Index

ABSENCE
Trustees, **27:11**

ACCEPTANCE
Signature, **6:3**
Trustee, **6:3, 43:1**

ACCOUNTANTS
Estate planning, **2:3, 21:1**
Trustees, **30:7**

ACCOUNTING
Beneficiaries, **5:2, 5:4, 12:17, 17:5, 18:13, 37:6, 37:7, 37:9, 37:10, 39:7, 41:3, 43:4**
Expenses, **37:6, 39:7**
Good faith, **3:16**
Reporting requirements, **18:13, 37:6, 37:7, 37:9, 37:10**
Trustees, **3:16, 37:10, 41:3**

ACCOUNTS
Accounting, **37:7, 41:3, 43:4**
Administration, **21:2, 40:6, 41:3, 43:4**
Attorneys, **6:3, 24:4**
Bond, **37:7, 40:6**
Business, **6:3, 21:2, 40:6**
Consent, **41:3**
Costs, **6:1, 40:6**
Counsel, **6:1, 10:17, 11:4, 13:3, 21:2, 24:4, 37:7**
Court, **37:7, 40:6, 43:4**
Death, **10:4, 21:2, 24:4, 24:7, 27:7, 28:4, 37:7, 40:6, 41:3**
Equity, **27:4**
Expenses, **21:2, 40:6**
Guardian, **28:4**
Income, **10:17, 11:4, 13:3, 24:4, 24:7, 27:4, 40:6, 41:3**
Income tax, **40:6, 41:3**
Information, **37:7, 43:9**
Judgment, **27:7**
Parties, **10:17, 24:4 to 28:4, 40:6**

ACCOUNTS—Cont'd
Principal, **10:17, 11:4, 21:2, 24:4, 24:7, 27:4, 41:3**
Reports, **10:17**
Savings accounts, **28:4**
Third parties, **40:6**
Trustees, **6:3, 41:3**

ACCUMULATION
Common law, **10:17, 28:8**
Complex trusts, **17:4, 17:7, 17:8, 17:16**
Construction, **3:16, 9:13, 28:8**
Continued advantages, **17:20**
Direction, **9:13**
Distributions, **3:16, 10:17, 17:2, 17:8 to 17:11, 17:13, 17:14, 28:6, 28:8**
Estate tax, **10:14**
Exemptions, **17:8, 28:6, 35:3**
Fiscal year, **17:22**
Foreign trusts, **17:9**
Gift tax, **7:22, 10:17, 28:6, 28:8**
Gifts, **9:13, 10:14, 10:17, 28:6**
Income tax, **17:2, 17:10, 17:17, 17:20, 28:6**
Penalty, **17:11**
Perpetuities, **9:13, 28:8**
Pour-over arrangements, **17:17**
Records, **17:19**
Reserve, **7:22**
Simple trusts, **17:5**
Special exemptions, **17:8**
Special tax, **17:15**
State law, **9:13, 17:6, 17:18, 28:6**
Statutes, **28:8**
Taxation, **17:9, 17:17, 17:18, 17:23, 28:6**
Throwback rules, **17:1 to 17:23**
Trustees, **3:16, 9:13, 10:14, 28:6, 28:8**

ACQUIESCENCE
Evidence, **7:4**

ACTIONS
Expenses, **42:1, 43:12**
Parties, **3:16, 10:23**
Probate, **42:1**
Trustees, **3:16**
Trusts, **9:8, 42:1**

ADDITION
Trusts, **3:21, 5:6, 8:6, 9:2, 11:5, 12:12, 12:17, 15:2, 16:6, 17:10, 17:13, 17:14, 20:2, 21:6, 22:8, 27:4, 27:11, 32:7, 39:1, 39:4, 40:6, 42:1, 45:6, 46:3**
Wills, **16:6**

ADMINISTRATION EXPENSES
Allowance, **21:2**

ADMINISTRATIVE POWERS
Income tax, **39:7**
Trustee, **3:16, 5:3**

ADOPTION
Construction, **9:13**

ADVERTISING
Estate planning, **2:3**
Sale, **2:3**

ADVICE
Counsel, **8:2, 8:10, 23:1**
Court, **9:2, 12:17, 27:5, 29:21, 40:6**
Trustee, **9:2, 9:10, 12:17, 29:21**

ADVISOR
Trustee, **12:17**

AGE
Children, **3:3, 3:19, 3:21, 9:13, 10:5 to 10:7, 10:9 to 10:11, 10:16, 10:17, 10:21, 10:23, 10:25, 11:2, 11:4, 11:6, 14:2, 16:7, 18:2, 18:6, 19:3, 27:5, 28:8, 39:5, 39:7, 42:1, 42:2**
Marriage, **19:5**

AGENTS
Sales, **2:3**
Trust, **7:1, 7:22, 8:9, 11:5, 30:3, 43:13**

ALABAMA
Gift, **10:6**
Trust, **10:6**

ALASKA
Gift, **10:6**

ALASKA—Cont'd
Trust, **10:6**

ALCOHOL
Capacity, **42:1**

ALIENS
Nonresident, **45:2**
Trust, **45:2**

ALLOCATION OF RECEIPTS
Income tax, **41:3**

ANNUITIES
Valuation, **7:16**

ANNUITY TRUSTS
Charitable, **3:19, 26:9, 29:2, 29:8**
Income, **3:19, 26:1 to 26:4, 26:9, 26:11, 29:2**
Payments, **26:9, 29:2**
Principal, **3:19, 26:8, 26:9**

APARTMENT
Management, **7:12**

APPEAL
Construction, **8:5**
Damages, **43:6**
Internal Revenue Service, **8:5, 8:12, 8:13**
Procedure, **8:12**
Tax court, **8:5, 8:13, 12:5**
Trust, **8:5, 8:12, 12:5, 43:6**
Trustee, **43:6**

APPOINTMENT
Class, **27:11**
Court, **10:7, 27:11**
Estate tax, **12:7, 12:10, 27:12, 43:7**
Gift tax, **12:7, 12:9, 12:10, 27:12**
Income tax, **10:7, 27:12**
Modification, **11:7**
Power of Appointment, **3:9, 5:2, 10:9, 12:7 to 12:11, 19:3, 19:8, 27:11, 27:12, 43:7**
Settlor, **5:2, 12:9, 43:3, 43:7**
Special, **19:3, 19:8, 27:11, 27:12**
Tax planning, **19:8, 43:7**
Termination, **12:9**
Trust, **3:9, 5:2, 10:7, 10:9, 11:7, 12:7 to 12:11, 19:3, 19:8, 27:11, 27:12, 30:9, 43:3, 43:7**

APPOINTMENT—Cont'd
Trustee, **3:9, 5:2, 10:9, 11:7, 12:9, 12:11, 27:11, 43:3**

APPORTIONMENT
Income, **41:3**
Receipts, **41:3**

APPRAISAL
Sales, **7:11, 7:15**
Trustee, **37:7**
Trusts, **37:7, 39:5, 39:9, 40:6**
Valuation, **7:2, 7:5, 7:9, 7:11, 7:15, 39:5, 40:6**

APPRECIATION
Accumulation trusts, **17:15**
Stock, **10:15**

ARIZONA
Gift, **10:6**
Trust, **10:6, 31:3**

ARKANSAS
Gift, **10:6**
Trust, **10:6**

ASSETS
Charitable remainder trusts, **29:2, 29:4, 29:5, 29:10, 29:11**
Compromise, **7:1**
Dynasty trust, **33:2 to 33:4**
Real Estate, **5:3, 7:1, 10:17, 15:5, 15:9, 21:2, 21:3, 21:8, 28:5, 37:7**
Settlement, **37:7**
Tax, **3:1, 3:17, 5:1 to 5:3, 7:1, 7:2, 7:20, 9:2, 9:3, 9:13, 10:2, 10:7, 10:8, 10:12, 10:14, 10:16, 10:17, 10:25, 10:26, 11:2, 11:5, 12:9, 12:16, 13:3, 13:4, 14:2, 14:4, 16:9, 18:2, 18:9, 19:4, 21:2, 21:3, 21:8, 21:9, 22:4, 22:12, 24:4, 26:8, 26:11, 27:7, 27:12, 28:2, 28:4, 28:6, 28:8, 29:11, 31:5, 33:4, 34:2, 37:7, 38:2, 40:5, 40:6, 41:2, 41:3, 43:7, 44:2, 45:2, 45:3, 45:5, 46:2, 46:3**
Valuation, **3:1, 7:1, 7:2, 7:6, 7:14, 7:20, 26:9, 29:5, 40:6**
Ward, **10:5**

ASSIGNMENT
Control, **21:15**
Stock, **25:10, 25:11**
Surrender, **21:15, 22:13**

ASSIGNMENT—Cont'd
Trust, **21:15, 22:13, 25:10, 25:11**

ATTACHMENT
Creditors, **19:5**
Trust, **19:5, 29:16, 37:5**

ATTESTATION
Identification, **9:9**
Number, **9:9**

ATTORNEYS
Accounting, **2:3**
Authority, **9:13, 28:8**
Conflict of interest, **9:13, 28:8**
Estate planning, **2:3, 4:1, 9:13, 10:16, 21:1, 21:7**
Fiduciary, **43:5, 43:8**
Gifts, **9:13, 10:16**
Sale, **2:3, 7:1**
Trustee, **6:3, 7:1, 9:13, 10:16, 24:4, 28:8, 43:5, 43:8**

AUDITS
Use of, **8:9**

AUTOMOBILES
Insurance, **28:8**

BAD FAITH
Trustees, **27:11, 43:5**

BANK DEPOSITS
Jurisdiction, **10:6**
Trusts, **10:6**

BANKRUPTCY
Beneficiary, **28:2, 30:2, 33:2**
Business trusts, **30:1, 30:2**
Contract, **30:1**
Creditors, **19:5, 28:2, 33:2**
Insurance trust, **28:2**
Settlor, **30:2**
Trust, **19:5, 28:2, 30:1 to 33:2**

BANKS
Corporate trustee, **42:2**
Trustee, **5:4, 6:3, 42:2**

BASIS
Tax, **3:17, 5:3, 7:2, 7:11, 7:22, 8:5, 8:7, 8:8, 8:11, 8:19, 8:21, 8:22, 9:2, 9:13, 10:2, 10:13, 10:14, 10:16, 10:19, 10:26, 10:27, 11:8, 13:3,**

BASIS—Cont'd
15:11, 16:5, 16:9, 16:14, 17:21, 17:22, 18:8, 18:14, 21:2, 21:4, 21:14, 22:10, 22:15, 23:4, 23:8, 23:10, 23:12, 24:4, 24:9, 25:1, 25:2, 26:11, 27:7, 27:12, 29:16, 29:17, 29:21, 30:3, 37:6, 38:5, 39:7, 39:9, 39:10, 40:6, 41:3, 42:1, 45:5

BENEFICIARIES
Absolute, **24:4, 28:8**
Accounting, **5:2, 5:4, 12:17, 17:5, 18:13, 37:6, 37:7, 37:9, 37:10, 39:7, 41:3, 43:4**
Accumulation, **9:13, 16:11, 17:2, 17:3, 17:5, 17:8, 17:16, 17:18, 28:6, 28:8**
Adults, **37:4**
Agreement, **9:13, 15:7, 16:10, 22:4, 24:4, 25:6, 27:11, 28:8, 29:5, 31:3 to 31:5, 37:7**
Apportionment, **41:3**
Bond, **5:2, 9:2, 37:7, 40:6**
Business trusts, **30:2, 30:7, 30:9**
Capacity, **5:2, 5:4, 5:6, 5:7, 6:2, 10:21, 12:5, 13:4, 15:7, 17:2, 21:2, 21:3, 28:8, 30:7, 43:5, 46:2**
Capital gains, **21:2, 29:15, 39:9**
Change, **5:6, 6:2, 8:6, 9:2, 9:13, 10:13, 11:8, 16:9, 21:8, 22:10, 24:9, 27:11, 30:7, 41:3, 43:2, 43:3, 43:5, 43:9, 46:2**
Children, **3:3, 3:17, 9:13, 10:13, 10:21, 11:8, 12:4, 12:15, 13:4, 16:2, 16:4, 16:13, 18:2, 18:6, 18:8, 18:10, 19:2, 19:9, 21:3, 24:4, 28:8, 29:17, 39:1, 39:7**
Class, **9:13, 13:4, 16:10, 16:13, 27:11**
Common law trusts, **3:3**
Complex trusts, **17:8, 17:16**
Consent, **27:11, 41:3**
Consideration, **3:14, 5:2, 5:3, 5:6, 5:7, 9:2, 16:2, 16:13, 19:2, 43:9**
Construction, **9:2, 9:12, 9:13, 28:8**
Controls, **28:8, 46:2**
Corporations, **5:3, 5:6, 30:7**
Creditors, **13:4, 24:2, 27:11, 28:6, 28:8, 32:2, 33:2, 40:2, 40:6, 43:7, 46:2**
Damages, **5:2, 43:5**
Default, **30:7**

BENEFICIARIES—Cont'd
Definition, **3:3, 3:14, 3:20, 8:6, 9:13, 10:21, 12:4, 17:5, 30:2, 41:3, 42:3**
Designation, **10:21, 43:5**
Discretion of trustee, **18:2, 28:8**
Discretionary trust, **43:7**
Distribution, **9:2, 9:5, 9:12, 9:13, 10:21, 16:1, 16:2, 16:4, 16:11, 17:2, 17:5, 17:8, 18:2, 18:8, 18:10, 18:13, 21:2, 21:3, 21:8, 27:11, 28:6, 28:8, 29:15, 31:4, 31:5, 33:3, 40:2, 40:6, 41:2, 45:3**
Duties, **3:14, 5:2, 31:3, 40:6, 43:4**
Education, **5:2, 16:10, 18:2, 22:4, 27:11, 28:8, 40:2, 42:3**
Election, **21:2, 30:7, 45:3**
Equitable, **3:17, 31:4, 31:5, 41:1, 41:3**
Estate planning, **3:1, 5:3, 9:13, 16:3, 19:2, 23:10, 29:17, 42:3**
Estate tax, **12:7, 21:2, 21:8, 39:9, 43:7**
Family, **3:17, 5:3, 9:13, 13:4, 16:3, 18:2, 18:5, 18:8, 19:2, 21:2 to 22:4, 24:2, 24:4, 25:6, 28:6, 29:4, 37:7, 39:1, 43:7**
Fraud, **27:11, 43:2**
Generally, **39:1**
Gift, **3:17, 9:13, 12:5, 12:7, 12:17, 13:4, 15:7, 15:11, 21:8, 22:4, 27:11, 28:6, 28:8, 33:1, 34:2, 39:1, 39:9, 40:2, 40:6, 41:3, 45:3, 46:2**
Gift tax, **3:17, 12:5, 12:7, 13:4, 21:8, 28:6, 28:8, 33:1, 39:1, 39:9, 40:6, 41:3, 46:2**
Governments, **37:6**
Grandchildren, **12:15, 13:4, 18:2**
Heirs, **10:21, 21:2, 40:6**
Identifiable, **28:6**
Identification, **9:9, 24:4, 29:5, 37:10**
Impartiality, **41:3**
Implied trust, **17:16**
Income beneficiaries, **29:1, 33:3, 41:1, 45:3**
Income tax, **3:1, 8:6, 17:2, 18:8, 23:10, 28:6, 29:17, 30:7, 31:5, 34:2, 37:4, 39:7, 39:10, 40:2, 40:3, 40:6, 41:3, 45:3**
Information, **3:1, 3:3, 3:6, 3:14, 3:17, 3:20, 5:4, 9:13, 12:12, 33:3, 37:4, 37:6, 37:7, 37:10, 43:9**
Inheritance, **28:6**
Insurance trusts, **22:4, 22:10**

BENEFICIARIES—Cont'd
Intent, **9:2, 9:12, 9:13, 10:21, 17:2 to 24:4, 28:8, 43:3, 43:5, 43:14**
Jurisdiction, **6:2, 9:2, 18:5, 21:8, 27:11, 37:9**
Lack of, **5:10**
Life insurance, **9:2, 10:21, 12:15, 21:2, 21:3, 21:8, 22:4, 23:10, 24:2, 24:4, 24:9, 25:6, 28:6**
Minors, **9:13, 12:4, 17:8, 19:2, 40:2**
Mortgages, **31:3, 37:7**
Necessary parties, **5:10**
Notice, **12:12, 12:17, 13:4, 21:8**
Partnership, **8:6, 30:7, 31:5, 40:3, 40:6**
Payments, **21:2, 27:11, 28:8, 34:2, 40:6**
Payor, **24:2, 24:4**
Per stirpes, **41:3**
Possession, **9:13, 31:4**
Power of appointment, **5:2, 12:7, 27:11, 43:7**
Powers, **5:3, 6:2, 8:6, 9:2, 9:12, 9:13, 10:21, 12:15, 12:17, 15:7, 16:10, 27:11, 28:6, 28:8, 29:5, 30:9, 33:2, 39:7, 43:2, 43:3, 43:5, 43:7, 43:9, 43:14**
Present interest, **12:4, 12:17, 28:6**
Presumption, **22:4**
Principal, **3:14, 5:3, 5:6, 5:10, 8:6, 9:2, 9:5, 9:12, 10:21, 16:1, 16:10, 18:2, 21:2, 24:4, 27:11, 28:8, 29:1, 29:15, 29:17, 30:2, 33:2, 33:3, 39:7, 39:10, 40:2, 41:1, 41:3, 42:3, 45:3**
Priority, **5:6**
Profit, **21:2, 30:7, 31:4**
Proof, **37:7**
Qualifications, **5:2, 5:4**
Real estate, **5:3, 15:7, 21:2, 21:3, 21:8, 31:3, 31:4, 37:7**
Reimbursement, **28:8, 43:5**
Relatives, **27:11**
Rights, **5:6, 6:2, 9:2, 10:13, 11:8, 12:12, 12:15, 12:17, 16:9, 21:8, 22:10, 24:4, 24:9, 30:2, 31:2 to 31:4, 33:3, 43:4, 45:3**
Rules of construction, **9:2, 9:12**
Sales, **31:3**
Settlor, **3:14, 3:17, 5:2, 5:3, 5:7, 5:10, 9:2, 9:9, 9:12, 9:13, 12:15, 15:7, 16:1, 16:13, 18:2, 21:8, 22:4, 24:4, 24:9, 29:1, 29:5, 30:2, 31:2, 31:5, 42:3, 43:2 to 43:5, 43:7, 43:14, 45:3, 46:2**
Shareholders, **45:3**
Spouse, **9:13, 18:2, 24:4, 27:11, 28:6, 29:17, 34:2, 39:9, 39:10, 41:3, 43:7**
Spray trusts, **16:1 to 16:4, 16:9 to 16:11, 16:13**
Statutes, **9:2, 10:21, 24:4, 28:8**
Successive beneficiaries, **28:6**
Successors, **9:2**
Tax planning, **3:1, 40:2, 40:3, 40:6, 43:7**
Taxation, **6:2, 8:6, 9:2, 16:13, 17:18, 18:2, 21:3, 23:10, 24:2, 28:6, 29:1, 29:15, 30:7, 33:3**
Technical language, **6:2**
Termination, **3:20, 5:3, 9:13, 10:21, 28:8, 39:1, 45:3**
Terminology, **30:2**
Testamentary trust, **3:3, 16:1, 16:4, 18:2, 33:2**
Third parties, **29:17, 40:6**
Trustees, **3:17, 5:3, 5:7, 5:10, 9:2, 9:12, 9:13, 12:15, 15:7, 15:11, 16:10, 18:6, 27:11, 28:6, 28:8, 30:7, 30:9, 37:10, 41:1, 41:3, 43:2, 43:5**
Trusts, **3:1, 3:3, 3:14, 3:17, 3:20, 5:2, 5:6, 8:6, 9:2, 9:13, 11:8, 12:4, 12:5, 12:7, 12:12, 12:15, 12:17, 15:7, 15:11, 16:1 to 16:4, 16:9 to 16:11, 16:13, 17:2, 17:3, 17:5, 17:8, 17:16, 17:18, 18:2, 18:5, 18:6, 18:8, 18:10, 18:13, 19:2, 19:9, 21:2, 21:3, 21:8, 22:4, 22:10, 24:2, 25:6, 27:11, 28:6, 28:8, 29:1, 29:4, 29:5, 29:15, 29:17, 30:2, 30:7, 30:9, 31:3, 32:2, 33:1, 34:2, 37:4, 37:6, 37:7, 37:9, 37:10, 39:1, 39:7, 39:9, 39:10, 40:2, 40:3, 40:6, 41:1 to 41:3, 42:3, 43:2, 43:5, 45:3, 46:2**
Vested, **5:3, 10:21, 28:6, 31:4**
Vested interest, **28:6**
Veto, **43:3**
Wills, **18:2**
Writing, **27:11**

BLIND TRUSTS
Special purpose trusts, **46:3**

BONDS
Corporate trustee, **5:6, 10:14**
Court, **37:7**
Estate tax, **10:14**
Gift tax, **10:15**
Income, **5:6, 10:14, 33:4**
Increase, **33:4**
Interest, **37:7**
Investments, **5:6, 10:18, 37:7**
Premium, **33:4**
Principal, **5:6**
Probate, **37:7**
Transfer, **10:4, 10:14, 10:15, 37:7**
Trust, **5:6, 10:4, 10:14, 10:15, 10:18, 28:5, 30:1, 33:4, 37:7**
Trustees, **10:14, 33:4**
United States, **5:6, 30:1, 37:7**
Valuation, **10:15**

BORROWING
Income tax, **10:26**

BROKERAGE FIRM
Letter, **10:18, 11:5**

BUILDINGS
Apartment, **39:3**

BUILT-IN GAINS TAX
S corporation, **45:5**

BURDEN OF PROOF
Valuation, **7:4, 8:24, 10:15**

BUSINESS
Business trusts, **30:1 to 30:9, 37:5**
Consent, **45:4**
Corporation, **5:2, 5:6, 7:2, 7:6, 7:9, 7:17, 7:20, 8:6, 10:14, 10:15, 15:4, 15:5, 15:12, 21:2, 25:6, 25:12, 30:6 to 30:8, 45:1 to 45:4**
Creditors, **10:25, 40:6, 45:2**
Investments, **5:2, 5:6, 9:13, 10:25**
Irrevocable trusts, **3:19, 8:21, 9:13, 15:2, 17:21, 21:2, 21:7, 25:6, 25:12, 37:5, 40:6**
Leases, **8:8, 15:2**
Management, **7:6, 7:17, 25:12, 30:4, 31:3**
Profits, **7:6, 8:6, 45:4**
Receipts, **45:4**
Sales, **7:3, 7:6, 31:3**

BUSINESS—Cont'd
Trustees, **6:3, 9:13, 10:14, 15:4, 15:5, 15:12, 15:16, 30:4, 30:7, 30:9**
Valuation, **7:1 to 7:3, 7:5 to 7:9, 7:13, 7:14, 7:17, 7:19, 7:20, 7:22, 10:15, 40:6**

BUSINESS TRUSTS
Accounting, **30:5**
Attachment, **37:5**
Bankruptcy, **30:1, 30:2**
Beneficiaries, **30:2, 30:7, 30:9**
Classification, **30:7**
Control, **30:4, 30:7**
Corporations, **30:5, 30:7**
Definition, **30:2**
Income, **30:2, 30:7, 37:5**
Income tax, **30:7, 37:5**
Merger, **30:2, 30:4**
Nature, **30:2, 30:4 to 30:6, 30:8**
Organization, **30:1, 30:7**
Parties, **30:5**
Partnerships, **30:5, 30:7**
Perpetuities, **30:8**
Principal, **30:2, 30:5**
Profit, **30:7**
Shares, **30:5**
Taxation, **30:1, 30:7, 30:8**
Terminology, **30:1, 30:2, 30:5**
Trustees, **30:4, 30:7, 30:9**

CALENDAR
Accumulation trusts, **17:14, 17:22**
Spray trusts, **16:14**
Testamentary trusts, **18:14**

CALIFORNIA
Accounting, **37:7**
Gift, **9:13, 10:6**
Investment, **9:13**
Statutes, **6:3**
Trust, **6:3, 9:13, 10:6, 30:6, 31:3, 37:7, 37:8**
Trustees, **6:3, 9:13**

CAPITAL GAIN
Accumulation trusts, **17:5, 17:13, 17:15, 17:17, 17:18**
Distribution, **16:4, 17:5, 17:13, 17:17, 18:8, 21:2, 29:15**
Estate planning, **29:17**

CAPITAL GAIN—Cont'd
Estate tax, **10:14, 21:2, 27:12**
Expenses, **21:2, 39:7**
Income, **10:2, 10:14, 16:4, 17:5, 17:13, 17:15, 17:17, 17:18, 18:8, 27:12, 29:15, 29:17, 39:7, 39:10**
Income tax, **10:2, 17:17, 18:8, 27:12, 29:17, 39:7, 39:10**
Principal, **21:2, 29:15, 29:17, 39:7, 39:10**
Taxation, **10:2, 17:17, 17:18, 29:15**

CASH
Distribution, **9:2, 10:17, 19:5, 21:2, 28:6, 28:8**
Estate tax, **1:2, 7:2, 21:2, 22:13, 29:14**
Investment, **5:6, 21:4 to 23:4, 28:3, 36:2**

