

WHY SHOULD YOU HAVE AN ESTATE PLAN?



Name | Number | Email

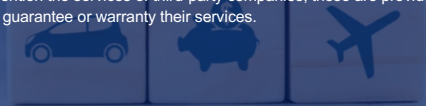
DISCLOSURE

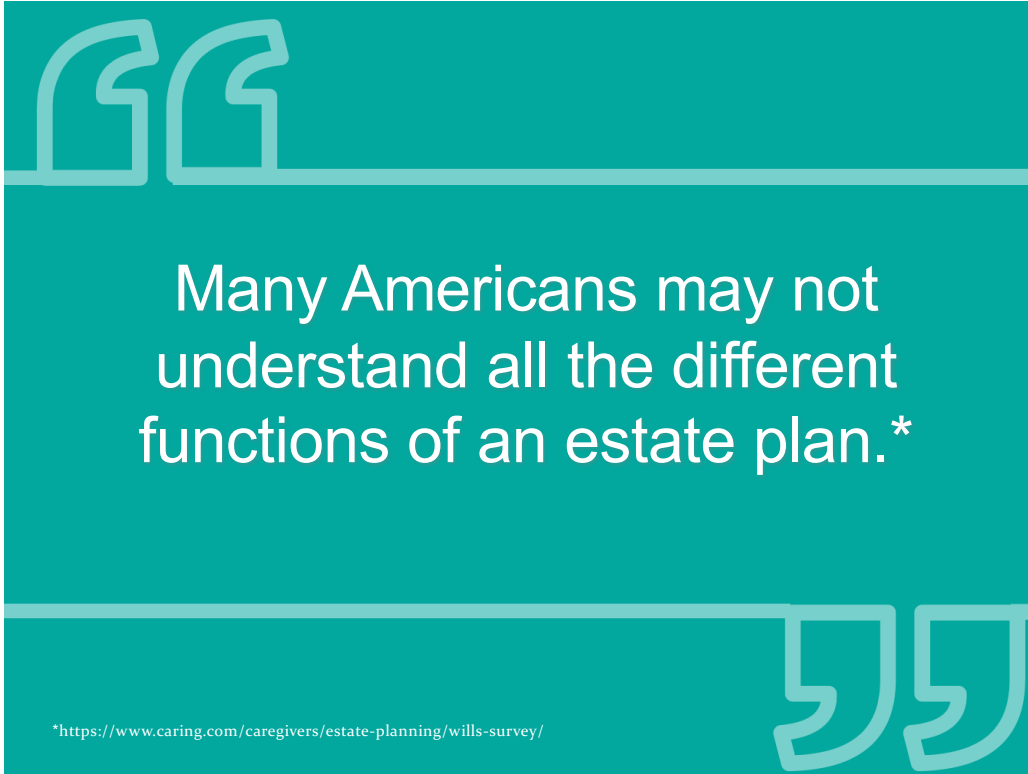
We are a financial services firm that helps clients create retirement income strategies through the use of customized insurance strategies and products. We do not offer, and no statement made during this event shall constitute tax, legal, or social security planning advice.

Estate Plans created by <https://estatedocspro.com/> Software Licensed from & Powered by Estate Documents Pro. Legal documents written by Attorneys. Do-it-yourself estate document software licensed from Estate Documents Pro, LLC. This site provides general information about legal topics. EstateDocsPro.com and Estate Documents Pro, LLC are not law firms and do not provide legal or tax advice. This site, and the products available on this site, are not a substitute for the advice of an attorney. You should consult with an attorney and tax advisor licensed to practice in your state for advice if you have questions about your specific circumstances.

We do not provide tax, legal or estate planning advice or services, and are not affiliated with any government agency. Investing involves risk, including possible loss of principal. Insurance product guarantees are backed by the financial strength and claims-paying ability of the issuing company.

This information is for educational purposes only and should not be construed as tax, legal or financial advice. While we mention the services of third-party companies, these are provided as a courtesy only and we do not guarantee or warranty their services.





Most people should have an estate plan for what happens to their assets after they die.



54% of adults over 50 expect to leave an inheritance that will substantively impact someone, but more than one in three (37%) do not yet have a will.



<https://www.aarp.org/pri/topics/work-finances-retirement/financial-security-retirement/wealth-transfer-inheritance-wills/>

WHY DON'T MORE PEOPLE HAVE AN ESTATE PLAN?

