

**Split-Interest Purchase: Comparison of
Single Life Estate and Successive Life Estates**

	Single Life Estate	Successive Life Estates
Share of Purchase Price	Life Interest: 32.867% Trust: 67.133%	Life Interests: 42.290% (allocation between LDB and DRB to be actuarially determined) Trust: 57.710%
Advantages	<ul style="list-style-type: none"> • Residence is encumbered by life estate for shorter period • Additional planning flexibility after LDB's death e.g., Trustees may (but are not required to) charge DRB rent, thereby reducing her estate 	<ul style="list-style-type: none"> • Reduces share of purchase price borne by trust • DRB's right to continue to use residences upon LDB's death is assured
Other Considerations	<ul style="list-style-type: none"> • DRB's right to continue to use residence subject to Trustee determination 	<ul style="list-style-type: none"> • Determining share of purchase price borne by each successive life estate may require retaining an actuary • DRB must pay for her interest using independent funds