CERTIFICATES OF DEPOSIT
Trusts, **21:4**

CERTIFICATION
Attorney, **6:3**
Merrill-Lynch, **6:3**
Statutory certification, **6:3**
Trust, **6:3, 11:5**

CHARACTER
Trustee, **29:15**

CHARACTERIZATION
Defined, **31:4**
Trusts, **17:15, 43:5**

CHARITABLE CONTRIBUTIONS
Charitable remainder trusts, **29:17**
Contributions, **17:23, 29:17, 40:3, 40:4**
Income tax, **29:17, 40:3, 40:4**
Tax planning, **40:3, 40:4**

CHARITABLE LEAD TRUSTS
Estate tax, **1:2**
Gift tax, **34:3**
Income tax, **34:2, 34:3**

CHARITABLE ORGANIZATIONS
Corporations, **45:2**
Income tax, **45:2**
Members, **45:2**
Requirements, **45:2**

CHARITABLE PURPOSES
Charitable, **16:12, 17:7, 29:18**

CHARITABLE REMAINDER TRUSTS
Deduction, **29:3, 29:6, 29:12 to 29:14, 29:16 to 29:19**
Estate planning, **29:17**
Estate tax, **1:2, 29:3, 29:14, 29:19**
Gift tax, **29:13, 29:19**
Grantor, **29:21**
History, **29:3**
Income tax, **29:12, 29:17, 29:20**
Irrevocable trusts, **1:2, 29:2**
Pooled income funds, **29:16**
Revenue procedures, **29:8, 29:9**
Sample forms, **29:7**
Split dollar arrangement, **29:18**
Taxation, **29:1, 29:15**
Trustee, **29:4 to 29:6, 29:10, 29:15, 29:17, 29:18, 29:21**
Use, **1:2, 29:2, 29:4, 29:5, 29:18, 29:20**

CHARITABLE REMAINDER UNITRUSTS
Annuity trust, **29:2**

CHARITABLE TRUSTS
Basis, **16:12**
Purposes, **16:12**
Spray trusts, **16:12**
Trustee, **16:12**

CHECKS
Bank, **10:17, 24:5, 37:7**
Trustee, **10:17, 37:7**

CHILDREN
Accounting, **2:3, 10:5, 39:7**
Adopted children, **9:13, 16:13**
Capacity, **10:6, 10:7, 10:21, 13:4, 13:7, 19:3, 19:4, 19:8, 21:3, 23:13, 24:1, 28:8, 42:1 to 46:3**
Consent, **14:2**
Declaration of trust, **10:17, 10:21, 11:4, 13:3, 24:4**
Distributions, **10:10, 10:16, 10:17, 10:21, 11:4, 12:15, 13:3, 16:4, 16:7, 19:4, 26:8, 28:8, 36:3**
Duration, **9:13, 26:5**
Education, **1:2, 2:3, 5:9, 10:9, 10:14, 14:5, 18:2, 28:8, 36:3, 42:1, 42:2**
Georgia, **10:6**
Gift tax, **3:17, 7:20, 10:15, 10:17, 10:24, 11:2, 12:3, 13:2 to 13:4, 14:2, 14:4 to 16:5, 26:5, 26:8,**

CHILDREN—Cont'd
28:8, 36:3, 39:1, 39:5
Gifts, **1:2, 7:20, 9:13, 10:1 to 10:9, 10:14 to 10:17, 10:24, 11:2, 12:15, 14:2, 14:4, 14:5, 15:1, 16:5, 21:3, 29:17, 42:2**
Guardian ad litem, **28:8**
Heirs, **10:21**
Income tax, **3:18, 10:2, 10:7, 10:8, 10:12, 10:24 to 10:26, 12:3, 13:5, 18:8, 19:4, 29:17, 36:3, 38:5, 39:7, 46:3**
Irrevocable trusts, **1:2, 2:3, 3:3, 3:19, 3:21, 9:13, 10:16, 11:5, 19:3, 21:3, 23:13, 38:5**
Minority, **3:19, 7:20, 10:1, 10:7, 10:9, 10:21**
Payments, **10:27, 13:2, 15:9, 15:12, 22:16, 28:8**
Power of appointment, **10:9, 19:3, 19:8**
Spray trusts, **16:2, 16:4 to 16:8, 16:13**
Support, **5:9, 9:13, 10:2, 10:7, 10:9, 10:21, 10:23, 10:25, 16:6, 16:7, 21:3, 28:8, 42:1**
Termination of trust, **28:8**
Trust, **1:2, 3:3, 3:5, 3:17 to 3:19, 3:21, 5:9, 7:18, 9:13, 10:1 to 10:28, 11:1 to 11:8, 12:3, 12:4, 12:15, 13:2 to 13:5, 13:7, 14:2, 14:4, 14:5, 15:1, 15:9, 15:12, 16:2, 16:4 to 16:8, 18:1, 18:2, 18:6, 18:8, 19:2 to 19:4, 19:6, 19:8, 19:9, 21:3, 22:16, 23:13, 24:1, 24:4, 24:7, 26:3, 26:5, 28:5, 28:8, 29:17, 34:1, 35:4, 36:3, 38:5, 39:1, 39:5, 39:7, 42:1 to 46:3**
Trustee, **3:3, 3:17 to 3:19, 5:9, 9:13, 10:4, 10:9, 10:10, 10:12 to 10:14, 10:16 to 10:24, 10:26, 11:3 to 11:5, 11:7, 11:8, 12:4, 13:2, 13:3, 15:9, 15:12, 16:2, 16:4 to 16:8, 16:13, 18:2, 18:6, 18:8, 19:4, 19:9, 22:16, 24:4, 24:7, 28:8, 29:17, 36:3, 38:5, 42:1 to 46:3**
Unfunded trusts, **19:1 to 19:4, 19:6 to 19:9**
Uniform Gifts to Minors Act, **9:13, 10:6, 10:7**

CHURCHES
Advantages, **2:3**
Liability, **2:3**
Members, **2:3**

CHURCHES—Cont'd
Religious organizations, **2:3**

CITIZENS
Nonresident aliens, **45:2**

COLLEGES
Education, **14:5**

COLLUSION
Trustee, **27:11**

COLORADO
Accounting, **37:7**
Gift, **10:6**
Trust, **10:6, 37:7**

COMMERCIAL PAPER
Trust, **5:6**

COMMISSIONS
Income tax, **40:6**

COMMUNICATIONS
Estate planning, **2:3, 5:3, 38:3**
Irrevocable trusts, **2:3, 37:7, 38:1 to 38:6**

COMMUNITY PROPERTY
Educational trusts, **15:16**
Insurance, **24:3 to 24:5**
Interest in, **15:16**
Life insurance, **24:3 to 24:5**
Statutes, **24:4**
System, **24:4, 24:5, 30:3**
Trustee, **24:4**

COMPENSATION
Agreement, **32:3, 32:4**
Deferred compensation, **32:3, 32:4**
Right, **32:3**
Settlor, **43:7**
Time, **22:14**
United States, **43:8**

COMPLEX TRUSTS
Accumulation, **17:4, 17:7, 17:8, 17:16**
Distributable net income, **17:8**
Income tax, **40:5**
Tax planning, **40:5**

COMPROMISE
Trustee, **7:1, 7:4**

CONCEALMENT
Profits, **8:6**

CONDOMINIUM
Trust, **40:6**

CONFIDENTIAL
Trustee, **9:11**

CONFLICT OF INTEREST
Corporation, **25:9**
Perpetuities, **9:13, 28:8**
Trustee, **9:13, 25:9, 28:8**

CONNECTICUT
Gift, **10:6**
Trust, **10:6**

CONSENT
Accounting, **41:3**
Allocation, **41:3**
Beneficiary, **27:11, 41:3**
Estate tax, **14:2**
Gift tax, **14:2, 41:3**
Revocation, **45:4**
Trustee, **27:11, 41:3**

CONSIDERATION
Banks, **42:2**
Contract, **9:2**
Definition, **3:14**
Estate tax, **7:11, 10:14**
Failure, **10:16**
Gifts, **7:17, 10:14, 10:16, 20:1, 27:4, 42:2**
Life insurance, **9:2, 33:4, 38:2**
Partial payment, **27:4**
Rescission, **9:2**
Settlor, **3:14, 5:2, 5:3, 5:7, 5:8, 9:2, 16:13, 42:2**
Statutes, **9:2**
Trust, **3:14, 5:2, 5:3, 5:6 to 5:9, 7:17, 7:18, 9:2, 10:12, 10:14, 10:16, 10:26, 16:2, 17:10, 17:20, 19:2, 19:8, 27:4, 27:13, 33:4, 38:2, 42:2, 43:9**
Value, **7:11 to 7:13, 7:17, 7:18, 9:2, 10:14, 20:1, 27:4**

CONSTRUCTION
Intent, **3:16, 9:2, 9:12, 9:13, 28:8**
Trust, **3:16, 8:5, 9:2, 9:7, 9:8, 9:12, 9:13, 22:16, 28:8**

CONSTRUCTION—Cont'd
Trustee, **3:16, 9:2, 9:7, 9:8, 9:12, 9:13, 22:16, 28:8**

CONTEMPLATION OF DEATH
Insurance trusts, **22:11, 22:16**
Life insurance, **21:6, 21:9, 22:11, 22:16, 24:4, 38:2**

CONTRACT
Agent, **21:8**
Business trusts, **30:1, 30:5**
Checks, **24:5**
Compensation, **32:3**
Construction, **9:2**
Creditors, **32:2**
Expenses, **23:4**
Insurance trusts, **22:11**
Intent, **9:2, 24:4, 29:16, 29:18**
Land holding trust, **31:5**
Liability, **10:6**
Loans, **23:4**
Mortgage, **23:4**
Personal liability, **10:6**
Real estate, **10:6, 21:8**
Settlor, **9:2, 21:8, 24:4, 30:5, 31:5, 35:4**
Statutes, **9:2, 24:4**
Support, **9:2**
Trust, **8:16, 9:2, 10:6, 21:8, 21:12, 22:11, 24:4 to 24:6, 29:16, 29:18, 30:1, 30:5, 31:5, 32:2 to 35:4**
Trustee, **9:2, 21:8, 21:12, 22:11, 24:4, 24:6, 29:18, 30:5, 31:5, 32:2**

CONTRIBUTION
Costs, **27:5**
Employer, **29:18, 32:7**
Trustee, **3:17, 12:9, 16:12, 25:11, 28:4, 29:18, 36:3**

CONVERSION
Proceeds, **39:3**
Trust, **39:3, 41:3**
Trustee, **41:3**

CORPORATE TRUSTEE
Banking, **10:14, 42:2**
Bond, **3:16, 5:2, 9:2**
Capacity, **5:2, 5:6, 6:2, 22:9, 42:2**
Change, **5:6, 6:2, 9:2, 10:13, 11:8, 16:9, 22:10, 24:9**

CORPORATE TRUSTEE—Cont'd
Insurance, **3:16, 9:2, 22:9, 22:10, 24:6, 24:9**
Merger, **3:16, 9:2**
Name, **9:2**
Powers, **3:16, 6:2, 9:2**
Spray trusts, **16:5, 16:8, 16:9**
Statutes, **9:2**
Trust companies, **42:2**
Voting, **5:6**

CORPORATIONS
Affiliated, **45:2**
Agent, **45:2**
Beneficiary, **5:6, 29:18, 30:5, 45:2**
Bonds, **5:6**
Business trusts, **30:5, 30:7**
Capacity, **5:6, 7:6, 30:7**
Charitable Organizations, **45:2**
Creditors, **45:2**
Distributions, **45:2**
Gift, **7:19, 29:18**
Gift tax, **7:19**
Insurance, **25:11, 29:18, 45:2**
Powers, **5:3**
Private, **5:6, 7:21**
Property, **5:3, 7:19, 30:7, 45:2**
Shareholders, **45:1, 45:2**
Trust, **5:3, 5:6, 7:17, 25:11, 29:18, 30:5, 30:7, 45:1, 45:2**
Trustees, **5:3, 30:7**

CORPUS
Complex trusts, **17:7**
Distribution, **9:2, 10:10, 10:12, 10:21, 10:25, 10:26, 11:2, 16:4, 16:7, 17:14, 19:4, 22:5, 27:11, 40:2, 40:6, 44:3**
Income tax, **10:12, 10:25, 10:26, 19:4, 27:12, 30:7, 39:7, 40:2, 40:6, 44:3**
Terminology, **30:2, 30:5**

CORRESPONDENCE
Accountant, **38:2**
Internal Revenue Service, **38:2**
Irrevocable trust, **38:2**
Trust, **38:2**
Trustee, **38:2**

COSTS
Accounting, **2:3**

COSTS—Cont'd
Administration, **5:5, 13:2, 23:5, 28:8, 40:6, 43:5**
Agent, **28:8**
Allocation, **28:8, 40:6**
Defense, **43:5**
Education, **2:3, 28:8, 42:2**
Income tax, **28:2, 28:6, 40:6**
Instructions, **28:6**
Insurance, **2:3, 6:1, 21:14, 23:5, 27:3, 27:5, 28:2, 28:6, 28:8, 40:6, 43:5**
Lease, **15:6, 28:8**
Liens, **28:8**
Litigation, **8:13, 27:5**
Payment, **13:2, 21:14, 23:5, 28:8**
Premium, **21:14, 23:5**
Principal, **28:8**
Sale, **2:3**
Settlor, **5:1, 13:2, 42:2, 43:5**
Trustees, **5:1, 15:6, 28:6, 28:8, 43:5**

COURTS
Administration, **8:5, 8:7, 9:8, 37:9, 43:8**
Approval, **37:7, 37:9**
Compensation, **43:8**
Discretion, **8:5, 15:11**
Enforcement, **12:16**
Investments, **37:7**
Jurisdiction, **8:8, 37:9**
Leases, **8:8, 15:2**
Probate, **37:7, 37:9, 37:10**
Sales, **7:11, 31:3**
Settlement, **37:7**
Terminology, **21:15**
Trustees, **12:15, 15:11, 37:10**
Trusts, **3:3, 5:9, 8:15, 9:7, 9:8, 12:2, 12:15, 12:16, 15:2, 15:8, 15:10, 15:11, 15:14, 21:14 to 22:16, 29:6, 30:6, 31:3, 37:7, 37:9, 37:10**

CREDIT
Foreign, **45:2**
Income tax, **8:6, 39:7, 45:2**
Sale, **37:7, 39:7**
Trust, **7:18, 8:6, 14:2, 16:5, 17:11, 22:6, 23:9, 37:7, 37:10, 39:7, 45:2**

CREDITOR
Agreement, **24:3 to 24:5, 28:8**
Assumptions, **24:3**
Contract, **24:4 to 24:6**

CREDITOR—Cont'd
Corporate trustee, **24:6, 24:9**
Estate tax, **1:2**
Gift tax, **13:4, 28:8, 46:2**
Insurance trusts, **1:2**
Investment, **19:4**
Irrevocable trusts, **1:2, 46:1**
Liens, **28:8**
Life insurance, **1:2, 23:8, 24:1 to 24:9**
Notice, **13:4**
Payment, **24:4, 28:8**
Probate, **24:1**
Protection, **1:2, 13:4, 19:4, 23:8, 24:1 to 24:9, 28:8, 46:1**
Revocable trusts, **24:2**
Security, **24:5**
Sequence of events, **24:4, 24:7**
Settlor, **1:2, 24:4, 24:9, 46:1, 46:2**
Spouse, **19:4, 24:1, 24:4, 27:7**
Statutes, **24:4, 28:8**
Support, **28:8**
Trustee, **19:4, 24:4, 24:6 to 28:8, 46:2**
Trusts, **1:2, 19:4, 24:2, 27:7, 28:8, 46:1, 46:2**

CREDITS
Accounting, **39:7**
Estate tax, **26:11, 40:1**
Income tax, **26:11, 37:5, 39:7, 40:1, 45:1, 45:3**

CROSS-PURCHASE
Stock, **7:17, 25:2, 25:3, 25:5, 25:6, 25:8 to 25:11**

CRUMMEY TRUSTS
Attacks, **12:17**
Gift tax, **11:2**
Life insurance, **12:1, 38:2**
Nature, **38:2**
Revenue rulings, **12:1**
Trustee, **12:17, 38:2**

CUSTODIANS
Gifts to minors, **10:6**
Uniform Gifts to Minors Act, **10:6**

DAMAGES
Investments, **5:2**
Trustee, **5:2, 43:5, 43:6**

DEATH
Accounting, **3:16, 37:7, 39:7, 41:3**
Construction, **3:16, 9:2, 22:16, 28:8**
Contemplation of death, **21:6, 21:9, 22:11, 22:16, 24:4, 38:2**
Evidence, **3:16**
Gifts, **1:2, 7:17, 10:1, 10:4, 10:6, 10:7, 10:16, 10:24, 12:9, 14:2, 20:1, 20:2, 20:4, 21:3, 21:9, 22:6, 26:10, 28:2, 28:6, 33:1, 34:3, 37:7, 40:2**
Insurance, **1:2, 3:16, 3:19, 9:2, 10:6, 10:21, 10:24, 12:16, 18:2, 19:4, 21:1 to 21:4, 21:6, 21:8 to 21:11, 21:15, 22:1, 22:2, 22:6, 22:11, 22:13, 22:16, 23:2, 23:4, 23:8, 23:10 to 23:12, 24:1, 24:4, 24:7, 24:8, 25:1, 25:4, 25:7, 25:8, 25:11, 28:2, 28:3, 28:5, 28:6, 28:8, 29:5, 29:18, 33:1, 33:4, 35:3, 37:7, 38:2, 40:6**
Sole trustee, **3:17**
Spouses, **3:17, 14:2, 19:3, 19:6 to 22:6, 23:8, 24:4, 28:2, 33:2**
Trust, **1:2, 3:3, 3:5, 3:16, 3:17, 3:19, 3:20, 6:2, 7:15, 7:17, 7:18, 9:2, 9:3, 10:1, 10:4, 10:6, 10:7, 10:12, 10:16, 10:21, 10:24, 12:9, 12:10, 12:16, 13:1, 13:5, 14:2, 16:1, 16:6, 16:8, 17:15, 18:1 to 18:3, 18:8, 18:9, 19:2 to 19:4, 19:6, 20:3 to 21:3, 21:8, 21:9, 21:15, 22:1, 22:2, 22:6, 22:11, 22:13, 22:16, 23:12, 24:1, 24:4, 24:7, 24:8, 25:1, 25:4, 25:7, 25:8, 25:11, 26:9, 26:10, 27:12, 27:13, 28:2 to 28:6, 28:8, 29:1, 29:4, 29:5, 29:18, 33:1, 33:2, 33:4, 34:1, 34:3, 35:3, 37:7, 38:2, 39:5 to 39:8, 39:10, 40:2, 40:6, 41:3, 43:7, 45:3**
Trustee, **3:3, 3:16, 3:17, 3:19, 3:20, 6:2, 9:2 to 10:4, 10:12, 10:16, 10:21, 10:24, 12:9, 16:1, 16:6, 16:8, 18:2, 18:8, 19:4, 20:3, 21:8, 22:1, 22:6, 22:11, 22:13, 22:16, 24:4, 24:7, 24:8, 25:4, 25:7, 25:8, 25:11, 27:13, 28:4, 28:6, 28:8, 29:4, 29:5, 29:18, 33:2, 37:7, 38:2, 40:2, 41:3, 45:3**
Witnesses, **7:17**

DEATH BENEFITS
Employees, **29:18**

DEATH TAX
Life insurance, **21:3, 21:4, 21:8**

DEBENTURES
Trust, **5:6**

DEBTS
Payment, **35:3, 45:2**
Trust, **22:1, 23:12, 33:4, 35:3, 45:2**

DECANTING
Life insurance, **21:8**
Trustee, **21:8, 28:8, 46:4**

DECEIT
Income tax, **8:6**
Trusts, **8:6**

DECLARATION OF TRUST
Provisions, **9:2, 9:12, 10:17, 10:21, 11:4, 15:7, 22:5, 39:2**
Purpose, **9:2, 9:12, 15:10, 22:7, 24:4**
Revocable, **9:2**
Trustee, **9:2, 9:12, 10:17, 10:21, 11:4, 13:3, 15:7, 15:10, 22:5, 22:7, 24:4, 29:5**

DEDUCTIONS
Estate tax, **26:11, 29:3, 40:1**
Gift tax, **40:1, 40:6**
Income tax, **26:11, 37:5, 40:1, 40:6, 45:3**
Probate, **40:6**

DEEDS
Husband, **10:28**
Terms, **10:28, 31:3**
Title, **10:28, 31:3**
Trust, **10:28, 31:3**
Trustee, **31:3**
Warranties, **10:28**
Wife, **10:28**

DEFAULT
Trustee, **9:8**

DEFINITION
Business trust, **30:2**
Duration, **9:13**
Substantial gainful activity, **28:3**

DELAWARE
Gift, **10:6, 28:8**
Guardian, **28:8**

DELAWARE—Cont'd
Statutes, **28:8**
Trust, **10:6, 28:8**
Trustee, **28:8**

DELIVERY
Trust, **9:7, 10:8, 15:15**

DEPOSITS
Cash, **37:7**
Trustee, **37:7**

DILIGENCE
Trustees, **9:13**

DIRECTORS
Compensation, **32:3**
Number, **32:3**

DISABILITY
Definition, **28:3**
Termination, **5:3, 28:8**

DISCOUNTS
Minority discounts, **7:17, 7:20**

DISCRETION
Accumulation, **3:16, 10:17, 16:11, 17:14, 28:8**
Bond, **3:16**
Court, **3:16, 8:5, 10:5, 10:21, 10:23, 10:24, 15:11, 27:11, 28:8, 40:2**
Creditors, **10:23, 27:11, 28:8, 40:2, 42:1**
Definition, **3:20, 10:21, 10:23, 42:3**
Estate planning, **10:16, 42:3**
Executor, **18:2**
Limitations, **10:16**
Medicaid, **27:8, 27:9, 27:11**
Payment, **10:24, 27:9, 27:11, 28:8**
Powers, **3:16, 10:5, 10:9, 10:16, 10:21, 10:23, 10:24, 27:8, 27:11, 28:8, 43:14**
Settlor, **3:19, 5:7, 16:1, 16:5, 16:6, 18:2, 42:1, 42:3, 43:14**
Spendthrift clause, **3:16, 10:23**
Tax, **8:2, 8:5, 10:16, 10:17, 10:24, 15:11, 16:5, 18:2, 18:8, 28:8, 33:4, 40:2, 42:1**
Trust, **3:16, 3:19, 3:20, 5:6, 5:7, 8:5, 10:5, 10:9, 10:16, 10:17, 10:21, 10:23, 10:24, 13:6, 15:11, 16:1, 16:2, 16:4 to 16:7, 16:11, 17:14, 18:2, 18:8, 27:8, 27:9, 27:11, 28:8,**

DISCRETION—Cont'd
33:4, 33:5, 40:2, 42:1, 42:3, 43:14
Trustee, **3:16, 3:19, 3:20, 5:6, 5:7, 10:9, 10:16, 10:17, 10:21, 10:23, 10:24, 13:6, 15:11, 16:1, 16:2, 16:4 to 16:7, 16:11, 17:14, 18:2, 18:8, 27:9, 27:11, 28:8, 33:5, 40:2, 42:1, 42:3**

DISHONESTY
Trustee, **5:10**

DISPOSITION OF PROPERTY
Trust, **12:9**

DISSOLUTION
Bankruptcy, **19:5, 33:2**

DISTRIBUTION
Accounting, **3:16, 17:5, 18:13**
Accumulation trusts, **17:2, 17:4, 17:5, 17:8, 17:10, 17:13, 17:14, 17:17, 17:19 to 17:22**
Annuity trusts, **3:19, 26:8**
Beneficiaries, **9:2, 9:5, 9:12, 9:13, 10:21, 16:1, 16:2, 16:4, 16:11, 17:2, 17:5, 17:8, 18:2, 18:8, 18:10, 18:13, 21:2, 21:3, 21:8, 27:11, 28:6, 28:8, 29:15, 31:4, 31:5, 33:3, 40:2, 40:6, 41:2, 45:3**
Cash, **9:2, 10:17, 19:5, 21:2, 28:6, 28:8**
Complex trusts, **17:4, 17:8**
Construction, **3:16, 9:2, 9:12, 9:13, 28:8**
Current income, **28:6**
Discretionary, **3:16, 5:8, 9:13, 10:9, 10:21, 19:5, 21:2, 28:8, 33:3, 40:2, 42:1, 42:2**
Estate planning, **2:1, 9:13, 10:16, 20:3**
Express power, **28:8**
Identity, **10:26, 28:8**
Improper, **40:6**
Income, **2:1, 3:16, 3:18, 3:19, 5:8, 9:2, 9:5, 9:13, 10:7, 10:9, 10:10, 10:12, 10:16, 10:17, 10:21, 10:23, 10:25, 10:26, 11:2, 11:4, 11:6, 15:15, 16:1, 16:2, 16:4, 16:6, 16:7, 16:11, 16:12, 17:2, 17:4, 17:5, 17:8, 17:10, 17:13, 17:14, 17:17, 17:19 to 17:21, 18:2, 18:8, 19:3 to 19:5, 20:4, 21:8, 24:1, 27:11, 28:6, 28:8, 29:15, 31:5, 33:3, 38:5, 40:2, 40:6, 41:2, 42:1, 44:3, 45:3**