- Intimidating process
- Attorney costs
- Uncomfortable topic
- Too complicated



HOWEVER, AT THE END OF THE DAY –
EVERYONE HAS AN ESTATE PLAN



YOUR PLAN



GOVERNMENT'S
PLAN

If you don't make your own plan, government will make those decisions for you.

YOU HAVE 2 OPTIONS

ASK YOURSELF 2 QUESTIONS:

1. Who makes decisions over your assets, your healthcare, your family's future, etc. **You or the government?**
2. How much of your estate do you want to be paid to courts and lawyers?



OR



If you don't make your own plan, government will make those decisions for you.

NO ESTATE PLAN = PROBATE



- Courts decide who receives your assets
- Your private matters are public record
- Family waits months before receiving assets

6+ months. 1 reason probate takes time because most states have minimum periods of time that creditors are allowed to respond.

No documents or will: give up decision making to court system and pay a lot of money to attorneys.

If you don't handle your affairs, the government and expensive lawyers will do it for you; and that will likely mean your family will get a lot less of you're the assets your worked hard for your entire life;

NO ESTATE PLAN = PROBATE



- Average Probate can take 12 months
- Multiple probates if assets in 2+ states
- Thousands of dollars in costs and fees

6+ months. 1 reason probate takes time because most states have minimum periods of time that creditors are allowed to respond.

No documents or will: give up decision making to court system and pay a lot of money to attorneys.

If you don't handle your affairs, the government and expensive lawyers will do it for you; and that will likely mean your family will get a lot less of you're the assets your worked hard for your entire life;

COSTS OF PROBATE

- Filing fees
- Legal notice fees
- Bond fees
- Personal representative fees
- Attorney's fees
- Appraisal fees



AVERAGE COST OF PROBATE

- Range: 1% to 8% of estate
- \$300,000 estate: \$3,000 to \$24,000
- Under some state laws, the attorney and personal representative are entitled to “reasonable compensation”
- Typical average probate is \$2,000-\$5,000
- PLUS, Time: Six months to over a year
- PLUS, Loss of privacy



https://attorney-faq.com/how-much-attorney-fees-probate/#google_vignette
<https://www.christinechunglaw.com/faq.html>

BENEFITS OF AVOIDING PROBATE

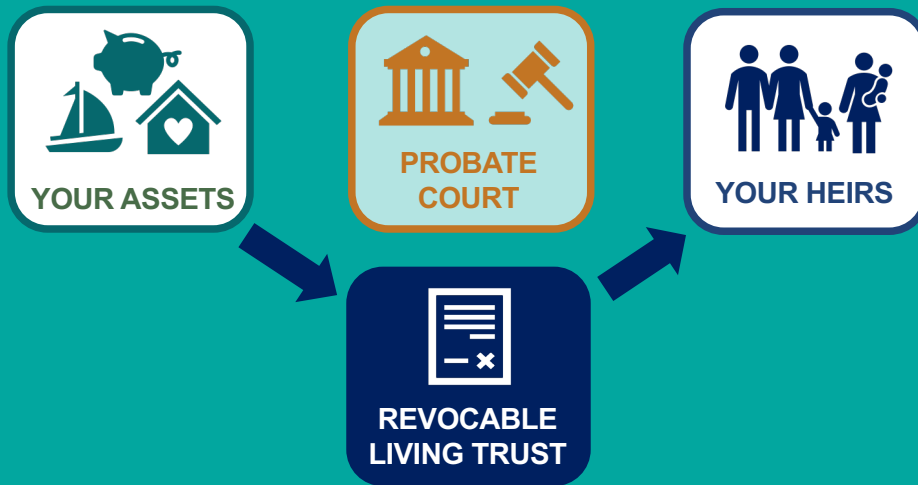
- Save money
- Save time
- Avoid Stress & Paperwork
- Privacy for your family



A will does not provide these benefits

Money goes to your family without taking out a big chunk to courts or attorneys

HOW CAN YOU AVOID PROBATE COURT?



A Living Trust is a contract. Creating a separate entity that will outlive you & eliminate the need for the court.

WHAT IS A REVOCABLE LIVING TRUST?

