



TRUSTKEEPER™

BECAUSE YOU CARE

The TrustKeeper™ Program

Your estate plan's initial success is the result of properly counseled, designed and drafted documents together with the complete and correct funding of your planning vehicles.

Your estate plan's long term success is dependent on the regular review and fine tuning of your planning to keep pace with the myriad changes in every area of life.

What is TrustKeeper™?

TrustKeeper™ is a structured maintenance and counseling program, designed to keep your estate planning current and effective over your lifetime. Most estate plans fail either because they are not properly funded or because they are not properly maintained. The Trust Keeper Program is a proactive strategy specifically designed to minimize the chance of your plan failing when you need it most.

Why is TrustKeeper™ necessary?

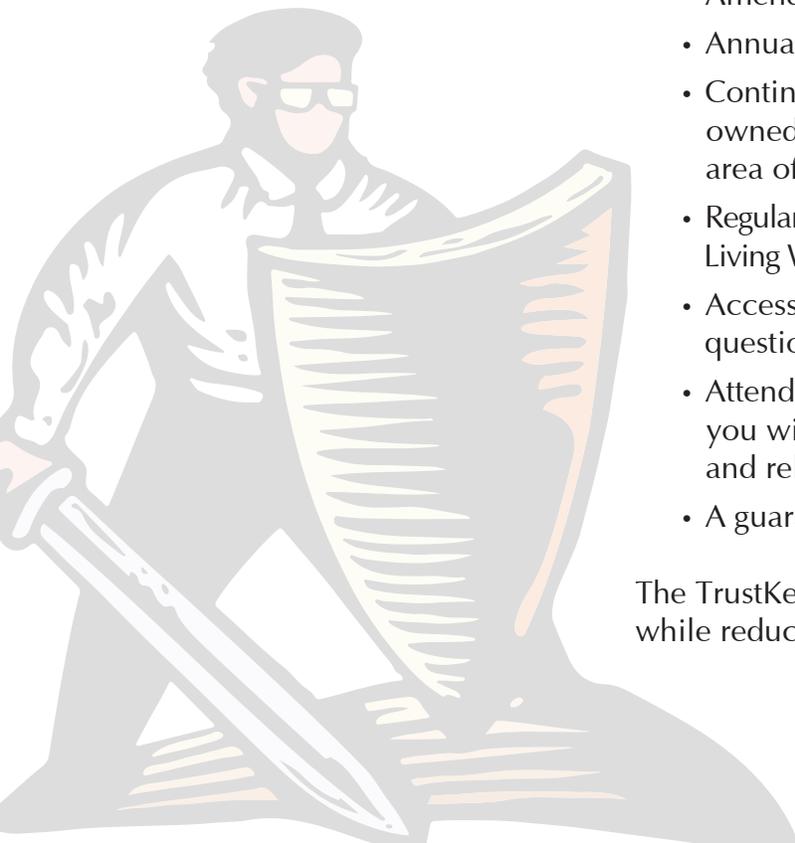
Nothing is certain in life except change. Over time, changes in family and financial circumstances will demand that your plans be modified. Changes in the law and your attorney's increased education and experience will also create new challenges and planning opportunities. **Bottom line, when change happens, your estate plan needs to change as well.**

Benefits of TrustKeeper™

We regularly monitor the law, as well as your personal and financial circumstances to ensure that your planning keeps pace with any changes. Specifically, you receive these important benefits:

- All minor updates to your planning documents as required to accommodate changes in the law, name changes, changes in percentages or patterns of distribution and changes to your nominated helpers.
- Amendment or restatement of your trust as needed.
- Annual, comprehensive review of your plan.
- Continued assistance to ensure your assets remain properly owned and beneficiaries correctly named (the most common area of neglect).
- Regular updating of your Powers of Attorney, HIPAA Authorization, Living Will and other ancillary documents as needed.
- Access to our planning team for any estate plan related questions or concerns
- Attendance at our educational workshops created to provide you with current and relevant information on estate planning and related topics.
- A guaranteed cap on settlement fees.

The TrustKeeper™ Program will accomplish all of this, and more, while reducing your overall planning costs



Frequently Asked Questions

FAQ

What's Included? Here's a summary, but be sure to check your Member Agreement for all of the details:

- Initial funding of your estate planning;
- Document review and update;
- Notification of law changes;
- Annual face to face meeting with an attorney;
- Unlimited telephone calls to ask questions about your plan;
- Help with retitling property due to refinance, purchase or sale;
- Guaranteed "cap" on settlement fees in case of death;
- First meeting at no charge upon your disability or death;
- Educational seminars throughout the year.

What's NOT Included? Here's a non-exclusive list. Again, check your Member Agreement for a complete list.

- Complete revision and restatement of your documents required by major tax law changes or significant changes in your personal situation such as divorce;
- Changes to planning documents that require an extraordinary number of meetings, calls, research or drafting time;
- New documents or strategies to be designed and implemented after your initial delivery;
- Preparation and filing of federal or state estate, gift or income tax returns;
- Taxes of any type;
- Accounting, appraisal and other professional fees;
- Administration of any trusts after your death;
- Trustee and Agent services upon disability or death.

What's the Cost? Current fees are \$845 for 12 months

- You can also renew for 2 years at a significant discount.
- You can pay all at once by cash or check or by credit card.
- The fee is guaranteed to stay the same for two years.



How do I make changes to my documents?

Just call us! We will ask you to write down your changes and either Email or fax them to us. If we have questions, we'll call you back. If not, we'll make the changes and call you to come in to sign them.

What's the Annual Review Process?

Here's a summary but look at the enclosed Process sheet for more detail:

In the month immediately prior to the month you signed your documents, we will send you a Post Delivery Package that includes a Summary Checklist, a Personal Information Update, and an Asset Summary Update. Through this Process you can:

- Set a meeting with one of our attorneys;
- Update your personal and asset information;
- Update us on your family and personal status.

How many documents can I change without incurring a fee?

As many as you want, as often as you want.

I am refinancing my house. What do I do now?

Call us and we will send your lender an Affidavit or Certificate of Trust with all of their required information. If they require that you take your house out of your trust to refinance, we will ensure that it gets put back in your trust after the refinance is done. All you pay for is the recording costs.

Do you notify me if the law changes?

Absolutely! This is one of the primary features of the Program. We are proactive and will let you know what happened, when, and if the changes affect you.

Can you tell me about the seminars?

Every quarter, we conduct educational workshops for our Program members. You can come at no charge and even bring your family and advisors. They cover a wide range of interesting topics that will help ensure that your plan works.

What happens when someone dies?

Find the Estate Planning Portfolio and call the office. The first meeting with your loved ones to identify tasks, set priorities and assign duties is included in your membership.

There simply is no better way to protect your estate planning investment!