DISTRIBUTION—Cont'd
Income tax, **3:18, 5:8, 10:7, 10:12, 10:25, 10:26, 17:2, 17:10, 17:17, 17:20, 18:8, 19:4, 28:6, 31:5, 38:5, 40:2, 40:6, 44:3, 45:3**
Net income, **17:2, 17:5, 17:8, 17:10, 17:13, 17:14, 17:19, 27:11, 28:8**
Perpetuities, **9:13, 10:21, 28:8, 33:3**
Principal, **3:16, 3:18, 3:19, 9:2, 9:5, 9:12, 10:9, 10:16, 10:17, 10:21, 10:23, 11:4, 11:6, 16:1, 16:6, 16:7, 16:12, 18:2, 19:4 to 20:4, 21:2, 26:8, 27:11, 28:8, 29:15, 33:3, 40:2, 42:1, 45:3**
Private foundations, **45:3**
Settlor, **3:18, 3:19, 5:8, 9:2, 9:12, 9:13, 11:2, 15:15, 16:1, 16:6, 18:2, 21:8, 31:5, 42:1 to 45:3**
Spray trusts, **16:1, 16:2, 16:4, 16:6, 16:7, 16:11, 16:12**
Tax planning, **40:2, 40:6**
Termination of trust, **28:8**
Time, **3:18, 3:19, 9:2, 9:5, 9:12, 9:13, 10:7, 10:10, 10:21, 10:23, 10:25, 11:2, 11:6, 15:15, 16:4, 16:7, 17:20, 17:22, 18:2, 19:3 to 20:4, 21:2, 27:11, 28:6, 28:8, 32:7, 40:2, 42:1, 42:2**
Trust, **3:5, 3:16, 3:18, 3:19, 5:8, 9:2, 9:5, 9:6, 9:12, 9:13, 10:7, 10:9, 10:10, 10:12, 10:16, 10:17, 10:21, 10:23, 10:25, 10:26, 11:2, 11:4, 11:6, 13:6, 15:15, 16:1, 16:2, 16:4, 16:6, 16:7, 16:11, 16:12, 17:2, 17:4, 17:5, 17:8, 17:10, 17:13, 17:14, 17:17, 17:19 to 17:22, 18:2, 18:8, 18:13, 19:3 to 19:5, 20:3 to 21:3, 21:8, 22:5, 24:1, 27:11, 28:6, 28:8, 29:10, 29:15, 29:21, 31:4, 31:5, 32:7, 33:3, 38:5, 40:2, 40:6, 41:2, 42:1 to 44:3, 45:3**
Trustees, **3:16, 9:2, 9:12 to 10:12, 10:16, 19:4, 27:11, 28:6, 28:8, 29:21**
Wills, **16:6, 18:2**

DISTRICT OF COLUMBIA
Gift, **10:6**
Trust, **10:6**

DIVERSIFICATION
Assets, **5:6, 41:2**

DIVERSIFICATION—Cont'd
Investments, **5:6, 41:2**

DIVIDENDS
Estate tax, **10:14**
Income, **5:3, 7:6, 10:14, 10:24, 11:2**
Income tax, **10:24**
Payment, **7:6, 10:24, 21:14, 23:4, 23:5**
Principal, **5:3, 10:24**

DIVORCE
Irrevocable trusts, **9:11**
Trusts, **9:11, 27:7**

DONEE
Gift tax, **7:20, 10:15, 11:2, 12:3, 12:9, 14:3, 21:14**
Power of appointment, **3:9, 10:9, 12:9**

DONOR
Gift tax, **7:20, 11:2, 12:7, 12:9, 14:2, 14:3, 22:5, 28:6, 29:13, 34:3, 36:2 to 44:3, 44:5**

DRAFTING
Declaration of trust, **9:2, 13:3**
Financial institutions, **6:1 to 9:2, 9:8, 9:13, 10:22, 11:7, 12:13, 22:17**
Insurance trusts, **22:1, 22:17**
Irrevocable trusts, **1:4, 9:8, 9:13, 12:2, 12:9, 37:6, 37:9**
Power of appointment, **10:9, 12:9, 12:11**
Revocable trusts, **1:4, 9:8**
Trust, **1:4, 3:14, 3:16, 4:1, 5:3, 5:8, 5:11, 6:1, 6:2, 8:24, 9:1, 9:2, 9:8, 9:9, 9:13, 10:9, 10:20, 10:22, 11:1, 11:3, 11:7, 12:2, 12:6, 12:9, 12:11 to 12:13, 13:3, 20:3, 22:1, 22:17, 27:8, 27:10, 28:6, 28:8, 30:2, 30:4, 31:2, 32:5, 32:8, 32:9, 33:2, 33:5, 37:6, 37:9, 42:2, 42:3, 43:1, 43:2, 43:6, 43:8 to 43:14**
Trust indenture, **30:4**

DRAFTS
Trust, **9:13**

DURATION
Construction, **9:13**
Intent, **9:13**
Trust, **9:13, 26:5**

DYNASTY TRUST
Funding, **33:4**

DYNASTY TRUST—Cont'd
History, **33:1**
Incentives, **33:5**
Taxation, **33:3, 33:4**

EDUCATION
Churches, **2:3**
Client, **1:1 to 1:6, 2:3, 28:4, 28:8, 42:1 to 42:3**
Colleges, **14:5**
Construction, **28:8**
Definition, **36:2, 42:3**
Distribution, **2:1, 10:9, 13:6, 18:2, 27:11, 28:8, 40:2, 42:1, 42:2**
Estate planning, **1:4, 2:1, 2:3, 28:4, 42:3**
Expenses, **13:6, 15:4, 15:5, 28:8, 36:2 to 40:2, 42:1**
Gifts, **1:2, 10:9, 10:14, 14:5, 22:4, 40:2, 42:2**
Liability, **2:3, 28:8**
Malpractice, **1:4**
Notice, **1:4**
Payment, **27:11, 28:8, 36:2**
Purpose, **1:1 to 2:1, 2:3, 10:14, 22:4, 28:8, 36:2, 40:2, 42:1**
Qualified tuition programs, **36:2, 36:3**
Secondary schools, **36:3**
States, **1:5, 18:2, 28:4, 28:8**
Support, **5:9, 10:9, 16:10, 27:11, 28:8, 40:2, 42:1**
Termination, **15:5, 28:8**
Trustee, **5:2, 5:9, 10:9, 10:14, 13:6, 16:10, 18:2, 22:4, 27:11, 28:4, 28:8, 36:3, 40:2, 42:1 to 42:3**
Universities, **14:5**
Visual aids, **1:3 to 1:6**

EDUCATIONAL TRUSTS
Assumed facts, **15:4, 15:5**
Case law, **15:8, 15:9, 15:12, 15:16**
Community property, **15:16**
Drafting, **13:3**
Four-pronged test, **15:10 to 15:12**
Gift, **13:3, 15:1 to 15:17**
Gift tax, **13:3, 15:17**
Guardian, **15:15**
Lease, **15:1 to 15:17**
Mathews Rules, **15:13**
Review, **15:8 to 15:13, 15:16**

ELECTING SMALL BUSINESS TRUSTS
Reporting, **37:5**

ELECTION
Employee, **7:17**
Generally, **45:1**
Surviving spouse, **14:2**
Trustee, **40:5, 45:3**
Will, **7:17, 14:2, 21:2, 30:7, 36:2, 45:1 to 45:4, 45:6**

EMPLOYEES
Discrimination, **32:4**

EMPLOYMENT
Corporate trustee, **42:2**
Investment, **42:2**
Trustee, **37:3, 42:2**

EQUIPMENT
Creditors, **28:8**
Trust, **28:8, 36:2, 39:3**

ESCROW
Tax, **15:4, 31:5**
Trust, **15:4, 25:9, 31:5**

ESTATE PLANNING
Estate tax, **20:3**
Generally, **45:1**
Generation skipping transfer tax, **20:3**
Generation skipping trusts, **20:3**
Gift tax, **7:22, 20:3**
Income tax, **3:1, 23:10, 29:17, 45:1**
Insurance, **2:3, 6:1, 7:22, 18:12, 21:1, 21:7, 21:10, 22:8, 23:1, 23:4, 23:7, 23:10, 23:13, 28:5**
Insurance trusts, **22:8**
Irrevocable trusts, **1:4, 2:3, 3:1, 3:21, 9:13, 10:16, 21:1, 21:7, 21:10, 23:13, 38:3, 46:1**
Minors, **9:13, 19:2, 20:3**
Retirement, **2:3, 28:5**
Revocable trusts, **1:4, 3:21, 19:2**
Spouse, **9:13, 29:17**
Techniques, **13:1, 16:3**
Testamentary trusts, **18:12**
Trustee, **3:1, 5:3, 9:13, 10:16, 16:3, 18:12, 20:3, 22:8, 28:4, 29:17, 42:3**

ESTATE PLANNING—Cont'd
Trusts, **1:4, 2:1, 2:3, 3:1, 3:21, 9:13, 10:16, 16:3, 18:12, 19:2, 20:3, 21:1, 21:7, 21:10, 22:8, 23:1, 23:13, 28:1, 28:4, 28:5, 28:9, 29:17, 38:3, 42:3, 45:1, 46:1**

ESTATE TAX
Additional tax, **42:1**
Administration expenses, **21:2**
Annuity trusts, **26:11**
Attribution, **21:2**
Basis, **7:2, 7:11, 10:14, 21:2, 25:1, 26:11, 27:12, 39:9, 42:1**
Beneficial interests, **21:8**
Beneficiaries, **12:7, 21:2, 21:8, 39:9, 43:7**
Bonds, **10:14**
Cash, **1:2, 7:2, 21:2, 22:13, 29:14**
Charitable deductions, **29:3**
Charitable lead trusts, **1:2**
Charitable remainder trusts, **1:2, 29:3, 29:14, 29:19**
Children, **1:2, 10:14, 12:3, 14:2, 36:3, 42:1**
Compensation, **43:7**
Computation, **20:4**
Consideration, **7:11, 10:14**
Creditors, **42:1, 43:7**
Credits, **26:11, 40:1**
Death taxes, **1:2, 21:2, 29:19**
Deceased spousal unused exclusion, **14:2**
Deductions, **26:11, 29:3, 40:1**
Dividends, **10:14**
Estate planning, **20:3**
Exclusions, **14:2**
Exemption, **14:2, 20:2 to 20:4, 39:8, 42:1**
Expatriates, **44:3**
Expenses, **20:4, 21:2, 29:19, 36:3, 42:1**
Federal, **7:2, 12:10, 20:3, 20:4, 21:2, 36:3, 42:1, 43:7**
Generation-Skipping Transfer, **14:2, 20:2, 42:1**
Gift tax, **7:2, 7:19, 12:3, 12:7, 12:10, 14:2, 18:9, 20:2 to 20:4, 21:8, 27:12, 29:19, 36:3, 39:9, 40:1, 44:3**
Gifts, **1:2, 10:14, 12:7, 14:2, 20:2, 20:4, 44:3**

ESTATE TAX—Cont'd
Grantor, **26:11, 27:12, 39:6, 39:8, 39:9, 40:1, 42:1**
Gross estate, **21:2, 21:8, 26:11, 29:14, 39:6**
Husband, **39:9**
Income tax, **7:2, 7:11, 12:3, 26:11, 27:12, 36:3, 40:1, 44:3**
Installment payments, **21:2**
Insurance trusts, **1:2, 22:13**
Internal Revenue Code, **1:2, 7:2, 12:3, 12:10, 20:3, 21:2, 21:8, 27:12, 29:3**
Irrevocable trusts, **1:2, 21:2, 21:8, 25:1, 40:1**
Jurisdiction, **21:8**
Liability, **20:3**
Life insurance, **1:2, 21:2, 21:8, 22:13**
Local law, **40:1**
Minors, **10:14, 20:3, 42:1**
Notice, **12:3, 21:8**
Partnership, **7:2**
Payment, **7:2, 21:2, 27:12, 40:1, 44:3**
Percentage, **21:2**
Personal liability, **20:3**
Personal property, **21:2**
Powers of appointment, **12:10**
Qualified personal residence trusts, **39:6, 39:8, 39:9**
Qualified tuition programs, **36:3**
Rate, **20:2 to 20:4, 21:2, 39:9, 44:3**
Retained interest, **39:6**
Return, **1:2, 7:2, 20:4, 21:2, 26:11, 27:12, 39:9, 44:3**
Sales, **7:11**
State Tax, **36:3**
Stock, **7:2, 10:14, 21:2, 25:1**
Support, **42:1**
Surviving spouse, **14:2, 44:3**
Tax planning, **40:1, 43:7**
Tax returns, **12:3**
Testamentary trusts, **18:9**
Trustee, **10:14, 20:3, 21:8, 22:13, 26:11, 36:3, 40:1, 42:1**
Trusts, **1:2, 7:19, 12:3, 12:7, 12:10, 18:9, 20:2 to 20:4, 21:2, 21:8, 22:13, 25:1, 26:11, 27:12, 29:3, 29:14, 29:19, 39:6, 39:8, 39:9, 40:1, 42:1**
Tuition, **36:3**

ESTATE TAX—Cont'd
Valuation, **7:2, 7:11, 7:19**
Wife, **39:9**

EVIDENCE
Burden of proof, **7:4, 8:24**
Intent, **3:16, 8:24**
Judgment, **7:4**
Presumptions, **15:16**
Strength, **7:4**
Trustees, **3:16, 15:16, 27:11**
Witnesses, **8:24**

EXCESS
Passive income, **45:6**

EXCLUSIONS
Annual, **10:9, 12:4, 12:17, 14:1 to 14:3, 14:5, 15:17, 22:2, 28:6, 36:2**
Income tax, **15:17, 22:2, 28:6**

EXECUTION
Consideration, **10:16**
Title, **18:2, 29:5**
Trust, **10:16, 15:6, 15:10, 15:14, 18:2, 29:5**

EXECUTORS
Sale, **40:5**

EXEMPTIONS
Accumulation trusts, **17:8**
Creditors, **28:6**
Estate tax, **14:2**
Gift tax, **3:17, 12:9, 14:1 to 14:5, 28:6, 33:1**
Income tax, **28:6**
Life insurance, **28:6, 35:3**
Lifetime exemption, **14:1, 14:5**
Taxation, **28:6**
Trust, **3:17, 12:9, 14:2, 14:4, 14:5, 16:14, 17:8, 28:6, 33:1, 35:3**

EXISTING TRUST
Gift, **21:8, 41:3**

EXONERATION
Trustee, **43:5**

EXPENSES
Accounting, **37:6, 39:7**
Actions, **42:1, 43:12**
Administration, **13:2, 15:5, 21:2, 22:1, 23:5, 28:3, 28:8, 40:6**

EXPENSES—Cont'd
Agent, **28:8**
Allocation, **20:4, 28:8, 40:6**
Capital gains, **21:2**
Contract, **23:4**
Debts, **22:1, 23:8**
Education, **13:6, 15:4, 15:5, 28:8, 36:2 to 40:2, 42:1**
Estate tax, **20:4, 21:2, 29:19, 36:3, 42:1**
Improvements, **15:4 to 39:4, 39:7**
Income tax, **22:2, 36:3, 39:7, 40:2, 40:6**
Insurance, **12:14, 21:2, 22:1, 22:2, 22:9, 23:4, 23:5, 23:8, 27:1, 28:3, 28:8, 31:3, 39:4, 40:6**
Lease, **15:4 to 15:6, 15:15, 28:8**
Liens, **28:8**
Litigation, **31:3, 43:12, 43:13**
Mortgage, **23:4, 39:7**
Payment, **7:6, 13:2, 21:2, 23:4, 23:5, 28:8, 36:2, 45:6**
Premium, **7:6, 22:9, 23:4, 23:5**
Principal, **20:4, 21:2, 28:3, 28:8, 39:7, 40:2, 42:1**
Sale, **7:6, 21:2, 39:4, 39:7**
Settlors, **43:2**
Stock, **7:6, 21:2, 23:4**
Terminology, **23:4**
Trustees, **15:4 to 15:6, 22:1, 28:8, 43:2**

EXPERIENCE
Trustee, **5:2, 5:4, 28:4, 28:6**

EXPERT
Witnesses, **7:17**

FAMILY TRUSTS
Irrevocable trusts, **38:2**

FEES
Costs, **13:2, 40:6**
Income tax, **40:6**
Trustees, **15:5**

FIDUCIARIES
Attorneys, **43:5**
Bundled fiduciary fees, **40:6**
Examples, **40:6**
Income tax, **40:6**

FINANCIAL PLANNERS
Estate planning, **2:3, 21:1, 21:7**

FISCAL YEAR
Accumulation trusts, **17:22**
Insurance trusts, **22:15**
Probate, **18:11**
Spray trusts, **16:14**
Testamentary trusts, **18:11, 18:14**

FLORIDA
Gift, **10:6**
Trust, **10:6, 31:3**
Trustee, **31:3**

FOREIGN TRUSTS
Accumulation trusts, **17:9**
Income tax, **45:2**

FORM 1041
Filing, **10:27, 16:14, 17:22, 18:14, 19:4, 22:15, 30:1, 37:3, 37:4**

FORMALITIES
Trusts, **28:6, 37:10**

FORMULA
Trusts, **17:10, 26:9, 29:14**
Valuation, **7:10, 7:14, 26:9**

FOUNDATIONS
Private, **45:3**
Trusts, **30:6, 45:3**

FOUR-PRONGED TEST
Educational trusts, **15:10 to 15:12**

FRACTIONAL INTEREST
Trust, **39:3**

FRAUD
Consent, **27:11**
Creditors, **27:11**
Husband, **27:11**
Power of appointment, **27:11**
Settlors, **43:2**
Spouse, **27:11**
Support, **27:11**
Trustee, **27:11, 43:2**
Trusts, **27:11, 43:2**
Wife, **27:11**

FUTURE INTERESTS
Children, **10:8, 10:17**
Gift tax, **10:17**
Gifts, **10:8, 10:17**
Personal property, **10:17**

GAS
Waste, **37:7**

GENERATION SKIPPING TRANSFER
Estate planning, **20:3**
Estate tax, **20:2, 20:3**
Gift tax, **20:2, 20:3**
Interest, **20:3**
Rate, **20:2, 20:3**
Termination, **20:3**
Transferor, **20:2, 20:3**
Unfunded trusts, **19:7**

GENERATION SKIPPING TRUSTS
Definition, **20:3**
Limited purpose, **20:1**

GEORGIA
Gift, **10:6**
Trust, **10:6**

GIFT TAX
Amount, **3:17, 7:2, 7:22, 9:7, 10:24, 11:2, 12:3, 12:9, 12:16, 13:2 to 13:4, 14:2, 14:3, 14:5, 16:5, 20:2, 20:4, 21:14, 22:5, 23:12, 26:10, 27:12, 28:6, 29:13, 29:19, 33:1, 36:3, 39:5, 39:9, 40:1, 40:6, 41:3, 44:2, 44:3, 44:5**
Annual exclusion, **11:2, 14:1 to 14:3, 14:5, 16:5, 20:4, 21:14, 28:6, 29:13, 36:2, 36:3**
Annuity trusts, **26:1, 26:2, 26:5, 26:8, 26:10**
Basis, **3:17, 7:2, 7:22, 13:3, 16:5, 21:14, 23:12, 27:12, 39:9, 40:6, 41:3**
Charitable deduction, **20:4**
Charitable lead trusts, **34:3**
Charitable remainder trusts, **29:13, 29:19**
Checks, **10:17**
Children, **3:17, 7:20, 10:15, 10:17, 10:24, 11:2, 12:3, 13:2 to 13:4, 14:2, 14:4 to 16:5, 26:5, 26:8, 28:8, 36:3, 39:1, 39:5**
Citizens, **44:1 to 44:3, 44:5**
Completed gift, **12:7, 12:9, 39:1, 46:2**
Computation, **20:4, 39:5**
Consent, **14:2, 41:3**
Consideration, **5:8**

GIFT TAX—Cont'd
Corporations, **7:19**
Credits, **36:2, 40:1**
Crummey power, **12:9, 21:14, 33:1**
Deductions, **40:1, 40:6**
Definition, **11:2, 13:2, 20:3, 23:12, 36:2, 41:3, 44:3**
Delivery, **9:7**
Educational trusts, **13:3, 15:17**
Election, **14:2, 36:2**
Estate planning, **7:22, 20:3**
Estate tax, **7:2, 7:19, 12:3, 12:7, 12:10, 14:2, 18:9, 20:2 to 20:4, 21:8, 27:12, 29:19, 36:3, 39:9, 40:1, 44:3**
Exceptions, **44:3**
Exclusion, **9:7, 11:2, 12:2, 12:3, 12:5, 12:7, 12:9, 12:16, 13:2, 13:4, 14:1 to 14:3, 14:5, 16:5, 20:2, 20:4, 21:14, 22:5, 27:12, 28:6, 29:13, 33:1, 36:2, 36:3, 39:5, 44:2, 44:3, 44:5**
Exemptions, **3:17, 12:9, 14:1 to 14:5, 28:6, 33:1**
Expatriates, **44:1 to 44:3**
Family members, **7:20, 13:4, 28:6, 39:1**
Form 709, **10:15, 14:3, 20:4**
Future interests, **10:17**
Generally, **39:1, 44:1**
Generation-skipping transfer, **13:2, 13:4, 14:2, 20:2, 33:1**
Grantor retained annuity trusts, **26:1, 26:2, 26:5, 26:8, 26:10**
Grantor retained unitrusts, **26:1, 26:2, 26:5, 26:8, 26:10**
Husband, **3:17, 10:17, 10:24, 15:17, 39:9**
Income tax, **5:8, 7:2, 10:24, 12:3, 15:17, 22:2, 27:12, 28:6, 34:3, 36:3, 40:1, 40:6, 41:3, 44:2, 44:3**
Insurance, **7:22, 10:24, 12:2, 12:14, 12:16, 21:8, 21:14, 22:2, 22:5, 23:12, 28:6, 28:8, 33:1, 39:9, 40:6**
Interest, **3:17, 7:2, 7:19, 7:20, 7:22, 9:7, 10:24, 11:2, 12:2, 12:9, 12:14, 15:17, 16:5, 20:3, 20:4, 21:14, 26:1, 26:2, 26:5, 26:10, 27:12, 28:6, 28:8, 29:13, 29:19, 36:2, 39:1, 39:5, 39:9, 41:3**
Irrevocable trusts, **9:7, 12:2, 12:9, 21:8, 21:14, 33:1, 40:1, 40:6**

GIFT TAX—Cont'd
Life insurance, **7:22, 10:24, 12:2, 12:14, 12:16, 21:8, 21:14, 22:2, 22:5, 23:12, 28:6**
Lifetime exemption, **14:1, 14:5**
Lifetime gift, **21:14**
Local law, **12:9, 39:11, 40:1, 41:3**
Marital deduction, **29:13, 41:3, 44:5**
Nonresident alien, **44:2**
Partnership, **7:2, 14:4, 40:6**
Payment, **7:2, 10:24, 13:2, 15:17, 21:14, 27:12, 28:8, 36:2, 40:1, 41:3, 44:3**
Powers of appointment, **12:10**
Present interest, **11:2, 12:2, 12:9, 16:5, 20:3, 21:14, 28:6, 29:13**
Qualified personal residence trusts, **39:1, 39:5, 39:9, 39:11**
Qualified tuition programs, **36:2, 36:3**
Rates, **26:2, 26:10**
Real property, **28:8, 44:1**
Remainder, **3:17, 7:2, 11:2, 12:9, 15:17, 20:3, 26:2, 26:5, 26:8, 28:6, 28:8, 29:13, 29:19, 39:1, 39:5, 39:9, 41:3**
Retained interest, **26:5, 39:1, 39:5**
Retirement, **3:17, 28:6, 28:8**
Return, **7:2, 10:15, 14:3, 15:17, 20:4, 21:14, 22:5, 26:10, 27:12, 28:6, 39:5, 39:9, 39:11, 40:6, 41:3, 44:3**
Revocation, **26:10**
Split gifts, **14:2, 14:3**
Spouse, **10:24, 14:2, 22:2, 26:10, 28:6, 29:13, 39:9, 41:3, 44:3, 44:5**
Stock, **7:2, 7:20, 10:15, 11:2, 26:2, 44:1, 44:2**
Tax planning, **40:1, 40:6**
Tax returns, **10:17, 12:3, 14:3, 40:6**
Testamentary trusts, **18:9**
Third parties, **40:6**
Trust corpus, **11:2, 12:9, 27:12**
Trusts, **3:17, 7:19, 9:7, 11:2, 12:2, 12:3, 12:5, 12:7, 12:9, 12:10, 12:14, 12:16, 13:3, 15:17, 16:5, 18:9, 20:2 to 20:4, 21:8, 21:14, 22:2, 22:5, 26:1, 26:2, 26:5, 26:8, 26:10, 27:12, 28:6, 28:8, 29:13, 29:19, 33:1, 34:3, 39:1, 39:5, 39:9, 39:11, 40:1, 40:6, 41:3, 46:2**
Tuition, **13:2, 13:3, 14:5, 36:2, 36:3**