- Legal document that creates a new entity
- Fund your assets into the trust
- Own and control the trust while alive
- Move assets in and out of the trust
- Specify what happens after you die
- Revocable and changeable while alive



What happens to assets: who manages assets, who distributes them, who receives them

Own and control: you are the trustee and beneficiary

Continue to do what you've always done, and you can move assets into and out of the trust

YOU DECIDE – NOT A COURT

- Who receives your hard-earned assets
- When they receive them (at what age)
- How they receive them (over time; lump sum)
- Who makes decisions if you are incapacitated
- Who manages assets for minors
- Who raises your children



Decisions if you are incapacitated: involving financial matters, involving healthcare matters, whether you want to be placed on life support systems if you are terminally ill

You control decisions that affect you, your health, your assets and your family...not a court or attorneys

A COMPREHENSIVE ESTATE PLAN INCLUDES:

- Revocable Living Trust
- Last Will & Testament (Pour-Over Will)
- Durable Powers of Attorney
- Advanced Medical Directives



LAST WILL AND TESTAMENT

- Last Will and Testament is often called a Pour-Over Will.
- It is used in conjunction with a Revocable Living Trust to convey anything you have forgotten to fund into the trust prior to your death (hence "pour-over").
- Any un-funded assets will go through probate first, (unless they are minimal in value).



POWERS OF ATTORNEY

- Two Main Durable Powers of Attorney:
 - For Finances
 - For Healthcare
- "Durable" means that the appointment of the power will "endure" even after your incapacitation.
- This power is effective either upon the date of execution of the document or upon your incapacitation depending on the selection you make in the document.



POWERS OF ATTORNEY

- The Durable Power of Attorney for Finances will give your appointed agent the power to make basic financial decisions regarding assets *NOT FUNDED* into your Trust.
- For assets already funded into the Trust, the Trustee already has this authority.
- Your agent may use this power to buy and sell non-trust assets, write checks from your (non-trust) accounts etc... He or she could even fund assets into your Trust prior to your death to avoid probate.



POWERS OF ATTORNEY

- The Durable Power of Attorney for Health Care allows your appointed agent to make important health care decisions for you in the event of your incapacitation.
- Choose carefully because your agent can terminate life support systems even if the principal is not "terminally" ill.



LIVING WILL AND DIRECTIVES

- Living Will and Advance Directives allow you to determine how you want medical care administered if you have a terminal illness or are in a comatose state.
- If such a condition should happen to you, these instruments will serve to give notice to medical professionals your wishes.



WHAT ABOUT A LAST WILL AND TESTAMENT?

Good question. Much better than having nothing.
But it is a “wish document” and passes through
the Government’s Probate Court.

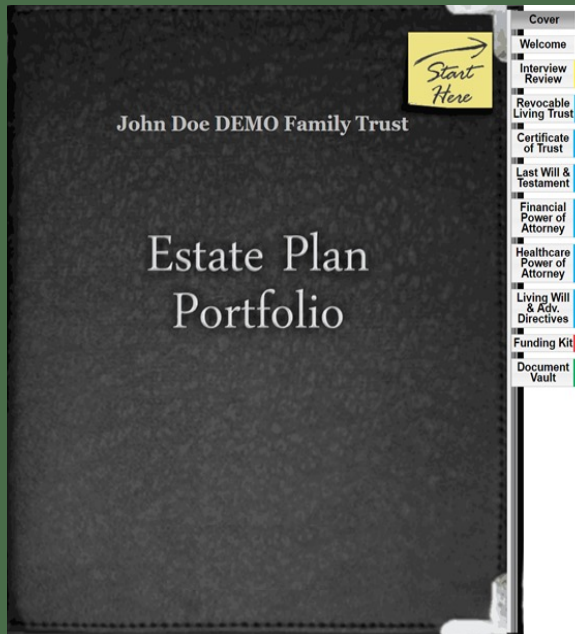


WHAT CAN YOU DO?



**A SOLUTION:
AN INTERNET-BASED,
ESTATE PLANNING
TECHNOLOGY**





THE PROCESS IS SIMPLE



Our firm does not provide estate tax or legal advice or planning.

Welcome to Estate Plan Portfolio for **John Doe & Jane Doe**

To the right you will find tabs for each component of your Estate Plan Portfolio. In each section you can generate a new document, print instructions, upload signed documents and view previously uploaded documents.

Our unique technology allows you to complete your documents quickly and easily at your computer, no more waiting for your completed Trust. You can print or download your Trust in a matter of minutes. We have color coded the tabs to help you on each of the major steps. Please review the instructions provided in each section for complete information.

Yellow tabs - are part of the initial survey questionnaire that should be completed first.

Blue tabs - are for creating each section of your estate portfolio.

Red tabs - are the final and most important steps, funding an executing (signing) your Trust.

Green tabs - help you manage your Trust after you have completed your plan.

Most documents in your portfolio must be signed and notarized, and your Will also requires witnesses. However, this portfolio also provides documents that are only needed upon certain life events after your trust has been created. (such as amendments and trustee forms, these tabs are colored green).

