trusts are used to ensure that children from a previous marriage receive their intended inheritance. A spouse can place their separate assets in a trust that provides income for the surviving spouse during their lifetime, while guaranteeing the remaining principal eventually goes to the Grantor's own children rather than the surviving spouse's heirs.

Step-children are notoriously disinherited. That is what happened to **Cinderella**. If Cinderella's father has a Separate Trust then Cinderella would have had her own money and not been abused by the evil step-mother and step-sisters.

(3) Preventing "Commingling":

In Washington's community property system, separate property (like an inheritance or pre-marital gift) can accidentally become community property if it is mixed with marital assets. Holding these assets in a separate property trust keeps them clearly identified as separate, protecting them in the event of a divorce or death.

A **Spousal Consent Form** can be used to make naming your **Separate Trust as Primary Beneficiary** valid so that you can give separate property, gifts, and inheritance, to children or other beneficiaries rather than your surviving Spouse.

(4) Asset Protection from Creditors:

Because a separate property trust can be designed to become irrevocable upon one spouse's death, it can shield those assets from the surviving spouse's future creditors, lawsuits, or professional liability.

The separate property of one spouse is not liable for the separate debts of the other spouse. So, if a **LLC** is held as Trustee of the Separate Trust of one spouse, then debts related to that LLC do not affect the assets in the other spouse's separate Trust.

(5) Maintaining Financial Autonomy:

Separate Trusts allow each spouse to maintain control and management over their own specific businesses, inherited family real estate, or other individual assets without requiring the other spouse's consent for every transaction.

For example, I had a case in which a husband from **Mexico** was sending \$500 a month to his mother in Mexico which his wife resented until they created two separate property trust accounts and deposited \$500 into each every month. The wife changed her attitude and told the husband it was OK with her if he gave more money to his mom because she had the exact same amount to do whatever she wanted with.

(5) Tax Planning & Asset Protection are not covered by Legal Insurance—A Stand Alone Special Needs Trust for a Disabled Child:

If a Disabled Child receives Social Security Disability or other means-tested entitlements, it is important not to give gifts directly to the child but instead to create a Special Needs Trust for the child's benefit so that they don't lose their benefits. A Special Needs Trust is irrevocable and contains asset protection for the parents and the disabled child as well as tax related issues. The discounted rate is **\$500** payable with this **ZELLE QR CODE** or by using **Chris@AttorneyMulvaney.com 425-786-3470** because Irrevocable Special Needs Trusts are not covered by Legal Insurance. This is an excellent value that allows you and your parents to name the Special Needs Trust as the beneficiary of your Trusts to protect the disabled child. You can also reduce your estate for estate tax purposes by giving to the Special Needs Trust during your lifetime.

(6) Tax Planning & Asset Protection are not covered by Legal Insurance -Family LLC (A kind of Closed Corporation for those related by Blood, Marriage or Adoption):

A **Family LLC** is a completed gift to your adult children, so it avoids Estate Tax, and divided income among generations and provides some asset protection but you retain the rights in the operating agreement to determine how the money is given to your children. The discounted cost is **\$1,000** payable with this **ZELLE QR CODE** or by using **Chris@AttorneyMulvaney.com 425-786-3470** because Legal Insurance does not cover Tax Planning. A family LLC cannot be used to manage a personal residence.

(7) Tax Planning & Asset Protection are not covered by Legal Insurance -Non-Grantor Irrevocable Trust (NGIT) (Asset Protection or Charitable Remainder):

This is the deep end of the pool applying to people with over \$6 million in wealth. The discounted cost is **\$15,000** payable with this **ZELLE QR CODE** or by using **Chris@AttorneyMulvaney.com 425-786-3470** because Legal Insurance does not cover Tax Planning.

The Trust lasts 150 years and you can never get the money you put into it back. The Trust is for your children and grandchildren, not for you. It avoids estate tax because everything given to the Non-Grantor Irrevocable Trust is reported as a gift on IRS Form 709. You would hire a Successor Trustee to pay out gifts for about 7 generations of your family if there is enough money to last that long. The NGIT provides strong Estate Tax avoidance, strong asset protection and strong lifetime income for multiple generations of your family. The Trust has its own EIN and files its own tax returns with a higher tax rate on earnings than individuals have. That is the cost of gaining the powerful long lasting benefits.

(8) Excluded Matters for which Legal Insurance will not compensate, and MULVANEY LAW OFFICES, PLLC does not perform:

Pre-existing matters where an attorney-client relationship existed for the matter prior to becoming eligible for Plan services; matters in which a Client/Participant has been represented by a non-plan attorney prior to seeking services for the same case from a plan attorney; Farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the Landlord; bankruptcy services relating to a business interest; Admiralty, patents, trademarks, copyrights and income tax return preparation; Appeals, class actions, interventions, amicus curiae filings and derivative actions are not handled by MULVANEY LAW OFFICES, PLLC.

(9) Prohibited Matters for which Services cannot be provided under any circumstances by MULVANEY LAW OFFICES, PLLC:

Disputes or proceedings related to the , matter or incident, or the plan sponsor acting as an adverse party; Employer or any employment-related benefit; Pension plans; Union matters; Severance packages; Unemployment compensation or workers' compensation matters; MetLife Legal Plans, Inc., Metropolitan Life Insurance Company or any affiliate, or any plan attorney; Services on behalf of a spouse or dependent when the Member has an adverse interest cannot be provided under any circumstances.