GIFT TAX—Cont'd
Undivided interest, **39:9**
Valuation, **7:2, 7:19, 7:20, 7:22, 10:15, 10:24, 21:14, 23:12, 26:1, 26:2, 26:10, 39:5, 40:6**
Waiver, **36:2**
Wife, **3:17, 10:17, 10:24, 13:3, 15:17, 22:5, 39:9**
Will, **3:17, 5:8, 7:2, 7:19, 7:20, 7:22, 9:7, 10:15, 10:17, 11:2, 12:9, 12:10, 12:14, 12:16, 13:2 to 13:4, 14:2, 15:17, 16:5, 18:9, 20:3, 20:4, 21:8, 21:14, 22:2, 22:5, 23:12, 26:2, 26:5, 26:8, 28:6, 28:8, 29:19, 33:1, 36:2, 39:1, 39:5, 39:9, 39:11, 41:3, 44:3, 46:2**

GIFTS
Acceptance, **7:20**
Attorney, **9:13, 10:15, 22:5, 28:6, 42:2**
Burden of proof, **10:15**
Charitable Contributions, **29:17**
Consideration, **7:17, 10:14, 10:16, 20:1, 27:4, 42:2**
Custodians, **10:6**
Declaration, **9:13, 10:17, 14:3, 15:10, 22:5**
Deductibility, **15:10, 21:14**
Defined, **10:8, 10:9, 42:2**
Delivery, **9:7, 10:8**
Disposition of property, **12:9**
Estate planning, **7:17, 9:13, 10:16, 29:17**
Estate tax, **1:2, 10:14, 12:7, 14:2, 20:2, 20:4, 44:3**
Future interest, **9:7, 10:8, 10:9, 11:2, 16:5, 21:14**
Gift tax, **7:20, 9:7, 10:15, 10:17, 10:24, 11:2, 12:7, 12:9, 14:2 to 16:5, 20:2, 20:4, 21:14, 22:5, 26:10, 28:6, 33:1, 34:3, 44:1, 44:3, 44:5, 46:2**
Income interest, **7:16, 11:2, 20:4**
Intent, **9:13, 10:1, 10:8, 10:9, 10:14, 10:16, 21:14, 27:4**
Joint tenancy, **10:4**
Life tenant, **29:17**
Minors, **9:13, 10:1, 10:3, 10:4, 10:6, 10:7, 10:9, 10:14, 10:17, 40:2**
Parent, **9:13, 10:7, 12:15, 14:3, 15:1, 16:5, 28:6**

GIFTS—Cont'd
Presumption, **22:4**
Remainder interest, **7:16, 10:1, 11:2, 12:9, 26:6**
Revocation, **26:10**
Spouse, **9:13, 10:1, 10:24, 14:2, 22:6, 26:10, 28:2, 28:6, 29:17, 44:3, 44:5**
Tangible personal property, **44:1**
Testamentary gifts, **20:2**
Trustees, **9:13, 10:14, 10:16, 12:15, 28:6**
Types of property, **10:6**
Uniform Gifts to Minors Act, **9:13, 10:6, 10:7**
Unitrusts, **26:6, 26:10**
Valuation, **7:16, 7:17, 7:20, 10:15, 10:24, 21:14, 26:6, 26:10**

GOOD FAITH
Trustees, **3:16**

GOVERNMENT
Trustee, **9:8, 10:4, 22:5, 28:8, 37:1, 37:10, 42:2**

GRANDCHILDREN
Generation skipping transfer, **19:7**
Incentive trusts, **42:2**
Power of appointment, **19:8**
Testamentary trust, **18:2**

GRANTOR RETAINED ANNUITY TRUSTS
Duration, **26:5**
Gift tax, **26:1, 26:2, 26:5, 26:8, 26:10**
Gross estate, **26:5, 26:9, 26:11**
Qualified interest, **3:19, 26:3, 26:4, 26:10**
Reimbursement, **26:11**
Sample form, **26:11**
Substitution, **26:11**
Valuation, **26:1 to 26:4, 26:6, 26:7, 26:9, 26:10**
Value, **26:1 to 26:7, 26:9 to 26:11**
Zero-out, **26:7, 26:8, 26:10**

GRANTOR RETAINED UNITRUSTS
Duration, **26:5**
Gross estate, **26:5, 26:9, 26:11**
Qualified interest, **3:19, 26:3, 26:4, 26:10**

GRANTOR RETAINED UNITRUSTS —Cont'd
Reimbursement, **26:11**
Substitution, **26:11**
Valuation, **26:1 to 26:4, 26:6, 26:7, 26:9, 26:10**

GROSS ESTATE
Grantor retained annuity trusts, **26:5, 26:9, 26:11**
Grantor retained unitrusts, **26:5, 26:9, 26:11**
Valuation, **7:18, 26:9**

GUARDIAN
Accounting, **3:16, 10:5**
Distributions, **3:16, 28:8, 42:3**
Educational trusts, **15:15**
Gift tax, **12:9, 28:8**
Good faith, **3:16**
Income, **3:16, 10:5, 12:9, 15:15, 28:8**
Intent, **3:16, 28:8**
Investment, **3:16**
Parties, **3:16, 28:4**
Principal, **3:16, 28:8, 42:3**
Removal, **28:8**
Trust, **3:16, 10:5, 12:4, 12:6, 12:9, 15:15, 28:4, 28:8, 42:3**

HAWAII
Gift, **10:6**
Trust, **10:6, 31:3**
Trustee, **31:3**

HEALTH
Expenses, **27:1, 28:3, 28:8, 42:1**
Trustee, **16:10, 27:11, 28:8, 42:1**

HEARINGS
Notice, **8:8**

HEIRS
Children, **10:21**
Definition, **10:21**
Insurance, **10:21, 21:2, 40:6**
Probate, **40:6**

HISTORY
Statute, **27:9**

HOME
Estate tax, **27:12, 39:9**

HUSBAND
Aliens, **45:2**
Basis, **3:17, 10:26, 16:6, 19:5, 24:4, 27:11, 29:4, 30:3, 39:9**
Community property, **15:16, 24:3 to 24:5, 30:3**
Creditors, **19:5, 24:3, 24:8, 27:11, 40:2, 45:2**
Deeds, **10:28**
Dividend, **37:7**
Estate tax, **39:9**
Fraud, **27:11**
Gains, **39:9**
Gift tax, **3:17, 10:17, 10:24, 15:17, 39:9**
Gifts, **10:7, 10:17, 10:24, 37:7, 40:2**
Income tax, **10:7, 10:24, 10:26, 15:17, 37:5, 40:2, 45:2**
Insurance, **10:24, 21:10, 24:3 to 37:7, 39:9, 45:2**
Joint tenancy, **30:3, 45:2**
Medical Expenses, **40:2**
Presumption, **15:16**
Revocable trusts, **30:3**
Separate property, **15:16, 24:4 to 24:6, 30:3**
Special needs trusts, **28:4**
Stock, **37:7, 45:2**
Support, **10:7, 16:6, 19:5, 27:11, 40:2**
Surviving spouse, **3:5**
Third party, **3:5**
Trustees, **3:17, 10:28, 15:16, 15:17, 27:11**
Trusts, **3:17, 15:16, 15:17, 16:6, 19:5, 21:10, 26:3, 27:11, 28:4, 29:4, 30:3, 37:5, 37:7, 39:9, 40:2, 45:2**
Valuation, **10:24, 26:3**
Wills, **16:6**

IDAHO
Gift, **10:6**
Trust, **10:6**

IDENTIFICATION
Fund, **10:16**
Income tax, **15:17**
Trustee, **9:9, 10:16 to 10:19, 11:4 to 22:5, 22:7, 24:4, 29:5, 37:1, 37:3, 37:10, 38:2**

ILLINOIS
Gift, **10:6**

ILLINOIS—Cont'd
Trust, **10:6, 31:1, 31:3, 31:7**
Trustee, **31:1, 31:3, 31:7**

ILLNESS
Trustee, **16:7**

IMPARTIALITY
Trustee, **41:3**

IMPROVEMENTS
Mortgage, **39:7**
Real estate, **15:4, 15:5**
Trustees, **15:4, 15:5**

INCENTIVE TRUSTS
Choice of trustee, **42:2**
Disclosure, **42:3**
Grandparents, **42:1, 42:2**
Intended redundancies, **42:1**
Specificity, **42:3**
Trust companies, **42:2**

INCOME
Accounting, **3:16, 5:2, 10:5, 17:5, 37:6, 39:7, 41:3, 45:2**
Accumulation trusts, **17:1, 17:2, 17:4 to 17:10, 17:13 to 17:15, 17:17 to 17:21, 17:23**
Accumulations, **16:11**
Aliens, **45:2**
Annuities, **7:16**
Apportionment, **41:3**
Attorneys, **7:1, 9:13, 10:16, 21:1, 24:4, 28:8**
Bonds, **5:6, 10:14, 33:4**
Capital gains, **27:12, 29:15**
Charitable remainder trusts, **29:1 to 29:5, 29:11 to 29:17, 29:19, 29:20**
Charitable trust, **29:20**
Compensation, **43:7**
Compromise, **7:1**
Definition, **7:6, 8:6, 9:13, 10:21, 10:23, 10:25, 11:2, 17:5, 17:6, 26:3, 28:3, 30:2, 41:3, 44:3**
Discretion, **3:16, 3:19, 5:6, 5:7, 10:5, 10:9, 10:16, 10:17, 10:21, 10:23, 10:24, 15:11, 16:1, 16:2, 16:4 to 16:7, 16:11, 17:14, 18:2, 18:8, 27:8, 27:9, 27:11, 28:8, 33:4, 33:5, 40:2, 42:1**
Dividends, **5:3, 7:6, 10:14, 10:24, 11:2**

INCOME—Cont'd
Expenses, **7:6, 7:12, 15:5, 15:15, 20:4, 22:2, 23:8, 27:1, 28:3, 28:8, 29:19, 36:3, 37:6, 39:4, 39:7, 40:2, 40:6, 42:1, 45:6**
Improvements, **15:5, 39:4, 39:7**
Invasion, **9:5, 19:5, 24:4, 24:7, 24:8, 27:11**
Leases, **15:2**
Payments, **7:6, 15:5, 15:9, 15:12, 19:5, 26:9, 27:4, 27:9, 27:11, 28:8, 29:2, 29:11, 29:16, 34:2, 40:6**
Profits, **7:6, 8:6, 45:4, 45:6**
Receipts, **10:19, 41:3, 45:4, 45:6**
Spray trusts, **16:1, 16:2, 16:4 to 16:8, 16:10 to 16:13**
Statutes, **9:2, 10:5, 10:21, 24:4, 28:8, 46:4**
Trusts, **2:1, 3:1, 3:17, 3:19, 5:2, 5:6, 5:9, 8:6, 8:21, 9:2, 9:13, 10:8, 10:12, 10:16, 10:25, 11:2, 11:4, 11:6, 12:3, 12:8, 12:9, 13:3, 15:1 to 15:3, 15:5, 15:9, 15:11, 15:12, 15:14, 15:15, 15:17, 16:1, 16:2, 16:4 to 16:8, 16:10 to 16:13, 17:1, 17:2, 17:4 to 17:10, 17:13 to 17:15, 17:17 to 17:21, 17:23, 18:2, 18:8, 19:3 to 19:6, 20:4, 21:1, 21:4, 21:8, 22:2, 22:12, 23:1, 24:2, 25:1, 26:1 to 26:4, 26:9, 26:11, 27:1, 27:2, 27:4, 27:8, 27:9, 27:11, 27:12, 28:2, 28:3, 28:6, 28:8, 29:1 to 29:5, 29:11 to 29:17, 29:19, 29:20, 30:2, 30:7, 31:1, 32:5, 33:4, 34:1 to 34:3, 37:4 to 37:6, 38:5, 39:4, 39:5, 39:7, 39:10, 40:1 to 40:6, 41:1 to 41:3, 42:1, 45:1 to 45:6, 46:3, 46:4**
Valuation, **3:1, 7:1, 7:2, 7:6, 7:10 to 7:12, 7:16, 10:24, 26:1 to 26:4, 26:9, 29:5, 39:5, 40:6**

INCOME TAX
Accumulation, **17:2, 17:10, 17:17, 17:20, 28:6**
Adjusted Gross Income, **36:3, 40:2, 40:6**
Adjustments, **41:3, 45:4**
Administrative powers, **39:7**
Advantages, **3:18, 10:8, 10:12, 17:20, 22:2, 29:17, 36:3**
Aliens, **45:2**

INCOME TAX—Cont'd
Allocation, **40:6, 41:3**
Annuity, **26:11, 29:20, 34:2**
Appeals, **8:18, 10:24**
Apportionment, **41:3**
Appraisal, **7:2, 7:11, 40:6**
Appreciation, **10:25, 27:12, 29:20**
Bankruptcy, **28:2**
Basis, **7:2, 7:11, 10:2, 10:26, 18:8, 23:10, 26:11, 27:12, 29:17, 38:5, 39:7, 39:10, 40:6, 41:3, 45:5**
Bundled fiduciary fees, **40:6**
Business trusts, **30:7, 37:5**
Charitable contributions, **29:17, 40:3, 40:4**
Charitable lead trusts, **34:2, 34:3**
Charitable remainder trusts, **29:12, 29:17, 29:20**
Children, **3:18, 10:2, 10:7, 10:8, 10:12, 10:24 to 10:26, 12:3, 13:5, 18:8, 19:4, 29:17, 36:3, 38:5, 39:7, 46:3**
Complex trusts, **40:5**
Corporation, **7:2, 8:6, 30:7, 44:2, 45:1 to 45:5**
Costs, **28:2, 28:6, 40:6**
Credits, **26:11, 37:5, 39:7, 40:1, 45:1, 45:3**
Current income, **28:6, 29:17, 34:2**
Custodial gifts, **40:2**
Deductions, **26:11, 37:5, 40:1, 40:6, 45:3**
Definitions, **8:6**
Distributable net income, **17:2, 17:10**
Distributions, **15:17, 17:2, 17:10, 19:4, 28:6, 29:20, 36:3, 40:2, 40:5, 40:6, 45:2**
Dividends, **10:24**
Election, **30:7, 40:5, 45:1 to 45:4**
Estate Income Tax, **40:2**
Estate planning, **3:1, 23:10, 29:17, 45:1**
Estate tax, **7:2, 7:11, 12:3, 26:11, 27:12, 36:3, 40:1, 44:3**
Excess distribution, **17:10**
Exclusions, **15:17, 22:2, 28:6**
Exemptions, **28:6**
Exercise, **10:7, 10:26, 28:6, 45:3**
Expenses, **22:2, 36:3, 39:7, 40:2, 40:6**
Fiduciary, **15:17, 19:4, 31:5, 37:4, 38:5, 40:2, 40:4 to 40:6**
Filing, **19:4, 27:12, 28:2, 37:4**

INCOME TAX—Cont'd
Foreign trusts, **45:2**
Foundations, **45:3**
Generally, **45:1**
Gifts, **10:2, 10:7, 10:8, 10:24, 28:2, 28:6, 29:17, 34:3, 40:2, 44:3**
Grantor trusts, **37:5, 40:1, 40:6, 45:3**
Gross income, **10:25, 36:3, 40:2, 40:6, 44:3**
Income distributions, **40:2**
Insurance trusts, **22:2, 22:12**
Interest, **7:2, 10:2, 10:8, 10:24, 15:17, 17:10, 17:20, 19:4, 26:11, 27:12, 28:6, 29:12, 29:17, 34:2, 39:7, 40:3, 41:3, 45:2 to 46:3**
Internal Revenue Code, **3:18, 7:2, 8:6, 10:7, 10:8, 10:12, 10:24, 10:25, 12:3, 13:5, 17:2, 27:12, 29:17, 30:7, 41:3**
Internal Revenue Service, **3:1, 5:8, 7:11, 8:6, 8:12, 8:18, 10:7, 10:26, 12:3, 29:20, 37:4**
Irrevocable trusts, **3:1, 15:2, 37:4 to 38:5, 40:1 to 40:6**
Itemized Deductions, **40:6**
Liability, **8:6, 10:8, 10:24, 17:10, 45:1, 45:2**
Local law, **40:1, 41:3**
Look back period, **40:4**
Losses, **45:1**
Multiple trusts, **17:2, 17:10, 17:17, 17:20, 40:2**
Mutual funds, **23:10**
Nonresident alien, **44:2**
Parents, **3:18, 10:2, 10:12, 10:24, 10:25, 19:4, 28:6, 36:3**
Partnership, **7:2, 8:6, 30:7, 31:5, 40:3, 40:6**
Payment, **7:2, 8:18, 10:24, 15:17, 17:10, 27:12, 40:1, 41:3, 44:3, 45:2**
Penalty, **36:3, 44:2**
Principal, **3:18, 8:6, 10:24, 19:4, 29:17, 39:7, 39:10, 40:2, 41:3, 45:3**
Private foundations, **45:3**
Qualified personal residence trusts, **39:7, 39:10**
Rates, **10:25, 17:20, 40:2**
Regulations, **7:2, 10:12, 10:24, 29:20, 30:7, 39:10, 40:2, 40:6, 41:3**

INCOME TAX—Cont'd
Reserve, **5:8, 10:24, 45:2**
Retirement, **17:20, 28:2, 28:6**
Return, **7:2, 10:25, 15:17, 19:4, 26:11, 27:12, 28:6, 29:17, 37:4 to 38:5, 40:2, 40:6, 41:3, 44:3, 45:2, 46:3**
Rulings, **8:18**
S corporation, **45:1 to 45:5**
Sale, **8:18, 10:7, 10:26, 39:7, 39:10, 40:5, 45:5**
Separate tax entities, **40:2**
Separate trusts, **40:2**
Settlor, **3:18, 5:8, 13:5, 22:2, 22:12, 31:5, 37:5, 40:1, 45:3**
Shareholders, **45:1 to 45:5**
Simple trust, **40:3**
State Tax, **5:8, 36:3**
Stepped-up basis, **10:2, 27:12**
Stock, **7:2, 33:4, 44:2, 45:1 to 45:4**
Surviving Spouse, **19:4, 41:3, 44:3**
Tables, **15:17, 34:2**
Tax preparation, **40:6**
Tax Years, **10:25, 17:10, 45:2**
Taxable Income, **17:10, 40:1 to 45:3**
Taxable year, **10:25, 40:5, 44:2, 44:3, 45:1, 45:5**
Testamentary trusts, **18:8, 45:3**
Throwback rule, **17:10**
Treasury regulations, **10:12, 29:20, 30:7**
Trust, **3:1, 3:18, 5:8, 7:2, 8:6, 8:12, 10:2, 10:7, 10:8, 10:12, 10:24 to 10:26, 12:3, 13:5, 15:2, 15:17, 17:2, 17:10, 17:17, 17:20, 18:8, 19:4, 22:2, 22:12, 26:11, 27:12, 28:2, 28:6, 29:17, 29:20, 30:7, 31:5, 33:4, 34:2 to 36:3, 37:4 to 38:5, 39:7, 39:10, 40:1 to 40:3, 40:5, 40:6, 41:3, 44:3, 45:1 to 46:3**
Trustees, **10:12, 15:17, 19:4, 28:6, 30:7, 33:4, 40:5, 41:3**
Undistributed net income, **17:2, 17:10**
Uniform Transfers to Minors Act, **10:7**

INDEBTEDNESS
Payment, **21:5, 21:14**

INDENTURE
Trust, **30:4, 30:5, 30:8**

INDIANA
Gift, **10:6**

INDIANA—Cont'd
Trust, **10:6**

INDIVIDUAL TRUSTEE
Advantages, **5:2, 10:12**
Corporate trustee, **5:2, 10:12, 25:9**

INHERITANCE TAX
Irrevocable trusts, **21:4**
Life insurance, **21:4**

INSTITUTIONAL INVESTMENT POLICIES
Trustee, **5:6**

INSTITUTIONAL TRUSTEE
Testamentary trusts, **18:6**

INSURANCE
Administration, **9:8, 10:18, 21:2, 21:6, 22:1, 23:5, 28:3, 28:8, 38:5, 40:6, 43:5**
Agent, **21:7, 21:8, 25:5, 28:8, 37:3, 38:5, 45:2**
Allocation, **28:8, 40:6**
Assignment, **21:15, 22:13, 25:10, 25:11**
Cash surrender value, **29:18**
Claims, **1:2, 2:3, 23:5, 24:8, 28:2, 28:6, 28:8, 32:6, 40:6**
Class, **27:5, 45:2**
Contracts, **7:22, 8:8, 21:11, 23:2, 27:4, 29:18**
Creditors, **24:1 to 24:3, 24:8, 28:2, 28:6, 28:8, 32:6, 40:6, 45:2**
Death tax, **21:3, 21:4, 21:8, 33:1**
Estate planning, **2:3, 6:1, 7:22, 18:12, 21:1, 21:7, 21:10, 22:8, 23:1, 23:4, 23:7, 23:10, 23:13, 28:5**
Estate tax, **1:2, 21:2, 21:8, 22:13, 25:1, 39:9**
Exception, **9:4, 21:2, 21:4, 23:4, 40:6, 45:2**
Gift tax, **7:22, 10:24, 12:2, 12:14, 12:16, 21:8, 21:14, 22:2, 22:5, 23:12, 28:6, 28:8, 33:1, 39:9, 40:6**
Income, **3:16, 3:19, 9:2, 10:21, 10:24, 18:2, 19:4, 21:1, 21:4, 21:8, 22:2, 22:12, 23:1, 23:8, 23:10, 24:1 to 24:4, 24:7, 24:8, 25:1, 27:1, 27:4, 28:2, 28:3, 28:6, 28:8, 29:5, 33:4, 38:5, 39:4, 40:6, 45:2**
Investments, **9:2, 10:18, 22:4, 22:5, 22:8, 22:9, 37:7**

INSURANCE—Cont'd
Life Insurance, **1:2, 2:3, 3:16, 7:22, 8:8, 9:2, 9:4, 10:18, 10:21, 10:24, 12:1, 12:2, 12:14 to 12:16, 18:12, 21:1 to 21:16, 22:1 to 22:9, 22:11, 22:13, 22:14, 22:16, 22:18, 23:1 to 23:13, 24:1 to 24:9, 25:4, 25:6 to 25:8, 25:11, 28:2, 28:5, 28:6, 29:18, 33:4, 35:1 to 35:4, 38:2**
Life insurance, **1:2, 2:3, 3:16, 7:22, 8:8, 9:2, 9:4, 10:18, 10:21, 10:24, 12:1, 12:2, 12:14 to 12:16, 18:12, 21:1 to 21:16, 22:1 to 22:9, 22:11, 22:13, 22:14, 22:16, 22:18, 23:1 to 23:13, 24:1 to 24:9, 25:4, 25:6 to 25:8, 25:11, 28:2, 28:5, 28:6, 29:18, 33:4, 35:1 to 35:4, 38:2**
Options, **2:3, 23:3, 23:11, 27:4, 28:6, 45:2**
Premiums, **10:24, 12:14, 12:15, 21:6, 21:13, 21:14, 22:12, 22:14, 22:16, 22:18, 23:2, 23:4, 23:12, 24:4, 24:5, 25:7, 27:4, 40:6**
Principal, **3:16, 3:19, 9:2, 10:21, 10:24, 18:2, 19:4, 21:2, 24:4, 24:7, 24:8, 27:4, 28:3, 28:8**
Receipts, **37:7**
Restrictions, **6:1**
Settlements, **6:3**
Statutes, **6:3, 9:2, 10:21, 18:12, 22:3, 24:4, 28:8**
Stock, **3:19, 21:2, 23:3, 23:4, 23:13, 25:1 to 25:8, 25:10, 25:11, 33:4, 37:7, 45:2**
Support, **3:16, 8:8, 9:2, 10:21, 21:3, 28:3, 28:6, 28:8**
Tax planning, **23:4, 38:2, 40:6**
Uniform Gifts to Minors Act, **10:6**
Wills, **18:2, 21:12**

INSURANCE TRUSTS
Acquiring life insurance, **22:11**
Administration, **22:1**
Advantages, **22:2**
Authority to purchase life insurance, **22:1, 22:4, 22:5**
Calendar year, **22:15**
Case law regarding three-year contemplation of death statute, **22:16**
Choice of trustee, **22:9**
Claims, **1:2**

INSURANCE TRUSTS—Cont'd
Cooperation with the estate planning team, **22:8**
Creation, **22:2**
Documents to be utilized, **22:7**
Estate tax, **1:2, 22:13**
Estate tax considerations, **22:13**
Funded or unfunded, **22:2**
Gift, **22:2, 22:4, 22:5, 22:11**
Gift tax, **22:2, 22:5**
Illegal act is not an incident of ownership, **22:18**
Income tax, **22:2, 22:12**
Irrevocable, **1:2, 22:1, 22:2, 22:4 to 22:6, 22:12, 22:14, 22:16, 22:18**
Ministerial language, **22:17**
Payment of premiums, **22:14**
Payment of trust owned life insurance premiums, **22:14**
Perpetuities, **1:2**
Policy, **1:2, 22:2, 22:4 to 22:6, 22:11, 22:13, 22:16**
Premiums, **22:12, 22:14, 22:16, 22:18**
Presently established irrevocable life insurance trust, **22:4**
Proceeds, **1:2, 22:1 to 22:3, 22:13, 22:16, 22:18**
Rights, **22:10, 22:13**
Settlor, **1:2, 22:2, 22:4, 22:12, 22:13**
Spouse, **22:2, 22:6**
Spouses owning life insurance on the other, **22:6**
Statutes, **22:3**
Terms of, **22:5**
Testamentary trust, **22:2, 22:3, 22:6**
Trustee, **22:1, 22:4 to 22:11, 22:13, 22:14, 22:16 to 22:18**
Unfunded revocable living trust, **22:2**

