

Estate Plans – Understanding the Process

Everyone's needs are unique, and we feel it is important to take the time, up front, to provide you with a general outline of the process. Individual circumstances may require a modification to the process to meet a client's specific needs: Generally, the process from engagement to signing is about six weeks. • schedule a review/signing meeting for four to five weeks after the initial consultation.

Once you set up an initial consultation:

- You will receive a Welcome Email with a link to our secured online information gathering website. If you do not have access to a computer we will send you a worksheet in the mail.
- Completing the online information prior to your first meeting, facilitates a more productive first meeting, and helps our clients focus on the issues and decisions they will need to make to create an effective plan to meet their goals.

At the initial consultation:

- We will listen and identify your concerns, goals and aspirations
- We will suggest appropriate planning options to address your concerns and give you peace of mind that you and your heirs will be taken care of according to your wishes.
- We will address any questions or concerns you may have.
- We will discuss the fees involved in the planning discussed.
- If further information is needed, you will be given a "homework" sheet to remind you about the information or answers that will be needed to create your estate plan.
- An engagement agreement will either be provided to you at the meeting or emailed to you for your review and signature. We must have a signed engagement letter in our files prior to preparing drafts.
- We will discuss the next steps in the estate planning process.

Document preparation:

- In this phase, documents are prepared, modified and finalized.
- We believe that a client should not sign a document without a complete understanding of its contents and the impact of the documents and the decisions made. Therefore, we dedicate a significant amount of time to reviewing the documents and answering any questions, by phone, email, or in person based on the client's preference.

At the review/signing meeting:

- Documents are reviewed together for accuracy and any additional questions are answered.
- Documents are signed, witnessed and notarized as appropriate.
- The client will be provided with originals of all documents signed for safekeeping by the client.
- If your plan includes a trust, we will advise you on the steps necessary to fund your plan. Clients are responsible for funding the trust unless you engage us to assist with the funding process. Fees for assistance with funding are in addition to the fees for your estate plan.
- A portfolio with your originals documents will be provided to you at the signing meeting. Upon request, we will provide you with access to electronic copies of your documents and/or additional copies of the documents.