Please remember once you have printed your Trust documents, there are three more important steps: signing your Trust, uploading it, and funding it.

The most important step is to fund your Trust. Funding your Trust is vital to protecting your assets from probate and ensuring you get the full benefit of your new Trust. Your Trust is not finished until you transfer your assets into the Trust. Please follow the guide in the funding kit for more information.

We have provided a very robust Online Funding Kit with detailed instructions to streamline the process of funding your assets to your Trust.

After you have signed your Trust and other documents be sure to upload them to your encrypted document vault "in the cloud" which serves as a secure online document safety deposit box. Your vault provides convenient 24/7 access to a repository for your important documents. You can remove or add documents, and share documents with important advisors and loved ones.

Thank you again for your purchase

<https://estatedocspro.com/>

EstateDocsPro is an unaffiliated third party estate planning platform. We are providing their information to you as a courtesy but to not guarantee or accept any liability for the use of their services.

PRINTED GUIDEBOOK

Table of Contents:

- Cover
- Welcome
- Interview
- Revocable Living Trust
- Certificate of Trust
- Last Will & Testament
- Power of Attorney over Assets
- Power of Attorney for Healthcare
- Living Will & Adv. Directives
- Funding Kit
- Schedules & Signings
- Document Vault
- Amending the Trust
- Trustee Guidelines and Forms

• SIMPLE: Online platform* walks you through the process

• EDUCATIONAL: Online videos and printed guides

Hypothetical example shown for illustrative purposes only.

Flexible: circumstances change...divorce, beneficiary dies, add beneficiary or other changes in your life

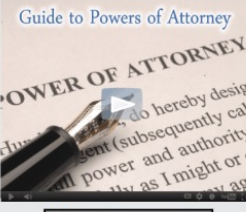
This section contains: A Durable Power of Attorney over Assets

"Durable" means that the appointment of the power will "endure" even after your incapacitation.

The Durable Power of Attorney Over Assets will give your appointed agent the power to make basic financial decisions regarding assets **NOT FUNDED into your Trust**. (For assets already funded into the Trust, the Trustee already has this authority.)

This power is effective either upon the date of execution of the document or upon your incapacitation depending on the selection you make in the document. Please make this selection carefully. Your agent may use this power to buy and sell non-trust assets, write checks from your (non-trust) accounts etc... He or she could even fund assets into your Trust prior to your death to avoid probate.

The Durable Agent Notice serves to notify, in writing "to whom it concern" that your agent has accepted the appointment and will carry out such duties. It should only be executed by your appointed agent when he or she is to begin acting on your behalf as your agent.



POWER OF ATTORNEY GUIDE

- Cover
- Welcome
- Interview
- Revocable Living Trust
- Certificate of Trust
- Last Will & Testament
- Power of Attorney over Assets
- Power of Attorney for Healthcare
- Living Will & Adv. Directives
- Funding Kit
- Schedules & Signing
- Document Vault
- Amending the Trust
- Trustee Guidelines and Forms

EDIT INTERVIEW

GENERATE DOCUMENT

UPLOAD DOCUMENT


Powers of Attorney Over Assets on file		
Uploaded: Signed Power of Attorney for Jim	created: Wed, 11/14/2012 4:18pm	Delete
Generated: Durable Power of Attorney Over Assets	created: Fri, 10/26/2012 11:28pm	Delete
Generated: Durable Power of Attorney Over Assets	created: Mon, 10/22/2012 8:48am	Delete
Generated: Durable Power of Attorney Over Assets	created: Mon, 10/22/2012 8:44am	Delete

Each Durable Power of Attorney must be **individually signed and Notarized by:**
Both John Sample & Mary Brown

NOTARY
REQUIRED

SIGNATURE
REQUIRED

• SECURE DOCUMENT VAULT: Storage of and 24/7 access to all your signed documents.



Hypothetical example shown for illustrative purposes only.

Flexible: circumstances change...divorce, beneficiary dies, add beneficiary or other changes in your life

Preparing Your Trust

You will need:

- Names & Contact info for your beneficiaries
- Names & Dates of Birth for any children
- Names & Contact info for your Trustees & Agents
- About an hour to complete the interview
- You may come back at any time to finish!

FAST: Create documents in about an hour

Hypothetical example shown for illustrative purposes only.