INTANGIBLE PROPERTY
Gift tax, **44:1**

INTENT
Construction, **3:16, 9:2, 9:12, 9:13, 28:8**
Creditors, **10:23, 28:8**
Investments, **9:2, 9:13**
Power of appointment, **10:9**
Settlor, **9:2, 9:12, 9:13, 13:2, 24:4, 43:3, 43:5, 43:14**
Trust, **3:4, 3:16, 8:3, 8:24, 9:2, 9:12, 9:13, 10:1, 10:8, 10:9, 10:14,**

INTENT—Cont'd
10:16, 10:21, 10:23, 11:4, 13:2, 15:6, 17:2, 17:3, 17:9, 21:14, 24:4, 25:8, 27:4, 28:8, 29:16, 29:18, 43:3, 43:5, 43:14

INTER VIVOS
Wills, **18:2, 18:3**

INTEREST
Bonds, **37:7**
Consent, **41:3**
Damages, **5:2, 43:6**
Estate tax, **7:2, 7:19, 20:3, 20:4, 21:2, 26:11, 27:12, 29:3, 29:14, 29:19, 39:6, 39:9**
Federal tax, **7:9**
Generation skipping transfer tax, **20:3**
Gift tax, **3:17, 7:2, 7:19, 7:20, 7:22, 9:7, 10:24, 11:2, 12:2, 12:9, 12:14, 15:17, 16:5, 20:3, 20:4, 21:14, 26:1, 26:2, 26:5, 26:10, 27:12, 28:6, 28:8, 29:13, 29:19, 36:2, 39:1, 39:5, 39:9, 41:3**
Income, **3:17, 3:19, 5:2, 5:3, 5:7, 7:2, 7:6, 7:16, 8:21, 9:13, 10:2, 10:8, 10:9, 10:21, 10:24, 11:2, 12:8, 12:9, 15:5, 15:9, 15:12, 15:17, 16:5, 16:7, 17:10, 17:20, 19:3 to 19:5, 20:4, 24:4, 26:1 to 26:4, 26:9, 26:11, 27:12, 28:6, 28:8, 29:2 to 29:5, 29:12 to 29:14, 29:17, 29:19, 33:2, 34:2, 39:4, 39:5, 39:7, 40:3, 41:3, 45:2 to 46:3**
Income tax, **7:2, 10:2, 10:8, 10:24, 15:17, 17:10, 17:20, 19:4, 26:11, 27:12, 28:6, 29:12, 29:17, 34:2, 39:7, 40:3, 41:3, 45:2 to 46:3**
Liability for, **20:3**
Mortgages, **37:7**
Principal, **3:19, 5:3, 9:7, 10:9, 10:21, 10:24, 16:7, 19:4 to 20:4, 21:2, 24:4, 26:9, 28:8, 29:3, 29:14, 29:17, 30:5, 33:2, 39:3, 39:5, 39:7, 41:3, 45:3**
Rates, **15:12, 17:20, 21:2, 26:2, 26:10, 35:4**

INTEREST IN PROPERTY
Trustee, **10:9, 20:3**

INTERNAL REVENUE SERVICE
Appeal, **8:5, 8:12, 8:13**

INTERNAL REVENUE SERVICE —Cont'd
Definition, **3:3, 7:3, 7:6, 8:6, 8:16, 9:13, 10:1, 13:2, 23:12**
Economic reality test, **8:20**
Form 1041, **10:19, 10:27, 16:14, 17:22, 18:14, 22:5, 22:15, 30:1, 37:3, 37:4**
Form over substance argument, **8:18**
Functioning of tax law, **8:7**
Historical power, **8:3**
Interpretation of tax law, **8:3, 8:6, 8:7, 8:14**
Overview of tax law, **8:14**
Premises, **1:2, 7:9, 8:3 to 8:5**
Principles, **7:20, 8:4, 8:5, 8:7, 29:5**
Private letter rulings, **8:8, 12:1, 12:2**
Publications, **8:6, 8:10, 8:25, 8:26**
Realistic approach, **8:21**
Retroactive application of rules, **8:23**
Simplistic thinking, **8:15, 8:16**
Taxpayer, **7:3 to 7:5, 7:7, 7:8, 7:11, 7:21, 8:3 to 8:5, 8:7 to 8:9, 8:11, 8:12, 8:15, 8:16, 8:18, 8:19, 8:23, 8:24, 8:27, 10:15, 12:9, 12:17, 15:11, 15:12, 17:16, 17:22**

INTERPRETATION
Internal revenue service, **3:3, 7:6, 8:3 to 8:7, 8:14, 8:17, 8:18, 9:13, 12:2**

INTESTACY
Property, **27:13**
Trusts, **27:13**

INVALIDITY
Validity, **8:23**

INVENTORY
Trustee, **37:7**

INVESTMENTS
Accounting, **5:2, 10:5, 37:7**
Advice, **9:2, 9:10**
Approval, **9:2, 10:5, 37:7**
Authorization, **9:2, 9:13**
Bonds, **5:6, 10:18, 37:7**
Construction, **9:2, 9:13**
Contract, **9:2**
Corporate trustee, **5:2, 5:6, 9:2, 22:9, 25:9**
Court, **9:2, 9:13, 10:5, 37:7**

INVESTMENTS—Cont'd
Damages, **5:2**
Diligence, **9:13**
Discretion, **5:6, 10:5**
Diversification, **5:6, 41:2**
Estate planning, **9:13, 22:8**
Examination, **5:6, 10:5**
Expenses, **22:9**
Fiduciary, **5:2, 22:5, 41:2**
Income, **5:2, 5:6, 9:2, 9:13, 10:5, 10:25, 13:3, 41:2**
Inflation, **41:2**
Institutional investment policies, **5:6**
Insurance, **9:2, 10:18, 22:4, 22:5, 22:8, 22:9, 37:7**
Interest, **5:2, 9:13, 25:9, 37:7**
Liability, **37:7**
Life insurance, **9:2, 10:18, 22:4, 22:5, 22:8, 22:9**
Liquidity, **41:2**
Merger, **9:2**
Mortgages, **37:7**
Personal property, **10:5, 41:2**
Powers, **9:2, 9:13, 10:5**
Preferred stock, **5:6**
Principal, **5:6, 5:10, 9:2**
Prudent investor rule, **9:13**
Purchase, **5:6, 22:4, 22:5, 22:8, 25:9**
Real estate, **37:7**
Reasonable care, **41:2**
Regulations, **9:2, 9:13, 20:1**
Review, **5:6, 9:13, 22:5**
Securities, **5:6, 22:8, 37:7**
Settlor, **5:2, 5:10, 9:2, 9:13, 13:3, 22:4, 46:2**
Skill, **41:2**
Standard of care, **41:2**
Statutes, **9:2, 10:5**
Stocks, **10:18, 37:7**
Tax consequences, **9:2, 9:13, 10:18, 22:5, 41:2**
Trust, **5:2, 5:6, 5:10, 9:2, 9:10, 9:13, 10:5, 10:18, 10:25, 13:3, 22:4, 22:5, 22:8 to 25:9, 37:7, 41:2, 46:2**
Trust instrument, **10:18, 13:3**
Trustees, **5:10, 9:2, 9:13**
Uniform Gifts to Minors Act, **9:13**
Uniform Prudent Investor Act, **9:13, 41:2**

IOWA
Gift, **10:6**
Trust, **10:6**

IRREVOCABLE TRUSTS
Design, **9:4, 9:7, 9:8, 9:11, 9:13, 25:8**
Distributions, **10:16, 21:2, 25:8 to 37:8, 37:10, 40:2, 40:5, 40:6**
Estate planning, **1:4, 2:3, 3:1, 3:21, 9:13, 10:16, 21:1, 21:7, 21:10, 23:13, 38:3, 46:1**
Functions, **3:1, 10:16, 21:11, 21:15, 25:9**
General provisions, **9:13**
Income tax, **3:1, 15:2, 37:4 to 38:5, 40:1 to 40:6**
Powers, **9:4, 9:8, 9:13, 10:16, 12:9, 27:11**
Privacy, **9:11, 9:13, 37:6**
Purposes, **2:3, 3:1, 3:21, 8:21, 10:16, 12:9, 17:21, 21:2 to 21:4, 21:7, 21:8, 25:1, 37:5, 38:2, 40:1, 40:2, 40:6, 46:1**
Restrictions, **19:3**
Tax consequences, **8:21, 9:13, 12:9, 19:3, 21:8, 25:2, 40:1**
Tax planning, **3:1, 38:2, 40:1 to 40:6**
Termination, **3:20, 9:13, 12:9, 29:2**
Walk around provision, **9:13**

JOINT RETURN
Income tax, **10:25, 27:12, 40:2**

JOINT TENANCY
Accounting, **45:2**
Bank, **10:4**
Corporation, **45:2**
Creditors, **45:2**
Husband, **30:3, 45:2**
Members, **45:2**
Probate, **30:3**
Spouses, **45:2**
Tax, **30:3, 45:2**
Trust, **10:4, 30:3, 45:2**
Wife, **30:3, 45:2**

JUDGMENTS
Types, **7:5**

JURISDICTION
Court, **6:2, 8:8, 9:2, 9:11, 10:28, 21:8, 27:11, 37:9**

JURISDICTION—Cont'd
Land, **10:28**
Personal property, **27:11**
Statutes, **9:2, 18:12**
Trustees, **9:2, 10:28, 27:11**
Trusts, **3:21, 9:2, 9:11, 10:6, 17:6, 18:5, 18:12, 21:8, 27:11, 37:9**
Types, **10:6**

KANSAS
Gift, **10:6**
Trust, **10:6**

KENTUCKY
Gift, **10:6**
Trust, **10:6**

KIDDIE TAX
Net unearned income, **10:25**
Parents, **10:25, 15:14**
Unearned income, **10:25, 15:14**

LABOR
Compensation, **32:3, 32:4**

LAND
Jurisdiction, **10:28**

LAND HOLDING TRUST
Characteristics, **31:4, 31:5**
Contract, **31:5**
Design, **31:2**
Utilization, **31:4, 31:7**

LAND TRUST
Functions, **31:5**
Revised, **31:5**

LANGUAGE
Technical, **1:5, 4:2, 6:2, 10:16, 15:7, 31:5**

LAPSE
Power of appointment, **12:9 to 12:11**
Testamentary trusts, **18:10**

LEASES
Court, **8:8, 15:2**
Insurance, **8:8**
Tax, **8:8, 15:2**

LIENS
Gift tax, **28:8**
Insurance, **28:8**
Payment, **28:8**

LIENS—Cont'd
Reimbursement, **28:8**
Support, **28:8**
Trustees, **28:8**

LIFE ESTATES
Legal, **3:5**
Valuation, **7:16**

LIFE INSURANCE
Amount, **7:22, 10:24, 12:16, 21:2, 21:5, 21:9, 21:12, 21:14, 22:5, 22:9, 22:11, 23:1, 23:3, 23:4, 23:8, 23:9, 23:11, 23:12, 28:6, 29:18, 33:4, 35:1, 35:2, 35:4**
Assignments, **22:9**
Choosing the insurance carrier, **21:7**
Contemplation of death, **21:6, 21:9, 22:11, 22:16, 24:4, 38:2**
Creditors, **24:1 to 24:3, 24:8, 28:2, 28:6**
Crummey trusts, **12:1, 38:2**
Death taxes, **1:2, 21:2, 21:10, 22:1, 23:4, 23:8, 23:10, 35:3**
Decanting, **21:8**
Definition, **10:21, 23:2, 23:4, 23:12**
Estate building, **21:3**
Estate planning, **2:3, 7:22, 18:12, 21:1, 21:7, 21:10, 22:8, 23:1, 23:4, 23:7, 23:10, 23:13, 28:5**
Estate tax, **1:2, 21:2, 21:8, 22:13**
Exemptions, **28:6, 35:3**
Gift tax, **7:22, 10:24, 12:2, 12:14, 12:16, 21:8, 21:14, 22:2, 22:5, 23:12, 28:6**
Gifts, **1:2, 10:24, 12:15, 21:3, 21:9, 21:14, 22:4 to 22:6, 28:2, 28:6**
Income tax, **10:24, 22:2, 23:10, 28:2, 28:6, 33:4**
Investment, **2:3, 3:16, 21:3 to 21:5, 23:4**
Investments, **9:2, 10:18, 22:4, 22:5, 22:8, 22:9**
Kinds of life insurance, **21:1, 23:4, 23:12**
Knowledge, **2:3, 8:8, 21:16, 23:7, 23:13**
Loan, **21:5, 21:15, 22:1, 22:13, 29:18**
Mortality tables, **23:5, 23:6**
Noncontestability, **21:9, 21:11**
Nondeductibility, **21:13**
Options, **2:3, 23:3, 23:11, 28:6**

LIFE INSURANCE—Cont'd
Ownership, **9:2, 10:24, 12:14, 21:4, 21:6, 21:8, 21:9, 21:15, 22:6, 22:13, 22:14, 22:16, 22:18, 23:10, 23:12, 24:4, 29:18, 35:2**
Purchase, **1:2, 7:22, 9:4, 10:24, 21:1, 21:3, 22:1, 22:4, 22:5, 22:7, 22:8, 22:11, 22:13, 22:16, 23:3 to 23:5, 23:9, 23:12, 23:13, 24:2, 24:4, 25:4, 25:6 to 25:8, 25:11, 28:5, 35:1 to 35:4, 38:2**
Revocable trusts, **24:2**
Spouses, **12:15, 22:6, 23:8, 24:4, 28:2, 35:1**
Taxation, **9:2, 21:1, 21:3, 21:4, 21:6, 21:15, 21:16, 22:6, 23:10, 23:13, 24:1, 24:2, 28:6, 33:4, 35:2**
Testamentary trusts, **18:12, 22:3**
Trustees, **3:16, 9:2, 12:15, 22:1, 28:6, 33:4**
Unfunded trust, **21:12, 22:6**
Valuation, **2:3, 7:22, 10:24, 21:14, 23:12**
Wills, **21:12**

LIFE INSURANCE TRUST
Gift tax, **12:2, 12:14, 22:2, 23:12, 28:6**
Trustees, **28:6**

LIMITED PARTNERSHIP
Trust, **14:4**

LIVES IN BEING
Perpetuities, **9:13**

LIVING TRUST
Estate planning, **1:4, 9:13**
Function, **18:2**
Gift, **9:13, 16:5, 22:2**
Insurance, **18:2, 21:12, 22:2, 22:16**
Irrevocable, **1:4, 3:3, 3:20, 9:13, 16:1, 16:5, 16:6, 18:2 to 19:3, 21:12, 22:2, 22:16**
Power of appointment, **19:3**
Revocable, **1:4, 3:3, 3:20, 16:1, 16:6, 18:2 to 19:3, 22:2, 22:16**
Spray trusts, **16:1, 16:5, 16:6**
Sprinkling, **16:1, 16:5, 16:6**
Tax, **3:3, 9:13, 16:5, 18:2, 19:3, 22:2, 22:16**
Testamentary, **3:3, 16:1, 16:6, 18:2, 18:3, 21:12, 22:2, 33:2**

LOANS
Income tax, **33:4**
Life insurance, **22:14, 22:16, 22:18, 23:4, 33:4**
Trustees, **33:4**

LOOK BACK PERIOD
Income tax, **40:4**

LOSSES
Income, **7:6, 45:1**
Income tax, **45:1**
Sale, **7:6**

LOUISIANA
Gift, **10:6**
Trust, **10:6**

LUMP SUM
Payment, **23:4**
Pension, **23:4**

MAINE
Gift, **10:6**
Trust, **10:6**

MAINTENANCE
Income, **3:16, 9:2, 9:5, 9:13, 10:23, 16:10, 19:5, 28:3, 28:8, 40:2, 40:6, 42:1**
Payment, **28:8**
Support, **3:16, 9:2, 9:5, 9:7, 9:12, 9:13, 10:23, 16:10, 19:5, 28:3, 28:8, 40:2, 42:1**
Trustee, **3:16, 9:2, 9:7, 9:12, 9:13, 10:23, 16:10, 19:5, 28:8, 40:2, 42:1**

MAJORITY
Trustees, **9:13, 28:8, 37:10, 43:5**

MANAGEMENT
Accounting, **3:16, 10:5**
Credits, **28:3**
Evidence, **3:16, 10:5**
Property, **3:16, 7:12, 9:2, 9:12, 10:5, 10:18, 22:4, 28:3, 31:3, 41:2**
Trustees, **3:16, 9:2, 9:12, 10:12, 16:8, 19:4, 30:4**

MARITAL DEDUCTION
Gift tax, **29:13, 41:3, 44:5**
Stock, **7:18**

MARKET DATA
Valuation, **7:10**

MARKETABILITY
Valuation, **7:17, 7:21**

MARRIAGE
Fraud, **27:11**

MARYLAND
Gift, **10:6**
Trust, **10:6**

MASSACHUSETTS
Accounting, **30:5**
Gift, **10:6**
Trust, **10:6, 30:1 to 30:9, 31:1, 31:3 to 31:5**
Trustee, **30:2, 30:4, 30:5, 31:1, 31:3 to 31:5**

MATHEWS RULES
Educational trusts, **15:13**

MEDICAID
Availability, **27:11**
Background, **27:2**
Custodial care, **27:3, 27:4**
Direct transfer, **27:7, 27:9**
Estate claims, **27:13**
History, **27:9, 28:3**
Long term care, **27:4**
Payment, **27:4, 27:9, 27:11, 27:12**
Skilled care, **27:3**
Spend down, **27:6**
Tax, **27:7, 27:12, 28:4, 28:6**
Transfer, **27:4, 27:7 to 27:9**

MEDICARE
Trusts, **27:2 to 28:3, 40:2**

MEMBERS
Benefits, **5:1, 10:16, 13:4, 15:1, 21:3, 26:3, 28:2, 28:6, 32:4, 39:1**
Churches, **2:3**
Compensation, **32:4**
Debts, **45:2**
Interest, **2:3, 7:20, 10:2, 25:6, 26:1, 26:3, 26:9, 28:6, 30:5, 39:1, 45:2**
Liability, **2:3, 45:2**
Notice, **1:4, 13:4**
Rights, **30:5, 45:2**
Taxable income, **15:1**

MEMBERS—Cont'd
Termination, **26:9, 32:1, 39:1**
Voting, **45:2**

MEMORANDUM
Trust, **5:9, 7:18**

MERGER
Business trusts, **30:2, 30:4**
Corporate trustee, **3:16, 9:2**
Income, **3:16, 3:17, 9:2, 30:2, 31:5**
Investments, **9:2**
Principal, **3:16, 9:2, 30:2**
Sole trustee, **3:17**
Trustee, **3:16, 3:17, 9:2, 30:2, 30:4, 31:5**

MESABI TRUST
Massachusetts business trusts, **30:1, 30:2, 30:4, 30:8**

MICHIGAN
Gift, **10:6**
Trust, **10:6**

MILITARY
Trustee, **42:2**

MINISTERIAL
Insurance trusts, **22:10, 22:17**
Language, **10:22, 11:7, 12:13, 22:17**
Powers, **10:23**

MINNESOTA
Gift, **10:6**
Trust, **10:6, 30:1**

MINORITY DISCOUNTS
Valuation, **7:17, 7:20**

MINORS
Adopted children, **9:13**
Capacity, **10:6, 10:7, 42:1**
Declaration of trust, **10:17**
Distributions, **10:17, 17:8, 40:2**
Duration, **9:13**
Education, **10:9, 10:14, 40:2, 42:1**
Georgia, **10:6**
Gift tax, **10:17, 20:3**
Gifts, **9:13, 10:1, 10:3, 10:4, 10:6, 10:7, 10:9, 10:14, 10:17, 40:2**
Income tax, **10:7, 40:2**
Irrevocable trusts, **9:13, 40:2**
Minority, **10:1, 10:7, 10:9**

MINORS—Cont'd
Power of appointment, **10:9**
Release, **20:3**
Support, **9:13, 10:7, 10:9, 40:2, 42:1**
Trust, **9:6, 9:13, 10:1, 10:3, 10:4, 10:6, 10:7, 10:9, 10:14, 10:17, 12:4, 17:8, 19:2, 20:3, 35:4, 40:2, 42:1**
Trustee, **9:6, 9:13, 10:4, 10:9, 10:14, 10:17, 12:4, 20:3, 40:2, 42:1**
Unfunded trusts, **19:2**
Uniform Gifts to Minors Act, **9:13, 10:6, 10:7**

MISAPPROPRIATION
Trustee, **37:10**

MISCONDUCT
Trustee, **43:5**

MISSISSIPPI
Gift, **10:6**
Trust, **10:6**

MISSOURI
Gift, **10:6**
Trust, **10:6**

MONEY
Distributions, **13:3, 19:4, 21:2, 28:6**
Estate tax, **21:2, 42:1**

MONTANA
Gift, **10:6**
Trust, **10:6**

MORTALITY TABLES
Life insurance, **23:5, 23:6**

MORTGAGE
Expenses, **23:4, 39:7**
Improvements, **39:7**
Income, **39:7**
Loans, **23:4**
Payment, **23:4**
Possession, **31:4**
Principal, **39:7**
Terms, **23:4**

MOTIVE
Estate tax, **25:1**
Gift, **8:21, 15:10, 25:1**

MULTIPLE TRUSTS
Income tax, **17:2, 17:10, 17:17, 17:20, 40:2**

MUTUAL FUNDS
Income tax, **23:10**

NAME
Change, **8:2, 9:2, 9:13, 27:11, 36:3, 43:3**
Husband, **10:17, 10:28, 15:16, 27:11**
Title, **3:4, 3:10, 9:2, 10:1, 10:28, 28:3, 31:3, 31:4**
Trustee, **6:3, 9:2, 9:3, 9:13, 10:4, 10:17, 10:18, 10:21, 11:5, 15:12, 27:11, 28:6, 28:8, 29:6, 31:2 to 31:4, 36:3, 37:3, 38:2, 43:3**
Wife, **10:17, 10:28, 15:12, 15:16, 27:11**

NEBRASKA
Gift, **10:6**
Trust, **10:6**

NECESSARY PARTIES
Trustee, **5:10**

NEGLIGENCE
Damages, **43:5**
Trust, **43:5**
Trustee, **43:5**

NET INCOME
Accumulation trusts, **17:2, 17:5, 17:6, 17:8, 17:10, 17:13, 17:14, 17:18, 17:19**

NEVADA
Gift, **10:6**
Trust, **10:6**

NEW HAMPSHIRE
Accounting, **10:5**
Gift, **10:6**
Guardian, **10:5**
Statutes, **10:5**
Trust, **10:5, 10:6**

NEW JERSEY
Gift, **10:6**
Trust, **5:9, 7:17, 10:6**
Trustee, **5:9**

NEW MEXICO
Gift, **10:6**

NEW MEXICO—Cont'd
Trust, **10:6**

NEW YORK
Gift, **10:6, 27:11, 28:8, 46:4**
Guardian, **28:8**
Trust, **10:6, 27:4, 27:11, 27:13, 28:8, 46:4**
Trustee, **27:11, 27:13, 28:8, 46:4**

NONCONTESTABILITY
Life insurance, **21:9, 21:11**

NORTH CAROLINA
Gift, **10:6**
Trust, **10:6**

NORTH DAKOTA
Gift, **10:6**
Trust, **10:6**

NOTICE
Income tax, **12:3**
Jurisdiction, **8:8, 21:8**
Settlor, **12:9, 21:8**
Tax, **8:8, 12:3, 12:9, 12:17, 13:4, 21:8, 29:18, 46:4**

OFFICE
Trust, **8:8, 10:17, 10:28, 15:9, 28:4, 28:8, 31:3**

OFFICERS
Fraud, **8:4**
Investment, **29:5**
Meetings, **5:10, 29:5, 30:9**
Powers, **29:5, 30:9**
Trust officers, **5:10**
Trustees, **5:10, 30:9**

OHIO
Gift, **10:6**
Trust, **10:6**

OIL
Waste, **37:7**

OKLAHOMA
Gift, **10:6**
Trust, **10:6**

OPTIONS
Perpetuities, **9:13**
Purchase, **5:6, 23:3**
Sales, **2:3**

OREGON
Gift, **10:6**
Trust, **10:6, 30:6**

ORIGIN
Trusts, **43:2**

OVERREACHING
Trustee, **9:2**

PARENT
Adopted children, **9:13**
Capacity, **10:7, 19:4**
Distributions, **12:15, 19:4, 28:6, 36:3**
Duration, **9:13**
Education, **36:3**
Gift tax, **14:3, 16:5, 20:3, 28:6, 36:3**
Gifts, **9:13, 10:7, 12:15, 14:3, 15:1, 16:5, 28:6**
Income tax, **10:7, 10:12, 10:25, 15:2, 19:4, 28:6, 36:3**
Irrevocable trusts, **9:4, 9:11, 9:13, 15:2**
Minority, **10:7**
Payments, **32:8**
Release, **20:3**
Spray trusts, **16:5, 16:8**
Statute of Limitations, **14:3**
Support, **9:13, 10:7, 10:25, 28:3, 28:6**
Trust, **9:4, 9:11, 9:13, 10:7, 10:12, 10:25, 12:15, 15:1, 15:2, 16:5, 16:8, 19:2, 19:4, 20:3, 28:3, 28:5, 28:6, 32:8, 36:3**
Trustee, **9:4, 9:11, 9:13, 10:12, 15:2, 16:5, 16:8, 19:4, 20:3, 28:6, 36:3**
Unfunded trusts, **19:2, 19:4**
Uniform Gifts to Minors Act, **9:13, 10:7**

