



How can NCUA insurance reach \$1.2 Million?

Husband and Wife (\$600,000)

Husband (individual)	100,000
Wife (individual)	100,000
Husband and Wife (joint)	200,000

Revocable Trust:

Husband Trustee for Wife	100,000
Wife Trustee for Husband	100,000

Husband, Wife, 2 Children (\$1.2 Million)

Husband (individual)	100,000
Wife (individual)	100,000
Child One (individual)	100,000
Child Two (individual)	100,000
Husband and Wife (joint)	100,000
Wife and Child One (joint)	100,000
Child One and Husband (joint)	100,000
Child Two and Child One (joint)	100,000

Revocable Trust:

Husband Trustee for Wife	100,000
Husband Trustee for Child One	100,000
Husband Trustee for Child Two	100,000
Wife Trustee for Husband	100,000

Husband, Wife, 1 Child (\$900,000)

Husband (individual)	100,000
Wife (individual)	100,000
Child (individual)	100,000
Husband and Wife (joint)	100,000
Wife and Child (joint)	100,000
Child and Husband (joint)	100,000

Revocable Trust:

Husband Trustee for Wife	100,000
Husband Trustee for Child	100,000
Wife Trustee for Husband	100,000

Parent and 1 Child (\$600,000)

Parent (individual)	100,000
Child (individual)	100,000
Parent and Child (joint)	200,000

Revocable Trust:

Parent Trustee for Child	100,000
Child Trustee for Parent	100,000

Grandparents and 1 Grandchild (\$900,000)

Grandfather (individual)	100,000
Grandmother (individual)	100,000
Child (individual)	100,000
Grandfather and Grandmother (joint)	100,000
Grandmother and Child (joint)	100,000
Child and Grandfather (joint)	100,000

Revocable Trust:

Grandfather Trustee Grandmother	100,000
Grandfather Trustee Child	100,000
Grandmother Trustee Grandfather	100,000

Grandparent and 2 Grandchildren (\$800,000)

Grandparent (individual)	100,000
Child One (individual)	100,000
Child Two (individual)	100,000
Grandparent and Child One (joint)	100,000
Grandparent and Child Two (joint)	100,000
Child One and Child Two (joint)	100,000

Revocable Trust:

Grandparent Trustee Child One	100,000
Grandparent Trustee Child Two	100,000