

Candace Freed

From: Candace Freed
Sent: Tuesday, December 20, 2011 3:40 PM
To: 'Anita Brunsting'
Subject: RE: life insurance money

I assumed you were talking about the proceeds payable to and owned by the Brunsting Family Irrevocable Trust and not any simply insuring your mom that were payable to a death beneficiary or to the Living or Survivor's Trust. Correct?

AS far as I know, unless your mom acquired any new policies after Elmer died, that insured her, the only one that I knew of that insured her was a METLIFE accidental death and we were not certain at that time whether the policy was in full force.

Sincerely,

Candace L. Kunz-Freed
Attorney at Law

11777 Katy Freeway, Suite 300 South
Houston, Texas 77079
Phone: 281.531.5800
Toll-Free: 800.229.3002
Fax: 281.531.5885
E-mail: candace@vacek.com
www.vacek.com

The Law Firm of Vacek & Freed, PLLC has moved to our new location. Our new address is 11777 Katy Freeway, Suite 300 South, Houston 77079. We are conveniently located off the feeder of I-10, between Dairy Ashford and Kirkwood exits. We look forward to having you stop by!

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From: Anita Brunsting [<mailto:akbrunsting@suddenlink.net>]
Sent: Monday, December 19, 2011 10:59 AM

V&F 002101

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Candace Freed

From: Candace Freed
Sent: Tuesday, December 20, 2011 3:34 PM
To: 'Anita Brunsting'
Subject: RE: life insurance money

Yes, there is a reason you cannot. It is because the proceeds are governed by a separate trust under a separate ID. The IRREV Life insurance Trust is governed by a separate Trust Instrument that keeps the proceeds out of your parents estates for estate tax purposes. Do not commingle as the distribution terms of the IRREV Trust differ from the Living Trust (Survivor's and Decedent's) I hope this answers your question.

Sincerely,

Candace L. Kunz-Freed
Attorney at Law

11777 Katy Freeway, Suite 300 South
Houston, Texas 77079
Phone: 281.531.5800
Toll-Free: 800.229.3002
Fax: 281.531.5885
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From: Anita Brunsting [<mailto:akbrunsting@suddenlink.net>]
Sent: Monday, December 19, 2011 10:59 AM
To: Candace Freed
Cc: 'Amy Brunsting'
Subject: life insurance money

V&F 002103

Candace,

Is there any reason that the life insurance money cannot be deposited into the survivor's trust account? This would save us from having to receive and mail big checks. They have the option of setting up a separate checking account through their services, but we'd still have to write a check to each child.

Anita

Summer Peoples

From: Summer Peoples
Sent: 12/28/2011 4:02 PM
To: 'Amy Ruth Brunsting'; 'Anita Kay Brunsting'
Subject: Brunsting Estate
Sensitivity: Confidential
Attachments: Invoice 12.28.11.pdf

Brunsting Co-Trustees:

Attached is a copy of the recent statement associated with this matter. The attached copy is for your records. You may wish to print a copy.

Thanks,

Summer Peoples, CP
Certified Paralegal

Vacek & Freed, PLLC
11777 Katy Freeway, Suite 300 South
Houston, Texas 77079
Telephone: 281.531.5800
Toll Free: 1.800.229.3002
Facsimile: 281.531.5885
E-mail: summer@vacek.com

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12/28/2011