PARTIES
Accounting, **3:16, 5:2, 5:4, 30:5**
Necessary parties, **5:10**
Third parties, **29:17, 40:6**
Trustees, **3:16, 3:17, 5:10, 10:16, 43:2**

PARTNERS
Income, **8:6**
Income tax, **8:6**
Principal, **8:6**

PAYMENT
Accounting, **41:3, 45:2**
Alteration, **28:8**
Creditors, **27:11, 28:8, 32:6, 45:2**

PAYMENT—Cont'd
Debts, **35:3, 45:2**
Discretionary distributions, **28:8**
Education, **27:11, 28:8, 36:2**
Estate tax, **7:2, 21:2, 27:12, 40:1, 44:3**
Income tax, **7:2, 8:18, 10:24, 15:17, 17:10, 27:12, 40:1, 41:3, 44:3, 45:2**
Installment Payments, **21:2**
Medicaid trusts, **27:4, 27:9, 27:11, 27:12**
Support, **27:11, 28:8**
Surplus income, **27:4**
Termination of trust, **28:8**
Time, **7:6, 12:6, 15:10, 21:2, 21:14, 22:14, 23:4, 26:9, 27:4, 27:9, 27:11, 27:12, 28:8, 29:2, 29:4 to 32:7, 35:1, 36:2, 41:3**
Trustees, **15:17, 27:11, 28:8, 41:3**
Trusts, **11:5, 12:6, 15:10, 15:17, 17:10, 21:2, 21:5, 21:11, 21:13 to 22:14, 25:7, 25:11, 26:4, 26:9, 27:4, 27:9, 27:11, 27:12, 28:8, 29:2, 29:4, 29:5, 32:3, 32:6, 32:7, 40:1, 41:3, 45:2, 45:6**

PENALTIES
Gift tax, **13:4**

PENNSYLVANIA
Gift, **10:6**
Trust, **10:6**

PENSION
Deferred compensation, **32:3, 32:4**
Estate planning, **23:4**
Income tax, **45:3**
Investment, **23:4**
Plans, **23:4, 32:3, 45:3**
Rabbi trust, **32:3, 32:4, 32:6**

PER STIRPES
Income, **41:3**

PERPETUITIES
Business trusts, **30:8**
Common law, **28:8, 33:3**
Construction, **9:13, 28:8**
Definition, **9:13, 10:21**
Insurance trusts, **1:2**
Options, **9:13**
Statutes, **10:21, 28:8, 46:4**

PERPETUITIES—Cont'd
Termination of trust, **28:8**
Trustees, **9:13, 28:8**
United States, **9:13**
Violation, **10:21**

PERSONAL LIABILITY
Ownership, **10:6**
Trustee, **20:3**

PERSONAL PROPERTY
Future interests, **10:17**
Gift tax, **10:17, 28:8, 44:1**
Investments, **10:5, 41:2**
Jurisdiction, **27:11**
Perpetuities, **28:8**
Power of appointment, **27:11**
Title, **28:3, 31:4**
Trustees, **27:11, 28:8**

PLANS
Estate Planning, **23:4, 28:5**
Shareholders, **32:3, 45:3**

PLEDGE
Estate tax, **22:13**
Trust, **21:15, 22:13**

POOLED INCOME FUNDS
Charitable remainder, **29:16**

POSSESSION
Delivery, **10:8**
Trustees, **9:13, 30:4**

POVERTY
Assistance, **27:5**

POWER OF APPOINTMENT
Creation, **12:9**
Creditors, **27:11, 43:7**
Estate tax, **12:7, 12:10, 27:12, 43:7**
Exercise, **5:2, 12:9, 12:11, 27:11**
Gift tax, **12:7, 12:9, 12:10, 27:12**
Income tax, **27:12**
Irrevocable trusts, **12:9, 19:3, 27:11**
Limited, **27:11**
Local law, **12:9**
Personal property, **27:11**
Retention, **27:12**
Settlor, **5:2, 12:9, 43:7**
Special, **19:3, 19:8, 27:11, 27:12**
Surviving spouse, **19:3**

POWER OF APPOINTMENT—Cont'd
Tax planning, **19:8, 43:7**
Trustees, **27:11**

POWER OF WITHDRAWAL
Tax, **12:16**

PREFERRED STOCK
Investment, **5:6**

PREMIUMS
Payment, **10:24, 21:13 to 22:14, 23:4, 24:4, 25:7, 27:4**

PRESUMPTION
Gift, **15:16, 22:4**
Investments, **22:4**
Settlor, **22:4**
Trustees, **15:16**

PRINCIPAL
Accounting, **3:16, 30:5, 39:7, 41:3**
Apportionment, **41:3**
Attorneys, **10:16, 24:4, 28:8**
Bonds, **5:6**
Capital gains, **21:2, 29:15**
Charitable remainder trusts, **29:1, 29:3, 29:14, 29:15, 29:17**
Definition, **3:14, 8:6, 10:21, 10:23, 28:3, 30:2, 41:3, 42:3**
Discretion, **3:16, 3:19, 5:6, 10:9, 10:16, 10:17, 10:21, 10:23, 10:24, 16:1, 16:6, 16:7, 18:2, 27:8, 27:9, 27:11, 28:8, 40:2, 42:1, 42:3**
Dividends, **5:3, 10:24**
Expenses, **20:4, 21:2, 28:3, 28:8, 39:7, 40:2, 42:1**
Improvements, **39:7**
Invasion, **9:5, 19:5, 24:4, 24:7, 24:8, 27:11**
Payments, **19:5, 21:2, 26:9, 27:4, 27:9, 27:11, 28:8**
Profits, **8:6**
Receipts, **41:3**
Spray trusts, **16:1, 16:6, 16:7, 16:10, 16:12**
Statutes, **9:2, 9:7, 10:21, 24:4, 28:8**
Tax, **3:18, 5:3, 8:6, 9:2, 9:7, 10:16, 10:17, 10:24, 18:2, 19:4, 20:4, 21:2, 24:4, 26:8, 28:8, 29:3, 29:14, 29:15, 29:17, 39:5, 39:7, 39:10, 40:2, 41:3, 42:1, 45:3**

PRINCIPAL—Cont'd
Trusts, **3:14, 3:19, 5:6, 8:6, 9:2, 9:7, 10:16, 11:4, 11:6, 16:1, 16:6, 16:7, 16:10, 16:12, 18:2, 19:4 to 20:4, 21:2, 26:8, 26:9, 27:4, 27:8 to 27:11, 28:3, 28:8, 29:1, 29:3, 29:14, 29:15, 29:17, 30:2, 30:5, 39:3, 39:5, 39:7, 39:10, 40:2, 41:1, 41:3, 42:1, 42:3, 45:3**
Valuation, **10:24, 26:9, 39:5**

PRIVATE FOUNDATION
Income tax, **34:2**

PRIVATE FOUNDATIONS
Assets, **45:3**
Charities, **45:3**
Election, **45:3**
Income beneficiaries, **45:3**
Income tax, **45:3**
Organizations, **45:3**
Public charities, **45:3**
Trusts, **45:3**

PRIVATE LETTER RULING
Internal revenue service, **8:8 to 12:9, 13:2, 23:12**
Rabbi trust, **32:8, 32:9**

PROBATE
Avoidance, **2:2**
Claim, **24:1, 27:13**
Completion, **37:10**
Income tax, **40:6**
Jurisdiction, **18:12, 37:9**
Revocable trusts, **2:2, 30:3**
Testamentary trusts, **18:2, 18:3, 18:11 to 18:13**
Trusts, **2:2, 9:13, 18:2, 18:3, 18:11 to 18:13, 27:13, 30:3, 37:7, 37:9, 37:10, 40:6, 42:1**

PROBATE COURTS
Jurisdiction, **37:9**

PROCESS
Agent, **21:7 to 28:8, 38:5**
Creditor, **24:6, 28:8**
Filing, **21:5**
Jurisdiction, **21:8**
Mail, **38:3**
Supplemental, **28:6, 28:8**
Trustees, **28:6, 28:8**

PROFITS
Income, **7:6, 8:6, 45:4, 45:6**
Income tax, **8:6, 45:4**
Principal, **8:6**
Sale, **7:6**

PUBLIC CHARITIES
Termination, **45:3**

PUBLIC POLICY
Gift, **12:16**

PUBLICATIONS
Internal Revenue Service, **8:6, 8:10, 8:25, 8:26**

QUALIFIED PERSONAL RESIDENCE TRUSTS
Estate tax, **39:6, 39:8, 39:9**
Generally, **39:1**
Generation-skipping tax, **39:8**
Gift tax, **39:1, 39:5, 39:9, 39:11**
Income tax, **39:7, 39:10**
Modification, **39:11**
Planning, **39:9, 39:10**
Repurchase, **39:10**

RABBI TRUST
Availability of funds, **32:6**
Deferred plans, **32:3**
Drafting, **32:5, 32:8, 32:9**
Establishment, **32:4, 32:8**
History, **32:1**
Nature, **32:2, 32:4, 32:6**
Notice, **32:8**
Private letter ruling, **32:8, 32:9**
Retirement, **32:1, 32:3, 32:6, 32:8, 32:10**
Taxation, **32:5**

RATES
Estate tax, **21:2**
Gift tax, **26:2, 26:10**
Income tax, **10:25, 17:20, 40:2**
Interest, **15:12, 17:20, 21:2, 26:2, 26:10, 35:4**

REAL ESTATE
Business trusts, **30:3**
Closely held business, **10:15, 14:3, 21:2**
Estate tax, **7:11, 21:2, 21:8**
Gift tax, **10:15, 10:17, 14:3, 21:8**

REAL ESTATE—Cont'd
Gifts, **10:6, 10:15, 10:17, 14:3, 21:3, 37:7**
Improvements, **15:4, 15:5**
Jurisdiction, **10:6, 21:8**
Management, **31:3**
New York, **10:6**
Possession, **31:4**
Sales, **7:11, 31:3**
Statute of Uses, **31:3**
Tort, **10:6**
Trustees, **5:3, 15:4 to 15:7, 15:12**
Trusts, **10:6, 15:4 to 15:7, 15:9, 15:12, 21:2, 21:3, 21:8, 28:5, 30:3, 31:3, 34:1, 37:7**
Valuation, **7:1, 7:5, 7:9 to 7:11, 7:13, 10:15**

RECEIPTS
Allocation, **41:3**
Form, **10:19, 37:7, 37:8, 37:10**
Reporting, **10:19, 37:7, 37:8, 37:10, 45:4**

RECORDS
Accumulation trusts, **17:19**
Duty, **43:10**
Probate, **37:10**
Trustee, **9:9, 17:19, 37:10, 43:10**

REDEMPTION
Trust, **7:17, 25:1, 45:2**

REFERRALS
Estate planning, **2:3**

REGISTRATION
Assets, **40:6**
Trusts, **40:6**

REIMBURSEMENT
Trustee, **26:11, 28:8, 40:1, 43:5**

RELATIVES
Spouse, **27:7, 27:11**
Support, **27:11**
Trustees, **27:11**

RELEASE
Personal liability, **20:3**
Power of appointment, **12:9**
Wife, **25:7**

RELIGIOUS ORGANIZATIONS
Churches, **2:3**

REMAINDER
Accounting, **39:7, 41:3**
Charitable remainder trusts, **1:2, 29:1 to 29:21**
Contingent, **12:9, 18:2, 26:4**
Duration, **26:5**
Estate tax, **1:2, 7:2, 20:3, 21:2, 29:3, 29:14, 29:19, 39:6, 39:9**
Expenses, **15:5, 21:2, 23:4, 28:8, 29:19, 39:7, 40:2**
Gift tax, **3:17, 7:2, 11:2, 12:9, 15:17, 20:3, 26:2, 26:5, 26:8, 28:6, 28:8, 29:13, 29:19, 39:1, 39:5, 39:9, 41:3**
Income tax, **7:2, 15:17, 19:4, 28:6, 29:12, 29:17, 29:20, 34:2, 39:7, 39:10, 40:2, 41:3, 45:3**
Life tenant, **29:17**
Power of appointment, **12:9, 19:3**
Termination, **3:20, 11:2, 12:9, 15:5, 20:3, 26:9, 28:8, 29:2, 39:1, 45:3**
Trustee, **3:17, 3:19, 3:20, 5:6, 7:1, 12:9, 15:7, 15:9, 15:12, 18:2, 19:4, 20:3, 28:6, 28:8, 29:4 to 29:6, 29:10, 29:15, 29:17, 29:18, 29:21, 40:2, 41:3, 45:3**
Valuation, **7:1, 7:2, 7:14, 7:16, 26:2 to 26:4, 26:6, 26:7, 26:9, 29:5, 39:5**
Vested, **3:5, 10:1, 12:9, 15:12, 20:3, 28:6**

RENT
Estate tax, **39:9**
Trust, **15:9, 15:10, 28:8, 37:7, 39:9**

REPORT
Accounting, **10:5, 37:6**
Creditors, **40:2**
Educational trusts, **15:13**
Fiduciary tax return, **37:4, 37:6**
Filing form 1041, **37:4**
Generally, **39:1**
Review, **15:13**
Trusts, **8:6, 15:13, 17:14, 37:4, 37:6, 39:1, 40:2**

REPRESENTATION
Parties, **43:2**

REPUTATION
Estate planning, **2:3**
Trustee, **5:4, 6:3**

RES
Terminology, **30:2**

RESCISSION
Trusts, **9:2**

RESERVATION
Settlor, **5:8, 11:2**

RESIDENCE
Estate planning, **3:21**
Jurisdiction, **3:21**

RESIGNATION
Settlor, **5:3, 9:2**
Statutes, **9:2**
Trustees, **3:16, 5:3, 9:2**
Voluntary, **3:16**

RESTATEMENT
Investments, **9:2, 41:2**
Trusts, **3:9, 3:12 to 3:14, 3:17, 9:2, 10:1, 30:2, 31:1, 41:2**

RESTITUTION
Trust, **27:4**

RETIREMENT
Deferred compensation, **32:3**
Estate planning, **2:3, 28:5**
Federal law, **28:8**
Gift tax, **3:17, 28:6, 28:8**
Income tax, **17:20, 28:2, 28:6**
Investment, **2:3, 17:20, 28:3**
Perpetuities, **28:8**
Plans, **28:5, 32:3**
Rabbi trust, **32:1, 32:3, 32:6, 32:8, 32:10**
State law, **28:6**

RETROACTIVITY
Internal Revenue Service, **8:23**

RETURNS
Estate tax, **12:3**
Form 1041, **37:3, 37:4, 37:6, 37:10**
Gift tax, **10:17, 12:3, 14:3, 40:6**
Income tax, **12:3, 37:4, 40:6, 45:4**

REVERSION
Gift tax, **13:3, 39:5**
Grantor, **3:7, 13:3, 39:5, 39:10**
Income, **13:3, 34:1, 39:5, 39:10**
Income tax, **39:10**
Settlor, **13:3**
Valuation, **39:5**

REVIEW
Investments, **5:6, 9:13, 22:5**

REVOCABLE TRUSTS
Creditors, **24:2**
Estate planning, **1:4, 3:21, 19:2**
Functions, **30:3**
Information, **1:4, 3:21, 11:5**
Irrevocable trusts, **1:4, 3:21, 5:1, 9:8, 11:5**
Probate, **2:2, 30:3**

REVOCATION
Gift, **26:10**

RHODE ISLAND
Gift, **10:6**
Trust, **10:6**

RISK
Educational trusts, **15:14**

ROYALTIES
Accumulation trusts, **17:14**

S CORPORATION
Accumulated earnings, **45:4, 45:6**
Built-in gains, **45:5**
Election, **7:17, 45:1 to 45:4, 45:6**
Excessive passive income, **45:6**
Form 2553, **45:1**
Generally, **45:1**
Requirements, **45:1, 45:2**
Safe harbor, **45:2**
Shareholders, **45:1 to 45:6**
Termination, **7:17, 45:3, 45:4, 45:6**

SALE
Agents, **2:3, 7:1**
Conditions, **8:18, 21:2**
Consideration, **7:17, 10:26, 38:2**
Court, **7:17, 8:18, 8:20, 10:7, 37:7**
Executors, **40:5**
Gift, **7:1, 7:8, 10:7**
Investments, **37:7**

SALE—Cont'd
Mandatory, **10:7**
Methods, **2:3, 7:6, 10:7, 21:2, 37:7**
Option, **21:2**
Payment, **7:6, 8:18, 21:2, 35:1**
Price, **7:3, 7:6, 7:17, 25:2**
Proceeds, **35:1, 39:4, 39:10**
Securities, **37:7**
Setting aside, **21:2**
Trustee, **7:1, 10:26, 37:7, 38:2, 40:5**

SAMPLE DOCUMENTS
Client, **1:4**

SANCTIONS
Gift tax, **26:10**

SCHOOLS
Defined, **36:3, 42:2**
Distributions, **13:3, 36:3**
Estate planning, **2:3**
Expenses, **13:2, 36:3**
Gifts, **14:5, 42:2**
Payment, **13:2**
Trustee, **13:2 to 36:3, 42:2**

SECURITIES
Trustees, **5:3, 10:22, 11:7, 12:13, 22:17**
Valuation, **7:5**

SECURITY
Consideration, **5:3**
Corporate, **22:9**
Mortgages, **37:7**
Sale, **37:7**
Trustee, **5:3, 22:9, 31:5, 37:1, 37:3, 37:7**
Trusts, **15:17, 22:9, 27:2, 27:5, 28:3, 32:7, 37:1, 37:3, 37:7**

SELF-SETTLED TRUSTS
Special purpose trusts, **46:2**

SEPARATE PROPERTY
Spouses, **24:4**

SEPARATE TRUSTS
Multiple trusts, **12:9, 40:2**

SETTING ASIDE
Trust, **13:7**

SETTLEMENT
Husband, **37:7**

SETTLEMENT—Cont'd
Wife, **37:7**

SETTLOR
Accounting, **5:2, 30:5, 43:4, 43:6**
Actions, **9:8, 42:1**
Capacity, **5:2, 5:7, 12:9, 15:7, 42:1, 42:2, 43:5, 46:2**
Clarity, **3:14, 9:8, 9:13, 37:3**
Compensation, **43:7**
Construction, **9:2, 9:7, 9:8, 9:12, 9:13**
Control, **5:2, 5:3, 5:7, 5:10, 15:12, 24:9, 43:2**
Corporation, **3:8, 5:2 to 11:2, 15:5, 15:12, 45:3**
Court, **5:3, 9:2, 9:8, 9:11, 9:13, 12:15, 15:12, 18:3, 21:8, 24:9, 43:2, 43:4 to 43:6**
Fraud, **43:2**
Gift, **3:17, 5:8, 9:7, 9:13, 11:2, 12:9, 12:14, 13:2, 13:3, 15:5, 15:7, 15:12, 15:15, 16:5, 21:8, 22:2, 22:4, 40:1, 42:1, 45:3, 46:2**
Income, **3:17 to 3:19, 5:2, 5:3, 5:7, 5:8, 9:2, 9:13, 11:2, 12:9, 13:3, 13:5, 15:5, 15:12, 15:15, 16:1, 16:5, 16:6, 16:13, 18:2, 21:8, 22:2, 22:12, 24:4, 29:1, 29:5, 30:2, 31:5, 37:5, 40:1, 42:1, 43:7, 45:3**
Instructions, **31:5, 37:3, 37:5**
Insurance trusts, **1:2, 22:2, 22:4, 22:12, 22:13**
Intent, **9:2, 9:12, 9:13, 13:2, 24:4, 43:3, 43:5, 43:14**
Investments, **5:2, 5:10, 9:2, 9:13, 13:3, 22:4, 46:2**
Minors, **9:13, 35:4, 42:1**
Modification, **9:2, 12:13, 21:8**
Ownership, **3:17, 9:2, 12:9, 12:14, 21:8, 22:13, 24:4, 29:5**
Party, **3:17, 5:2, 5:3, 5:7, 9:11, 24:4, 31:5, 43:2 to 43:7**
Power of appointment, **5:2, 12:9, 43:7**
Principal, **3:14, 3:15, 3:18, 3:19, 5:3, 5:10, 9:2, 9:7, 9:12, 16:1, 16:6, 18:2, 24:4, 29:1, 30:2, 30:5, 42:1, 42:3, 45:3**
Property interest, **29:5**
Purpose, **1:2, 3:17, 5:3, 9:2, 9:8, 9:12, 9:13, 13:5, 15:12, 16:5, 22:2, 22:4, 24:4, 42:1, 46:1, 46:2**

SETTLOR—Cont'd
Rescission, **9:2**
Reservation, **5:8, 11:2**
Status, **43:5**
Statutes, **9:2, 9:7, 12:13, 24:4**
Stocks, **5:3**
Terminology, **12:13, 30:2, 30:5**
Time, **3:15, 3:18, 3:19, 9:2, 9:12, 9:13, 11:2, 12:9, 12:15, 15:5, 15:15, 18:2 to 22:2, 24:9, 29:5, 42:1 to 43:2**
United States, **9:13, 43:6**

SHAREHOLDERS
Gift tax, **7:20**
Gifts, **7:20**
Income tax, **45:1 to 45:5**
Valuation, **7:20**

SIGNATURE
Trustee, **6:3, 10:23**

SIMPLE TRUST
Accumulation trusts, **17:4, 17:5, 17:7, 17:23**
Income tax, **40:3**

SIMPLISTIC THINKING
Internal Revenue Service, **8:15, 8:16**

SITUS
Taxation, **9:2**
Transfers, **9:2**

SKILL
Trustee, **41:2**

SOCIAL SECURITY
Definition, **28:3**
Income Tax, **15:17**
Reporting, **15:17, 37:1, 37:3, 37:7**

SOLE TRUSTEE
Death, **3:17**

SOUTH CAROLINA
Accounting, **43:6**
Gift, **10:6**
Trust, **10:6, 43:6**
Trustee, **43:6**

SOUTH DAKOTA
Gift, **10:6**
Trust, **10:6**

SPECIAL NEEDS TRUSTS
Alternatives, **28:4**
Distinctive provisions, **28:8**
Funding, **28:4 to 28:6**
Public benefits, **28:1, 28:3, 28:4, 28:6, 28:8, 28:9**
Sources of funding, **28:6**

SPECIAL POWER OF APPOINTMENT
Creditors, **27:11**
Estate tax, **27:12**
Gift tax, **27:12**
Trust, **27:11, 27:12**

SPECIAL PURPOSE TRUSTS
Blind trusts, **46:3**
Self-settled trusts, **46:2**

SPEND DOWN
Medicaid trusts, **27:6**

SPLIT DOLLAR
Charities, **29:18**
Life insurance, **23:4, 29:18**

SPOUSE
Basis, **9:13, 19:5, 24:4, 27:7, 27:11, 29:17, 39:9, 39:10, 41:3**
Capital gain, **27:7, 29:17, 39:10**
Charitable contributions, **29:17**
Community property, **24:4**
Creditors, **19:5, 24:1, 27:11, 28:2, 28:6, 43:7**
Divorce, **9:11, 27:7**
Estate tax, **14:2, 39:9, 43:7, 44:3**
Fraud, **27:11**
Gains, **39:9**
Gift tax, **10:24, 14:2, 22:2, 26:10, 28:6, 29:13, 39:9, 41:3, 44:3, 44:5**
Gifts, **9:13, 10:1, 10:24, 14:2, 22:6, 26:10, 28:2, 28:6, 29:17, 44:3, 44:5**
Income tax, **10:24, 19:4, 22:2, 28:2, 28:6, 29:17, 34:2, 39:10, 41:3, 44:3, 46:3**
Insurance, **10:24, 18:2, 19:4, 22:2, 22:6, 24:1, 24:4, 28:2, 28:6, 35:1, 39:9**
Insurance trusts, **22:2, 22:6**
Marital deduction, **7:18, 29:13, 41:3, 44:5**
Non-citizen spouse, **44:5**

SPOUSE—Cont'd
Principal Residence, **39:3**
Separate property, **24:4**
Separation, **10:1**
Special needs trusts, **28:2, 28:6, 28:7**
Split gifts, **14:2**
Stock, **7:18**
Support, **9:13, 19:5, 27:11, 28:6**
Surviving spouse, **3:5, 7:18, 14:2, 19:3, 19:4, 19:7, 22:6, 24:1, 41:3, 44:3**
Third party, **3:5, 28:6, 44:4**
Trustees, **9:13, 19:4, 27:11, 28:6, 41:3**
Trusts, **9:11, 9:13, 10:1, 18:2, 19:3 to 19:7, 22:2, 22:6, 26:3, 26:10, 27:7, 27:11, 28:2, 28:6, 28:7, 29:13, 29:17, 34:2, 39:3, 39:9, 39:10, 41:3, 46:3**
Valuation, **7:18, 10:24, 26:3, 26:10**
Wills, **18:2**