Flexible: circumstances change...divorce, beneficiary dies, add beneficiary or other changes in your life

Add a Person to your network

Complete as many fields as possible so the person can be properly identified & contacted by your heirs when needed. ***Are Required Fields.**
 Do **NOT** list your child's current spouse here. They are already in the system from earlier sections.

*First Name: Middle: Last:

*Gender: M F *US Citizen: Yes No Disabled: Yes No

Age: or Date of Birth:

*Related to: *Relationship: Ph1:

4407243278

Address: Ph2:

*City: *State: Zip: Country:

United States

Email:

Notes:

Add a Child to your Estate Plan

If your child is not living in your home, please include their full address and contact information. ***Are Required Fields.**

*Child of: *Relation: Disabled: Yes No

*First Name: Middle: Last Name:

*Date of Birth: *Gender: Male Female *US Citizen: Yes No

Address: Ph1: Ph2:

*City: *State: Zip: Country:

Email:

Notes:

Click Disabled & the beneficiary will be included in the Special Needs Sub-Trust

The successor trustee will make sure the child is cared for, providing health, maintenance, education, and support. They live off the trust you set up.


Beneficiaries will never receive a lump sum, they'll receive 'income only' from the trust.

So, Government benefits will NOT be jeopardized.

SPECIAL NEEDS PROVISIONS INCLUDED IN ALL TRUSTS.



Hypothetical example shown for illustrative purposes only.



FUNDING YOUR TRUST

- 1: Instructions
- 2: Guidelines for Funding Your Trust
- 3: Cash Accounts: Checking, Savings, Money Market, CDs & Safe Deposit Boxes
- 4: Vehicles (Cars, Boats, RVs and Other Vehicles)
- 5: Liability and Casualty Insurance
- 6: Life Insurance
- 7: Disability Insurance
- 8: Employer Provided Insurance
- 9: Retirement Plans and IRA Accounts
- 10: Pensions
- 11: Non-Qualified Tax Deferred Annuities

• ONLINE FUNDING KIT: A system to track assets and funding.



Hypothetical example shown for illustrative purposes only.


Flexible: circumstances change...divorce, beneficiary dies, add beneficiary or other changes in your life

3: Cash Accounts: Checking, Savings, Money Market, CDs & Safe Deposit Boxes

4: Vehicles (Cars, Boats, RVs and Other Vehicles)

Title to vehicles (cars, boats, RVs and other vehicles) can be transferred to your Trust through your state's Department of Motor Vehicles (DMV). A fee may be charged to change title. Remember to add the Trust and Trustee(s) as a named additional insured on the insurance policy covering the vehicle (if you are your own Trustee, the insurance policy will reflect you as Trustee instead of you as an individual).

[Link to All 50 State DMV offices](#)



In some states, vehicles can be transferred without probate. However, there are normally limitations on such transfers (for example, it may apply only a spouse). Also, some states allow you to name your Trust as a beneficiary of your vehicle, although a fee or tax may apply. These exceptions are typically created by state statute and are subject to change.

To transfer a mobile home into your Trust, contact the same state authority that provided you with the registration for your home.

List of Vehicles (Cars, Boats, RVs and Other Vehicles)

1. Vehicle	Insurance Company
Asset: 2008 Mercedes SL 63	State Farm
Owner: John Sample	
VIN #:	
Est. Value: \$75,000.00	
Policy #:	
Generate Insured Letter	Delete Asset Insured Letter: NOT Printed


Add Vehicle (Cars, Boats, RVs and Other Vehicles)

Make / Model:		Insurance Company:	
VIN #:		Mailing Address:	
Est. Value:			
Owned By:	<input type="radio"/> John <input type="radio"/> Mary <input type="radio"/> Both		
Policy #:			
Notes:			

BACK
Save and Add Asset
NEXT

Please note, new assets may take a moment to appear in your list.

- **ONLINE FUNDING KIT:** A system to track assets and funding.



Hypothetical example shown for illustrative purposes only.

Flexible: circumstances change...divorce, beneficiary dies, add beneficiary or other changes in your life

ESTATE PLAN PORTFOLIO

John Doe DEMO Family Trust
for
John Adam Doe & Jane Eve Doe

REVOCABLE
LIVING
TRUST

Document Generated
Friday, May 19, 2017, 10:44 am

CREATE YOUR
PROFESSIONAL &
COMPLETE
ESTATE PLAN
TODAY.



Hypothetical example shown for illustrative purposes only.

QUESTIONS & NEXT STEPS

Schedule your Complimentary Appointment
to go over areas of Interest and Concern.

NAME | 123-456-7891 | @.com