SPRINKLING TRUST
Beneficiaries, **16:1, 16:2, 18:8**
Benefits, **16:6**
Choice of trustee, **16:8**
Corporate trustee, **16:5, 16:8**
Distribution, **3:19, 16:1, 16:2, 16:6, 18:8**
Income tax, **18:8**
Testamentary trusts, **18:8**
Trustee, **3:19, 16:1, 16:2, 16:5, 16:6, 16:8, 18:8**

STANDARDS
Estate tax, **7:2**
Gift tax, **7:2**
Income tax, **7:2**
Lack of, **19:5**

STANDING
Trustee, **43:6**

STATE
Trustee, **3:15, 5:3, 5:6, 5:8, 5:9, 6:3, 9:2, 9:7, 9:8, 9:13, 10:16, 10:19, 11:5, 15:9, 15:15, 18:2, 19:4, 21:12, 22:5, 24:4, 26:11, 27:11, 27:13, 28:4, 28:6, 28:8, 31:1, 31:3, 31:7, 33:3, 36:3, 37:1, 37:3, 37:6 to 37:10, 41:3, 42:2, 43:5, 43:8, 46:3, 46:4**

STATES
Charitable trusts, **16:12**
Trust, **3:2, 3:21, 5:6, 6:3, 8:5, 8:6, 8:15, 8:16, 9:2, 9:7, 9:13, 10:5, 10:6, 10:8, 10:26, 10:28, 12:4, 12:9, 12:13, 15:10, 15:16, 16:12, 17:9, 18:2, 18:12, 19:4, 23:1, 24:4, 28:3, 28:4, 28:6, 28:8, 30:1 to 30:3, 30:6, 30:7, 31:1, 31:3 to 31:5, 32:8, 33:3, 37:3, 37:7, 37:8, 41:2, 41:3, 43:5 to 43:8, 46:4**
Trustee, **5:6, 6:3, 9:2, 9:7, 9:13, 10:26, 12:4, 12:9, 12:13, 15:10, 16:12, 18:2, 18:12, 19:4, 24:4, 28:4, 28:6, 28:8, 30:2, 31:1, 31:3 to 31:5, 33:3, 37:3, 37:7, 37:8, 41:2, 41:3, 43:5, 43:6, 43:8, 46:4**

STATUTE OF LIMITATIONS
Gift tax, **14:3**

STATUTE OF USES
Terms, **31:3**
Trusts, **31:3**
United States, **31:3**

STATUTES
Assignments, **6:3**
Banking, **6:3**
Community property, **24:4**
Consideration, **9:2**
Creditors, **28:8**
Death, **9:2, 10:21, 24:4, 28:8**
Discretion, **10:5, 10:21, 28:8**
Distributions, **10:21, 28:8**
Federal, **8:7, 9:2, 22:3, 24:4, 28:8**
Gift, **9:7, 28:8, 46:4**
Husband, **24:4**
Income, **9:2, 10:5, 10:21, 24:4, 28:8, 46:4**
Insurance, **6:3, 9:2, 10:21, 18:12, 22:3, 24:4, 28:8**
Investments, **9:2, 10:5**
Jurisdiction, **9:2, 18:12**
Merger, **9:2**
Modification, **9:2, 12:13**
New York, **28:8, 46:4**
Perpetuities, **10:21, 28:8, 46:4**
Principal, **9:2, 9:7, 10:21, 24:4, 28:8**
Probate, **10:5, 18:12**
Resignation, **9:2**

STATUTES—Cont'd
Tax, **8:7, 9:2, 9:7, 12:13, 22:3, 24:4, 28:8, 46:4**
Termination of trust, **28:8**
Trust, **6:3, 9:2, 9:7, 10:5, 10:21, 12:13, 18:12, 22:3, 24:4, 28:8, 46:4**
Trustees, **6:3, 9:2, 12:13, 28:8**
United States, **8:7**
Wife, **24:4**
Writing, **9:7**

STATUTORY CERTIFICATION
Trustee, **6:3**

STOCK
Assignment, **25:10, 25:11**
Bank, **7:21, 37:7**
Basis, **5:3, 7:2, 7:6, 10:14, 21:2, 23:4, 25:1, 25:2**
Business trusts, **30:5**
Calls, **25:3**
Corporate trustee, **5:6, 10:14, 25:9**
Cross-purchase agreement, **25:2, 25:3, 25:5, 25:6, 25:8 to 25:11**
Distinctions, **11:2**
Dividends, **5:3, 7:6, 10:14, 11:2, 23:3, 23:4, 37:7**
Estate tax, **7:2, 10:14, 21:2, 25:1**
Generally, **44:1, 45:1**
Income, **3:19, 5:3, 5:6, 7:1, 7:2, 7:6, 10:14, 11:2, 25:1, 26:2, 33:4, 44:2, 45:1 to 45:4**
Insurance, **3:19, 21:2, 23:3, 23:4, 23:13, 25:1 to 25:8, 25:10, 25:11, 33:4, 37:7, 45:2**
Preferred stock, **5:6, 7:18**
Principal, **3:19, 5:3, 5:6, 21:2, 30:5, 45:3**
Purchase, **3:19, 5:3, 5:6, 7:3, 7:17, 23:3, 23:4, 23:13, 25:1 to 25:12, 44:2**
Sale, **7:1, 7:3, 7:6, 7:17, 21:2, 25:2, 37:7**
Securities, **5:3, 5:6, 37:7**
Team approach, **25:5**
Transfer agents, **11:5**
Trust, **3:19, 5:3, 5:6, 7:1, 7:2, 7:17, 7:18, 10:14, 10:15, 11:2, 11:5, 23:13, 25:1, 25:4, 25:6 to 25:11, 26:2, 30:5, 32:8, 33:4, 37:7, 45:1 to 45:4**

STOCK—Cont'd
Trustee, **3:19, 5:3, 5:6, 7:1, 10:14, 11:5, 25:4 to 25:11, 30:5, 37:7, 45:3**
Valuation, **7:1 to 7:3, 7:6, 7:17, 7:18, 7:20, 7:21, 10:15, 26:2**
Voting, **5:3, 5:6, 7:17, 7:18, 44:2, 45:2 to 45:4**
Voting trusts, **45:3**

SUBSTANTIAL GAINFUL ACTIVITY
Earnings, **28:3**

SUCCESSOR TRUSTEES
Appointment, **11:7**
Duties, **3:16**
Gifts, **9:13**
Jurisdiction, **9:2**
Parties, **3:16**
Settlor, **9:2, 9:12 to 12:13**
Statutes, **9:2, 12:13**
Title, **9:2**

SUPPORT
Child, **5:9, 9:5, 9:7, 9:13, 10:2, 10:7, 10:25, 12:5, 16:7, 19:5, 21:3, 28:1, 28:3, 28:6, 28:8, 28:9, 42:1**
Consideration, **5:9, 9:2**
Construction, **3:16, 9:2, 9:7, 9:12, 9:13, 28:8**
Contracts, **8:8**
Creditors, **10:23, 10:25, 19:5, 27:11, 28:6, 28:8, 40:2, 42:1**
Definition, **9:13, 10:21, 10:23, 10:25, 28:3**
Discretionary, **3:16, 8:8, 9:13, 10:9, 10:21, 19:5, 28:8, 40:2, 42:1**
Distributions, **3:16, 10:21, 12:5, 16:7, 19:5, 28:6, 28:8, 40:2**
Estate tax, **42:1**
Fraud, **27:11**
Gift tax, **9:7, 12:5, 12:9, 28:6, 28:8**
Income tax, **10:2, 10:7, 10:25, 28:6, 40:2**
Investments, **9:2, 9:13, 10:25**
Payment, **27:11, 28:8**
Spouse, **9:13, 19:5, 27:11, 28:6**
Standards, **3:16, 9:2, 9:5, 10:9, 10:21, 16:10, 19:5, 28:1**
Statutes, **9:2, 9:7, 10:21, 28:8**
Wills, **16:6**

SURPLUS
Distributions, **27:4**
Income, **27:4**

SURRENDER
Insurance, **21:15, 22:13, 29:18**

SURVIVORS
Life insurance, **25:7**

TABLES
Gift tax, **11:2, 15:17, 26:1**
Income tax, **15:17, 34:2**

TAX
Allocation, **20:4, 28:8, 40:6, 41:3**
Annuity trusts, **26:1, 26:2, 26:5, 26:8, 26:10, 26:11**
Appeals, **8:3, 8:7, 8:13, 8:18, 8:19, 8:21, 10:24, 15:10, 15:11**
Apportionment, **41:3**
Business trusts, **30:1, 30:3, 30:7, 37:5**
Capital gains, **21:2, 27:12, 29:15, 39:9**
Charitable contributions, **17:23, 29:17, 40:3, 40:4**
Charitable remainder trusts, **1:2, 29:3, 29:11 to 29:21**
Community property, **24:4, 30:3**
Consent, **8:2, 14:2, 41:3, 45:4**
Crummey trusts, **11:2, 12:17, 38:2**
Damages, **5:2**
Dynasty trust, **33:1, 33:4**
Educational trusts, **13:3, 15:1, 15:2, 15:4, 15:10, 15:11, 15:14, 15:17**
Escrow, **15:4, 31:5**
Estate tax, **1:2, 7:2, 7:11, 7:19, 10:14, 12:3, 12:7, 12:10, 14:2, 18:9, 20:2 to 20:4, 21:2, 21:8, 22:13, 25:1, 26:11, 27:12, 29:3, 29:14, 29:19, 36:3, 39:6, 39:8, 39:9, 40:1, 42:1, 43:7, 44:3**
Evasion, **8:6**
Executors, **40:5**
Expenses, **12:14, 13:2, 15:4, 20:4, 21:2, 22:2, 23:4, 23:8, 28:8, 29:19, 36:2, 36:3, 37:6, 39:7, 40:2, 40:6, 42:1, 45:6**
Family trusts, **38:2**
Federal taxation, **5:9**
Foreign trusts, **45:2**
Generally, **39:1, 44:1, 45:1**

TAX—Cont'd
Generation Skipping Transfer Tax, **19:7, 20:1 to 20:3**
Generation skipping trusts, **20:1 to 20:4**
Gift Tax, **3:17, 5:8, 7:2, 7:19, 7:20, 7:22, 9:7, 10:15, 10:17, 10:24, 11:2, 12:2, 12:3, 12:5, 12:7, 12:9, 12:10, 12:14, 12:16, 13:2 to 13:4, 14:1 to 14:5, 15:17, 16:5, 18:9, 20:2 to 20:4, 21:8, 21:14, 22:2, 22:5, 23:12, 26:1, 26:2, 26:5, 26:8, 26:10, 27:12, 28:6, 28:8, 29:13, 29:19, 33:1, 34:3, 36:2, 36:3, 39:1, 39:5, 39:9, 39:11, 40:1, 40:6, 41:3, 44:1 to 44:3, 44:5, 46:2**
Grantor trusts, **37:5, 40:1, 40:6, 45:3**
Identification number, **8:8, 10:17 to 10:19, 11:5, 15:17, 22:5, 24:4, 37:1, 38:2**
Income tax, **3:1, 3:18, 5:8, 7:2, 7:11, 8:6, 8:12, 8:18, 10:2, 10:7, 10:8, 10:12, 10:24 to 10:26, 12:3, 13:5, 15:2, 15:17, 17:2, 17:10, 17:17, 17:20, 18:8, 19:4, 22:2, 22:12, 23:10, 26:11, 27:12, 28:2, 28:6, 29:12, 29:17, 29:20, 30:7, 31:5, 33:4, 34:2 to 36:3, 37:4 to 38:5, 39:7, 39:10, 40:1 to 40:6, 41:3, 44:2, 44:3, 45:1 to 45:5, 46:3**
Intangible property, **44:1**
Irrevocable trusts, **1:2, 2:3, 3:1, 3:3, 5:1, 8:11, 8:21, 9:7, 9:13, 10:16, 11:5, 12:2, 12:9, 15:2, 17:21, 19:3, 21:2 to 21:4, 21:6, 21:8, 21:9, 21:14, 25:1, 25:2, 25:12, 33:1, 37:1, 37:4 to 37:7, 38:2, 38:4, 38:5, 40:1 to 40:6, 46:1**
Jurisdiction, **6:2, 8:8, 9:2, 21:8**
Life insurance, **1:2, 2:3, 7:22, 8:8, 9:2, 10:18, 10:24, 12:2, 12:14 to 12:16, 21:2 to 21:4, 21:6, 21:8, 21:9, 21:14, 22:2 to 22:5, 22:13, 22:16, 23:4, 23:8, 23:10 to 23:12, 24:4, 24:9, 28:2, 28:6, 29:18, 33:4, 35:1, 38:2**
Life tenant, **29:17**
Massachusetts business trusts, **30:1, 30:3, 30:7**
Medicaid trusts, **27:7, 27:12**
Modification, **6:2, 9:2, 12:13, 21:8, 39:11**
Mortgage, **23:4, 39:7**

TAX—Cont'd
Mutual funds, **23:10**
Ownership, **3:5, 3:17, 9:2, 10:14, 10:24, 12:9, 12:14, 21:4, 21:6, 21:8, 21:9, 22:13, 22:16, 23:10, 23:12, 24:4, 29:18, 30:3, 36:3, 39:1, 39:7, 40:6, 44:2**
Payment, **7:2, 8:18, 10:24, 11:5, 13:2, 15:10, 15:17, 17:10, 21:2, 21:14, 23:4, 24:4, 27:12, 28:8, 32:7, 35:1, 36:2, 40:1, 41:3, 44:3, 45:2, 45:6**
Planning, **2:3, 3:1, 5:3, 7:17, 7:22, 8:15, 8:23, 9:13, 10:14, 10:16, 11:1, 13:3, 19:8, 20:3, 21:3 to 23:4, 23:10, 26:10, 27:12, 28:4, 28:6, 29:17, 38:2, 39:9, 39:10, 40:1 to 43:7, 45:1, 45:6, 46:1**
Pooled income funds, **29:16**
Property tax, **29:11**
Rabbi trust, **32:5**
Residence, **37:7, 39:1, 39:5 to 39:11**
Sales, **2:3, 7:3, 7:11, 10:19, 29:20**
Spouses, **3:17, 9:13, 12:15, 14:2 to 19:3, 19:7, 23:8, 24:4, 28:2, 35:1, 42:1, 45:2**
Standing, **8:5**
State, **1:2, 5:3, 5:8, 5:9, 7:2, 7:3, 7:17, 8:7, 9:2, 9:7, 9:13, 10:2, 10:7, 10:16, 10:19, 11:5, 12:5, 18:2, 19:4, 20:4, 21:2, 21:4, 22:3, 22:5, 24:4, 26:11, 28:4, 28:6, 28:8, 29:19, 30:1, 30:3, 36:2, 36:3, 37:1, 37:6, 37:7, 41:3, 46:3, 46:4**
Statutes, **8:7, 9:2, 9:7, 12:13, 22:3, 24:4, 28:8, 46:4**
Successive beneficiaries, **28:6**
Tangible personal property, **44:1**
Testamentary trusts, **18:2, 18:8, 18:9, 18:11, 18:14, 22:3, 45:3**
Trustee, **3:1, 3:3, 3:8, 3:17, 3:18, 5:1 to 5:3, 5:8, 5:9, 6:2, 7:1, 7:4, 9:2, 9:3, 9:7, 9:13, 10:12 to 10:14, 10:16 to 10:19, 10:24, 10:26, 11:5, 11:8, 12:4, 12:9, 12:13, 12:14, 12:17, 13:2 to 15:2, 15:10, 15:11, 16:5, 16:9, 17:7, 17:10, 17:19, 18:2, 18:8, 19:4, 20:3, 21:8, 21:14, 22:4, 22:5, 22:10, 22:13, 22:16, 24:4, 24:9, 26:11, 28:4, 28:6, 28:8, 29:15, 29:17, 29:18, 29:21, 31:5, 36:3, 37:1, 37:4, 37:6, 37:7, 38:2, 38:5, 40:1, 40:2, 40:5, 41:2, 41:3, 42:1, 45:3, 46:2 to 46:4**
Trusts, **1:2, 2:3, 3:1, 3:3, 3:8, 3:17, 5:1, 5:2, 5:9, 7:19, 8:6, 8:11, 8:15, 8:21, 9:2, 9:7, 9:13, 10:8, 10:12, 10:16, 10:25, 10:27, 11:1, 11:2, 11:5, 11:8, 12:2 to 12:5, 12:7 to 12:10, 12:13 to 12:17, 13:3, 15:1, 15:2, 15:4, 15:10, 15:11, 15:14, 15:17, 16:5, 16:9, 16:14, 17:2, 17:3, 17:7, 17:10, 17:15, 17:17, 17:19 to 17:23, 18:2, 18:8, 18:9, 18:11, 18:14, 19:3, 19:4, 19:7, 19:8, 20:1 to 20:4, 21:2 to 21:4, 21:6, 21:8, 21:9, 21:14, 22:2 to 22:5, 22:10, 22:12, 22:13, 22:15, 22:16, 25:1, 25:2, 25:12, 26:1, 26:2, 26:5, 26:8, 26:10, 26:11, 27:7, 27:12, 28:2, 28:4, 28:6, 28:8, 29:3, 29:11 to 29:21, 30:1, 30:3, 30:7, 32:5, 32:7, 33:1, 33:4, 34:2, 34:3, 37:1, 37:4 to 37:7, 38:2, 38:4, 38:5, 39:1, 39:5 to 39:11, 40:1 to 40:6, 41:2, 41:3, 42:1, 45:1 to 45:6, 46:1 to 46:4**
Unfunded trusts, **19:3, 19:4, 19:7, 19:8**
Waiver, **36:2, 45:6**
Wills, **18:2**

TAX EVASION
Income tax, **8:6**

TAX-EXEMPT
Corporation, **45:3, 45:6**
Exempt organizations, **45:3**
Foundations, **45:3**
Income tax, **45:3**

TAXABLE YEAR
Income tax, **10:25, 40:5, 44:2, 44:3, 45:1, 45:5**

TAXPAYER ADVOCATE
Establishment, **8:27**

TENANCY IN COMMON
Community property, **24:4**
Trust, **24:4**

TENNESSEE
Gift, **10:6**
Trust, **10:6**

TERMINATION OF TRUST
Court, **28:8**
Death, **28:8**
Distributions, **28:8**
Perpetuities, **28:8**
Purpose, **28:8**
Statutes, **28:8**
Trustee, **28:8**

TERMINOLOGY
Massachusetts business trusts, **30:1, 30:2, 30:5**

TESTAMENTARY TRUST
Beneficiaries, **3:3, 16:1, 16:4, 18:2, 33:2**
Client, **3:3, 18:7**
Creation, **22:2**
Estate planning, **18:12**
Gift tax, **22:2**
Grandchildren, **18:2**
Income tax, **22:2**
Insurance, **3:19, 18:2, 18:12, 22:2, 22:3, 22:6**
Inter vivos trusts, **18:3**
Life insurance, **18:12, 22:2, 22:3, 22:6**
Probate, **18:2, 18:3, 18:12**
Reporting, **3:3**
Spouse, **18:2, 22:2, 22:6**
Spray trusts, **16:1, 16:4, 16:6**
Statutes, **18:12, 22:3**
Taxation, **17:23, 18:2, 22:6**
Trustee, **3:3, 3:19, 16:1, 16:4, 16:6, 18:2, 18:12, 22:6, 33:2**

TEXAS
Gift, **10:6, 15:16**
Trust, **10:6, 15:16**

THIRD PARTIES
Court, **40:6**
Creditors, **40:6**
Gift tax, **40:6**
Income tax, **29:17, 40:6**
Interest, **29:17**

THROWBACK RULE
Income tax, **17:10**

TIME
Creditors, **10:23, 10:25, 27:11, 28:6, 28:8, 32:6, 32:8, 32:10, 40:2, 42:1**
Delay, **8:4, 8:9**

TIME—Cont'd
Duration, **9:13**
Payment, **7:6, 12:6, 15:10, 21:2, 21:14, 22:14, 23:4, 26:9, 27:4, 27:9, 27:11, 27:12, 28:8, 29:2, 29:4 to 32:7, 35:1, 36:2, 41:3**
Trustee, **3:15, 3:18 to 3:20, 5:6, 6:2, 7:4, 9:2, 9:12, 9:13, 10:10, 10:13, 10:21, 10:23, 11:8, 12:6, 12:9, 12:11, 12:12, 12:17, 15:10, 15:15, 16:4, 16:7, 16:9, 18:2, 19:4, 20:3, 21:14, 22:10, 22:14, 22:16, 22:18, 24:9, 27:9, 27:11, 28:6, 28:8, 29:4, 29:5, 29:18, 32:6, 37:7, 37:9, 40:2, 41:3, 42:1 to 43:2**

TITLE
Agency, **9:2**
Classification, **30:7**
Community property, **30:3**
Contract, **9:2, 30:5, 31:5**
Corporations, **30:5, 30:7**
Court, **8:20, 9:2, 10:28, 31:3**
Death, **3:17, 9:2, 10:1, 18:2, 19:4, 28:3, 29:5**
Deeds, **10:28, 31:3**
Gifts, **10:1, 15:1**
Merger, **3:17, 9:2, 30:2, 30:4, 31:5**
Protection, **19:4**
Sales, **31:3**
Security, **27:2, 28:3, 31:5**
Statutes, **9:2**
Terminology, **30:2, 30:5**
Transfers, **9:2, 10:28**
Trustee, **3:8, 3:11, 3:17, 9:2, 15:7, 18:2, 19:4, 29:5, 30:2, 30:4, 30:5, 31:1, 31:3 to 31:5, 46:3**
Trusts, **3:8, 3:12, 3:17, 9:2, 10:1, 15:1, 15:7, 18:2, 19:4, 27:2, 28:3, 29:5, 30:2 to 30:5, 30:7, 31:1, 31:3, 39:9, 46:3**

TOTAL RETURN TRUSTS
Friction, **41:1**
Portfolio, **41:1, 41:2**
Risk, **41:2**
Standard of care, **41:2**
Uniform Prudent Investor Act, **41:1, 41:2**

TRANSFERS
Beneficiaries, **9:2, 12:15, 21:8, 27:11, 39:1, 39:7**

TRANSFERS—Cont'd
Deeds, **10:28**
Estate tax, **7:19, 14:2, 20:3, 20:4, 21:8, 29:3, 44:3**
Expatriates, **44:2, 44:3**
Gift tax, **7:19, 7:22, 10:17, 12:9, 13:2, 14:2, 14:5, 20:3, 20:4, 21:8, 26:1, 26:10, 34:3, 39:1, 39:5, 44:2, 44:3, 44:5**
Husband, **10:7, 10:17, 10:28, 26:3, 27:11, 45:2**
Income tax, **10:7, 34:3, 39:7, 44:2 to 45:2**
Life Insurance, **7:22, 9:2, 12:15, 21:8, 25:7**
Partnerships, **7:19**
Situs, **9:2**
Trustees, **9:2, 10:28, 12:15, 27:11**

TREASURY
Publications, **8:25**
Valuation, **7:1, 7:2, 7:4 to 7:6, 7:16, 8:1, 21:14, 26:2**

TRUST COMPANIES
Capacity, **5:4, 42:2**

TRUST INDENTURE
Trustee, **30:4, 30:5**

TRUST INSTRUMENTS
Definition, **3:14**
Merger, **3:16**

TRUSTEE
Accounting, **3:16, 5:2, 5:4, 12:17, 17:5, 30:5, 37:6, 37:7, 37:9, 37:10, 41:3, 43:4, 43:6**
Accumulations, **16:11**
Actions, **3:16, 9:8, 10:23, 42:1**
Advisor, **12:17**
Agent, **21:8, 25:5, 25:9, 28:8, 37:3, 38:5**
Appeals, **10:24, 15:9 to 15:11**
Assets, **3:1, 3:15, 3:17, 5:1 to 5:3, 5:6, 5:7, 6:3, 7:1, 9:2 to 9:4, 9:10, 9:13, 10:4, 10:9, 10:10, 10:12, 10:14, 10:16, 10:17, 10:21, 10:23, 10:26, 11:4, 11:5, 12:9, 12:12, 13:3, 15:9, 16:4, 16:8 to 16:10, 18:2, 18:6, 19:4, 19:5, 21:8, 21:12, 22:1, 22:4, 24:4, 24:7, 24:8, 26:11, 27:11, 27:13, 28:4, 28:6, 28:8,**

TRUSTEE—Cont'd
29:4, 29:5, 29:10, 30:2, 30:5, 31:5, 32:4, 32:6, 33:2, 33:3, 37:7, 38:2, 40:5, 41:2 to 45:3, 46:2, 46:3
Bankruptcy, **19:5, 30:2, 33:2**
Banks, **5:4, 6:3, 42:2**
Beneficiaries, **3:1, 3:3, 3:14, 3:17, 3:20, 5:2 to 5:4, 5:6, 5:7, 5:10, 6:2, 9:2, 9:9, 9:12 to 10:13, 10:21, 11:8, 12:4, 12:12, 12:17, 15:7, 15:11, 16:1 to 16:4, 16:9 to 16:11, 16:13, 17:5, 18:2, 18:5, 18:6, 18:8, 19:9, 21:8, 22:4, 22:10, 24:4, 24:9, 25:6, 27:11, 28:6, 28:8, 29:4, 29:5, 29:15, 29:17, 30:2, 31:2 to 31:5, 32:2, 33:2 to 37:4, 37:6, 37:7, 37:9, 37:10, 40:2, 41:2 to 42:3, 43:2 to 43:5, 43:9, 45:3, 46:2**
Bond, **3:16, 5:2, 9:2, 37:7**
Burden of proof, **7:4**
Business trusts, **30:2, 30:4, 30:5**
Capacity, **5:2, 5:4, 5:6, 5:7, 6:2, 10:21, 12:6, 12:9, 12:11, 13:6, 15:7, 19:4, 19:5, 22:9, 25:5, 25:8, 26:11, 28:8, 32:6, 42:1, 42:2, 43:5, 46:2, 46:3**
Certification, **6:3, 11:5**
Charitable remainder trusts, **29:4 to 29:6, 29:10, 29:15, 29:17, 29:18, 29:21**
Charitable trusts, **16:12**
Children, **3:3, 3:17 to 3:19, 5:9, 9:13, 10:4, 10:9, 10:10, 10:12 to 10:14, 10:16 to 10:24, 10:26, 11:3 to 11:5, 11:7, 11:8, 12:4, 13:2, 13:3, 15:9, 15:12, 16:2, 16:4 to 16:8, 16:13, 18:2, 18:6, 18:8, 19:4, 19:9, 22:16, 24:4, 24:7, 28:8, 29:17, 36:3, 38:5, 42:1 to 46:3**
Co-trustees, **15:12, 16:10**
Compensation, **22:14, 32:4, 43:8**
Competency, **3:18, 5:4, 9:2, 38:2**
Conflict of interest, **9:13, 25:9, 28:8**
Contract, **9:2, 21:8, 21:12, 22:11, 24:4, 24:6, 29:18, 30:5, 31:5, 32:2**
Corporate, **3:16, 5:1, 5:2, 5:6, 5:8, 5:10, 6:2, 9:2, 10:12 to 10:14, 11:8, 16:5, 16:8 to 22:10, 24:6, 24:9, 25:6, 25:9, 42:2**
Correspondence, **38:2**
Court, **3:16, 5:3, 5:9, 6:2, 7:4, 9:2, 9:8, 9:11, 9:13, 10:13, 10:21, 10:23,**

TRUSTEE—Cont'd
10:24, 11:8, 12:4, 12:17, 15:2, 15:9 to 15:12, 16:9, 21:8, 22:10, 22:16, 22:18, 24:9, 27:11, 28:6, 28:8, 29:6, 29:21, 31:3, 33:2, 37:7, 37:9, 40:2, 43:2, 43:4 to 43:6
Creditors, **10:23, 19:5, 24:8, 27:11, 28:6, 28:8, 32:2, 32:6, 33:2, 40:2, 42:1, 46:2**
Crummey trusts, **12:17, 38:2**
Death, **3:3, 3:16, 3:17, 3:19, 3:20, 6:2, 9:2 to 10:4, 10:12, 10:16, 10:21, 10:24, 12:9, 16:1, 16:6, 16:8, 18:2, 18:8, 19:4, 20:3, 21:8, 22:1, 22:6, 22:11, 22:13, 22:16, 24:4, 24:7, 24:8, 25:4, 25:7, 25:8, 25:11, 27:13, 28:4, 28:6, 28:8, 29:4, 29:5, 29:18, 33:2, 37:7, 38:2, 40:2, 41:3, 45:3**
Decanting, **21:8, 28:8, 46:4**
Deeds, **31:3**
Definition, **3:3, 3:8, 3:9, 3:14, 3:20, 9:13, 10:21, 10:23, 12:4, 13:2, 17:5, 20:3, 30:2, 41:3, 42:3**
Description, **9:2, 10:9, 10:10, 36:3, 37:6, 37:7**
Diligence, **9:13**
Discretion, **3:16, 3:19, 3:20, 5:6, 5:7, 10:9, 10:16, 10:17, 10:21, 10:23, 10:24, 13:6, 15:11, 16:1, 16:2, 16:4 to 16:7, 16:11, 17:14, 18:2, 18:8, 27:9, 27:11, 28:8, 33:5, 40:2, 42:1, 42:3**
Dissolution, **19:5, 33:2**
Distributions, **3:16, 10:10, 10:16, 10:17, 10:21, 11:4, 13:3, 13:6, 16:4, 16:7, 17:10, 17:11, 17:14, 19:4 to 22:5, 25:8, 25:9, 27:13, 28:6, 28:8, 29:15, 33:2, 36:3, 37:8, 37:10, 40:2, 40:5, 42:3, 43:3**
Duty, **28:6, 31:3, 41:2 to 43:5, 43:10**
Effect, **5:3, 5:8, 6:2, 9:2, 9:8, 9:13, 10:21, 10:23, 10:26, 12:9, 12:12, 15:10, 17:14, 25:5, 28:8, 33:2, 40:1, 41:2, 43:2**
Employee, **5:2, 9:2, 29:18, 32:6, 38:2**
Executors, **40:5**
Fees, **13:2**
Fiduciaries, **43:5**
Fraud, **27:11, 43:2**
Good Faith, **3:16, 9:8, 16:7**

TRUSTEE—Cont'd
Identification, **9:9, 10:16 to 10:19, 11:4 to 22:5, 22:7, 24:4, 29:5, 37:1, 37:3, 37:10, 38:2**
Impartiality, **41:3**
Incapacity, **10:21**
Incentive trusts, **42:1 to 42:3**
Income tax, **3:1, 3:18, 5:8, 10:12, 10:24, 10:26, 15:2, 17:10, 18:8, 19:4, 26:11, 28:6, 29:17, 31:5, 36:3, 37:4, 38:5, 40:1, 40:2, 40:5, 41:3, 45:3, 46:3**
Independent trustee, **13:3, 15:11, 16:4 to 22:6, 22:16, 28:4, 28:8**
Insurance, **3:16, 3:19, 6:3, 9:2, 9:4, 9:8, 10:18, 10:21, 10:24, 12:14, 18:2, 18:12, 19:4, 21:8, 21:12, 21:14, 22:1, 22:4 to 22:11, 22:13, 22:14, 22:16 to 22:18, 24:4, 24:6 to 24:9, 25:4 to 25:8, 25:10, 25:11, 28:6, 28:8, 29:5, 29:18, 31:3, 32:6, 37:3, 37:7, 38:2, 38:5, 43:5**
Interest, **3:11, 3:17, 3:19, 3:20, 5:2, 5:3, 5:7, 9:7, 9:13, 10:9, 10:20, 10:21, 10:24, 12:4, 12:9, 12:12, 12:14, 12:17, 15:9, 15:10, 15:12, 16:5, 16:7, 17:10, 19:4, 19:5, 20:3, 21:14, 24:4, 25:6, 25:7, 25:9 to 26:11, 28:6, 28:8, 29:4, 29:5, 29:17, 29:18, 30:4, 30:5, 31:2, 31:4, 33:2, 37:7, 37:9, 41:3, 43:6, 45:3, 46:3**
Interim, **3:16, 11:4, 18:2**
Investments, **5:2, 5:6, 5:10, 9:2, 9:10, 9:13, 10:18, 13:3, 22:4, 22:5, 22:8 to 25:9, 37:7, 41:2, 46:2**
Leases, **15:2**
Liability, **6:3, 10:24, 16:7, 17:10, 20:3, 21:14, 28:8, 37:7, 43:5, 43:8**
Liens, **28:8**
Loans, **22:14, 22:16, 22:18**
Merger, **3:16, 3:17, 9:2, 30:2, 30:4, 31:5**
Ministerial language, **10:22, 11:7, 12:13, 22:17**
Minors, **9:6, 9:13, 10:4, 10:9, 10:14, 10:17, 12:4, 20:3, 40:2, 42:1**
Mortgages, **31:3, 37:7**
Naming, **3:16, 3:18, 5:2 to 6:3, 9:12, 9:13, 10:18, 10:20, 10:26, 15:12, 18:12, 28:6, 31:2**
Negligence, **43:5**

TRUSTEE—Cont'd
Officers, **5:10, 29:5**
Perpetuities, **9:13, 10:21, 28:8, 33:3, 46:4**
Possession, **9:13, 30:4, 31:4**
Power of appointment, **3:9, 5:2, 10:9, 12:9, 12:11, 27:11**
Powers, **3:16, 5:3, 5:8, 6:2 to 9:2, 9:4, 9:8, 9:12, 9:13, 10:9, 10:16, 10:21, 10:23, 10:24, 10:26, 12:9, 12:17, 15:7, 16:10, 22:1, 22:13, 26:11, 27:11, 28:6, 28:8, 29:5, 33:2, 43:1 to 43:3, 43:5, 43:9**
Probate, **9:13, 18:2, 18:12, 27:13, 37:7, 37:9, 37:10, 42:1**
Proceedings, **18:2, 30:2, 43:2, 43:3, 43:6**
Professional, **5:2, 5:4, 16:8, 29:6, 36:3, 42:1, 42:2**
Property interest, **29:5**
Prudent Investor Rule, **9:13**
Relatives, **27:11, 42:2**
Removal, **28:8**
Resignation, **3:16, 5:3, 9:2**
Retention, **5:3, 28:8, 33:2**
Sale, **7:1, 10:26, 37:7, 38:2, 40:5**
Selection, **29:6**
Settlor, **3:8, 3:13 to 3:15, 3:17 to 3:19, 5:1 to 5:3, 5:7, 5:8, 5:10, 5:11, 9:2, 9:7 to 9:9, 9:11 to 9:13, 11:3, 12:9, 12:13, 12:14, 13:2, 13:3, 15:7, 15:12, 15:15, 16:1, 16:5, 16:6, 16:13, 18:2, 21:8, 22:4, 22:13, 24:4, 24:9, 29:5, 30:2, 30:5, 31:2, 31:5, 37:3, 40:1, 42:1 to 42:3, 43:2 to 43:6, 45:3, 46:2**
Shareholders, **32:4, 45:3**
Skill, **41:2**
Sole trustee, **3:17, 43:5**
Spray trusts, **16:1 to 16:13**
Standard of care, **41:2**
State, **3:15, 5:3, 5:6, 5:8, 5:9, 6:3, 9:2, 9:7, 9:8, 9:13, 10:16, 10:19, 11:5, 15:9, 15:15, 18:2, 19:4, 21:12, 22:5, 24:4, 26:11, 27:11, 27:13, 28:4, 28:6, 28:8, 31:1, 31:3, 31:7, 33:3, 36:3, 37:1, 37:3, 37:6 to 37:10, 41:3, 42:2, 43:5, 43:8, 46:3, 46:4**
Statutes, **6:3, 9:2, 9:7, 10:21, 12:13, 18:12, 24:4, 28:8, 46:4**

TRUSTEE—Cont'd
Stock, **3:19, 5:3, 5:6, 7:1, 10:14, 11:5, 25:4 to 25:11, 30:5, 37:7, 45:3**
Successor, **3:15, 3:16, 5:3, 5:8, 9:2, 9:12, 9:13, 10:21, 10:22, 11:7, 12:13, 19:4, 22:17, 27:11, 28:6, 28:8, 42:3**
Suspension, **40:2**
Tax, **3:1, 3:3, 3:8, 3:17, 3:18, 5:1 to 5:3, 5:8, 5:9, 6:2, 7:1, 7:4, 9:2, 9:3, 9:7, 9:13, 10:12 to 10:14, 10:16 to 10:19, 10:24, 10:26, 11:5, 11:8, 12:4, 12:9, 12:13, 12:14, 12:17, 13:2 to 15:2, 15:10, 15:11, 16:5, 16:9, 17:7, 17:10, 17:19, 18:2, 18:8, 19:4, 20:3, 21:8, 21:14, 22:4, 22:5, 22:10, 22:13, 22:16, 24:4, 24:9, 26:11, 28:4, 28:6, 28:8, 29:15, 29:17, 29:18, 29:21, 31:5, 36:3, 37:1, 37:4, 37:6, 37:7, 38:2, 38:5, 40:1, 40:2, 40:5, 41:2, 41:3, 42:1, 45:3, 46:2 to 46:4**
Termination of trust, **28:8**
Testamentary trusts, **16:4, 18:2, 18:4 to 18:6, 18:8, 18:12, 45:3**
Third Parties, **29:17**
Title, **3:8, 3:11, 3:17, 9:2, 15:7, 18:2, 19:4, 29:5, 30:2, 30:4, 30:5, 31:1, 31:3 to 31:5, 46:3**
Trust companies, **5:4, 42:2**
Trust protectors, **43:1**
Uncertainty, **32:6**
United States, **5:6, 9:13, 10:26, 12:4, 15:10, 31:3, 37:7, 37:8, 43:6, 43:8**
Vested interest, **12:9, 28:6**
Voting, **5:3, 5:6, 45:3**

TRUSTEES
Accounting, **3:16, 37:10, 41:3**
Conflict of interest, **9:13, 28:8**
Records, **37:10**
Trustee, **3:16, 3:17, 5:1, 5:3, 5:7, 5:10, 6:3, 9:2, 9:3, 9:12 to 10:12, 10:14, 10:16, 10:22, 11:7, 12:13, 15:7, 15:11, 15:12, 16:8, 16:10, 18:6, 19:4, 22:1, 22:17, 27:11, 28:6, 28:8, 29:21, 30:4, 37:10, 40:5, 41:3, 43:2, 43:5**

TUITION
Education, **5:9, 14:5, 36:2, 36:3**

ULTIMATE BENEFICIARIES
Testamentary trusts, **18:10**

UNCLE
Will, **28:6, 29:4, 29:5**

UNDIVIDED INTEREST
Gift, **39:9**
Gift tax, **39:9**
Trust, **39:9**

UNFUNDED TRUSTS
Child, **19:2 to 19:6, 19:8, 19:9**
Generation skipping transfer tax, **19:7**
Irrevocable, **19:1 to 19:9**
Options, **19:3**
Power of appointment, **19:3, 19:8**
Revocable, **19:1 to 19:9**
Special needs trust, **19:3, 19:6**
Taxation, **19:3**

UNIFORM GIFTS TO MINORS
Custodians, **10:6**
Estate planning, **9:13**

UNIFORM PRUDENT INVESTOR ACT
Total return trusts, **41:1, 41:2**

UNITED STATES
Accounting, **37:7, 43:6**
Bonds, **5:6, 30:1, 37:7**
Funds, **5:6, 23:3**
Obligations, **5:6**
Regulation, **28:3**
Settlor, **9:13, 43:6**
Trust, **3:2, 3:21, 5:6, 8:6, 9:13, 10:8, 10:26, 10:28, 12:4, 15:10, 17:9, 23:1, 28:3, 30:1, 30:3, 30:6, 31:3, 37:7, 37:8, 43:6, 43:8**
Trustee, **5:6, 9:13, 10:26, 12:4, 15:10, 31:3, 37:7, 37:8, 43:6, 43:8**

UNITRUSTS
Charitable remainder, **3:19, 26:9, 29:2, 29:9**

UNIVERSITIES
Education, **14:5**

USE
Definitions, **3:16, 8:6, 9:2, 9:13, 10:28, 17:6, 20:3, 30:2, 31:3**

USE—Cont'd
History, **5:4, 7:15, 12:9, 15:13, 21:11, 27:9, 28:3, 33:1**
Statute of Uses, **31:3**
Tenant, **3:5**
Third person, **3:9, 14:2**

UTAH
Gift, **10:6**
Trust, **10:6, 31:3**
Trustee, **31:3**

VALIDITY
Settlor, **9:9, 9:11, 15:12**
Trusts, **2:3, 6:3, 9:11, 15:10, 15:12, 21:12, 31:3, 40:6**
Will, **2:3, 6:3, 7:17, 8:23, 9:11, 10:23, 15:12, 31:6**

VALUE
Annuities, **7:16**
Annuity trust, **9:13, 26:1, 29:2, 29:3, 29:10, 34:2**
Appeals, **10:24**
Assets, **7:1, 7:2, 7:6, 7:14, 9:2, 9:13, 10:2, 10:5, 10:14, 11:2, 12:9, 12:12, 12:16, 14:4, 18:9, 19:4, 21:2, 21:8, 26:9, 26:11, 27:4, 27:11, 27:12, 28:3, 28:6, 28:8, 29:2, 29:4, 29:10, 34:2, 37:7, 40:6, 41:2 to 44:2, 45:2**
Burden of proof, **7:4, 10:15**
Business interests, **7:5**
Collectibles, **7:15**
Cost, **7:13, 7:15, 7:17, 7:22, 21:5, 21:13, 21:14, 23:3, 23:12, 25:11, 27:4, 29:18, 39:1, 40:6**
Estate freeze, **7:19**
Estate tax, **7:2, 7:11, 7:19, 10:14, 18:9, 20:4, 21:2, 21:8, 22:13, 26:11, 27:12, 29:3, 29:14, 29:19, 39:6, 39:9, 44:3**
Fair market value, **7:2, 7:3, 7:9, 7:12, 7:14, 18:9, 21:2, 21:8, 25:2, 26:2, 26:4, 26:6, 26:9, 27:12, 28:6, 29:2, 29:10, 34:2, 39:5 to 39:7, 40:6, 41:3, 44:2, 45:2**
Formula, **7:14, 26:9, 29:14**
Generally, **39:1**
Gift tax, **7:2, 7:19, 7:22, 10:15, 10:24, 11:2, 12:9, 12:14, 12:16, 14:3, 14:4, 15:17, 18:9, 20:4, 21:8,**

VALUE—Cont'd
21:14, 23:12, 26:1, 26:2, 26:5, 26:10, 27:12, 28:6, 28:8, 29:13, 29:19, 39:1, 39:5, 39:9, 40:6, 41:3, 44:2, 44:3
Gifts, **7:16, 7:17, 9:13, 10:2, 10:5, 10:14, 10:15, 10:24, 11:2, 12:9, 14:3, 14:4, 20:1, 20:4, 21:14, 26:6, 26:10, 27:4, 28:6, 29:17, 37:7, 44:3**
Grantor retained annuity trusts, **26:1 to 26:7, 26:9 to 26:11**
Grantor retained unitrusts, **26:1 to 26:7, 26:9 to 26:11**
Gross estate, **7:18, 12:14, 21:2, 21:8, 26:5, 26:9, 26:11, 29:14, 39:6**
Income, **7:1, 7:2, 7:6, 7:11, 7:12, 7:16, 9:2, 9:13, 10:2, 10:5, 10:14, 10:24, 11:2, 12:9, 15:17, 19:4, 20:4, 21:1, 21:4, 21:8, 23:10, 26:1 to 26:4, 26:9, 26:11, 27:4, 27:11, 27:12, 28:3, 28:6, 28:8, 29:2 to 29:4, 29:12 to 29:14, 29:16, 29:17, 29:19, 34:2, 39:5, 39:7, 40:6, 41:2 to 45:2**
Internal Revenue Service, **7:3 to 7:7, 7:9, 7:11, 7:13, 7:14, 7:16, 7:17, 7:21, 8:15, 9:13, 10:15, 12:9, 21:14, 23:12, 27:11, 29:18**
Life estates, **7:16**
Life insurance, **7:22, 9:2, 10:24, 12:14, 12:16, 21:1, 21:2, 21:4, 21:5, 21:8, 21:13 to 21:15, 22:11, 22:13, 22:18, 23:3, 23:4, 23:10 to 23:12, 25:6, 25:11, 28:6, 29:18**
Marital deduction, **7:18, 29:13, 41:3**
Marketability, **7:17, 7:21**
Minority discounts, **7:17**
Partner, **40:6**
Real property, **20:1, 28:3, 28:8, 37:7, 41:2**
Remainder, **7:1, 7:2, 7:14, 7:16, 11:2, 12:9, 15:7, 15:17, 19:4, 21:2, 23:4, 26:2 to 26:7, 26:9, 27:4, 28:6, 28:8, 29:2 to 29:4, 29:10, 29:12 to 29:14, 29:16 to 29:19, 34:2, 39:1, 39:5 to 39:7, 39:9, 41:3**
Securities, **7:5, 21:4, 37:7**
Shareholder, **45:2**
Stock, **7:1 to 7:3, 7:6, 7:17, 7:18, 7:21, 10:14, 10:15, 11:2, 20:1, 21:2, 23:3, 23:4, 25:2, 25:6, 25:11,**

VALUE—Cont'd
25:12, 26:2, 37:7, 44:2, 45:2
Treasury, **7:1, 7:2, 7:4 to 7:6, 7:16, 9:2, 9:13, 21:14, 26:2, 29:16, 29:19, 37:7**
Trustees, **9:2, 9:13, 10:14, 15:7, 15:17, 19:4, 27:11, 28:6, 28:8, 41:3, 43:2**

VERMONT
Gift, **10:6**
Trust, **10:6**

VESTED
Beneficiary, **3:4, 10:1, 10:21, 12:9, 20:3, 28:6**
Perpetuities, **10:21**

VETO
Trustee, **43:3**

VIRGINIA
Gift, **10:6**
Trust, **10:6, 31:3**
Trustee, **31:3**

VOTING
Shares, **7:17, 7:18, 45:2 to 45:4**
Stock, **5:3, 5:6, 7:17, 7:18, 44:2, 45:2 to 45:4**

WAGES
Children, **27:5**
Insurance, **27:5**
Right, **27:5**
Trusts, **27:5**

WAIVER
Gift Tax, **36:2**

WASHINGTON
Accounting, **37:7**
Gift, **10:6**
Trust, **10:6, 37:7**
Trustee, **37:7**

WASTE
Bonds, **37:7**
Trust, **37:7**

WEST VIRGINIA
Gift, **10:6**
Trust, **10:6**

WIFE
Aliens, **45:2**

WIFE—Cont'd
Basis, **3:17, 10:26, 13:3, 15:5, 16:6, 24:4, 27:11, 29:4, 30:3, 39:9**
Community property, **15:16, 24:3 to 24:5, 30:3**
Creditors, **24:2, 24:3, 24:8, 27:11, 40:2, 45:2**
Deeds, **10:28**
Dividend, **37:7**
Estate tax, **39:9**
Fraud, **27:11**
Gains, **39:9**
Gift tax, **3:17, 10:17, 10:24, 13:3, 15:17, 22:5, 39:9**
Gifts, **10:7, 10:17, 10:24, 22:5, 37:7, 40:2**
Income tax, **10:7, 10:24, 10:26, 15:17, 37:5, 40:2, 45:2**
Insurance, **10:24, 21:10, 22:5, 22:16, 22:18, 24:2 to 24:8, 25:7, 37:7, 39:9, 45:2**
Insurance trusts, **22:5, 22:16, 22:18**
Joint tenancy, **30:3, 45:2**
Medical Expenses, **40:2**
Presumption, **15:16**
Release, **25:7**
Revocable trusts, **24:2, 30:3**
Separate property, **15:16, 24:4 to 24:6, 30:3**
Special needs trusts, **28:4**
Stock, **25:7, 37:7, 45:2**
Support, **10:7, 16:6, 27:11, 40:2**
Surviving spouse, **3:5**
Third party, **3:5, 15:9**
Trustees, **3:17, 10:28, 15:5, 15:12, 15:16, 15:17, 27:11**
Trusts, **3:17, 13:3, 15:5, 15:9, 15:12, 15:16, 15:17, 16:6, 21:10, 22:5, 22:16, 22:18, 24:2, 25:7, 26:3, 27:11, 28:4, 29:4, 30:3, 37:5, 37:7, 39:9, 40:2, 45:2**
Valuation, **10:24, 26:3**
Wills, **16:6**

WILLFUL MISCONDUCT
Trustees, **43:5**

WILLS
Amount, **21:12**

WILLS—Cont'd
Basis, **16:6**
Children, **16:6, 18:2**
Disposition, **21:12**
Education, **18:2**
Execution, **18:2**
Family, **16:6, 18:2**
Grandchildren, **18:2**
Husband, **16:6**
Insurance, **18:2, 21:12**
Inter vivos, **18:2, 18:3**
Life insurance, **21:12**
Pour-over, **16:6, 18:2, 18:3**
Probate, **18:2, 18:3**
Revocable trust, **16:6, 18:2, 18:3**
Support, **16:6**
Title, **18:2**
Trust, **16:6, 18:2, 18:3, 21:12**
Trusts, **16:6, 18:2, 18:3, 21:12**
Validity, **21:12**
Wife, **16:6**

WISCONSIN
Gift, **10:6, 15:9**
Trust, **10:6, 15:9**
Trustee, **15:9**

WITHDRAWAL
Beneficiary, **12:8, 12:9, 12:11, 12:12, 12:16, 28:6**
Gift tax, **12:9, 12:16, 28:6**
Income tax, **28:6**
Release, **12:9**
Trustee, **12:9, 12:11, 12:12, 12:17, 28:6**

WRITING
Uses, **12:6**

WYOMING
Gift, **10:6**
Trust, **10:6**

YEAR
Accumulation trusts, **17:1, 17:2, 17:7 to 17:10, 17:13 to 17:15, 17:18, 17:19, 17:22**
Insurance trusts, **22:11, 22:15, 22:16**
Spray trusts, **16:14**
Testamentary trusts, **18:2, 18:11, 18:14, 45:3**