



ESTATE PLANNING

Estate planning is a *process* that allows you to:

- Maintain your standard of living and control over your financial resources under changing circumstances;
- Keep your affairs private and avoid the delay and cost of court proceedings in the event of incapacity or death;
- Decide medical and end-of-life choices in advance, and plan for your care during a potential incapacity;
- Minimize income, estate and transfer taxes;
- Protect your assets from lawsuits, creditors and divorce;
- Protect and ensure the continued well-being of your loved ones, such as children, parents and other loved ones;
- Transfer values and ideals to your beneficiaries along with your wealth; and
- Revise and update your plans as changes occur in your life, your family, your finances, the law and the world.

At Bay Laurel Law Group, we help you to define priorities and goals, and to achieve your dreams for the future. Together with your other trusted advisors, we help you to plan for your future, family, health, finances, philanthropy and peace of mind. Often, we also assist families and their advisors with:

- Updating existing plans and keeping them current; and
- Transitions when there is an incapacity, death or family dispute.

OVERVIEW OF OUR ESTATE PLANNING PROCESS

Our process begins when a prospective client or advisor calls our office. During this first call, we try to gain a basic understanding of your situation and concerns. We provide information about our firm and schedule a time for you and your trusted advisors, if desired, to meet with one of our attorneys. We send you a package that will assist you in gathering the information and documents that we will need to evaluate your situation and legal options. The package confirms your initial visit date, provides driving directions and more information about our firm and our process. All engagements follow our firm's standard process of *Review, Design* and *Implementation*.

PREPARING FOR THE INITIAL VISIT

To make the most of our time together, we ask you to complete and return a Confidential Client Profile, along with a list of supporting documents, at least one week in advance of your initial visit.

HOW WE PREPARE

Just as you prepare for our initial visit, we also prepare by evaluating your family information, existing estate plan documents and asset information. We analyze and compile a report of your anticipated costs and taxes.



CONTINUING PEACE OF MIND

Estate plans, like any plan, are subject to change. Revisions to an estate plan may be needed periodically when changes occur in one's personal preferences, goals, family, finances, the law and best practices. Given the continuous process of change, your estate plan will not accomplish your goals if it is not properly maintained. The truth is that *most estate plans fail* because they are not kept up-to-date. The costs of failing to update are typically much more than the cost of keeping your plan current.

Bay Laurel Law Group, LLP offers the SuccessPlan™ Maintenance Program which allows our Member Clients ready access to us on an ongoing basis for updates and answers to legal, financial, tax and other questions. SuccessPlan™ Membership provides you peace of mind, invitations to special events and discounted access to our services.

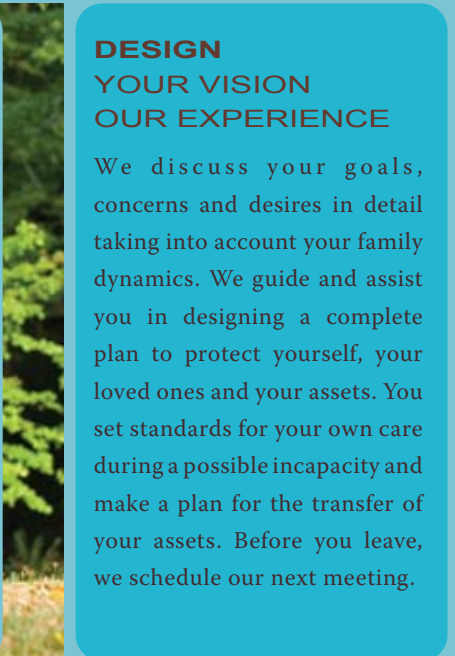
SUCCESSPLAN™ KEY BENEFITS*

- Ongoing access to our attorneys
- Answers to legal, tax, financial & other questions
- Educational & social events
- Annual Estate Plan Review
- Free or low-cost Estate Plan updates & upgrades
- Discounted Trust Administration fees
- Discounts on other legal fees



REVIEW GAIN CLARITY

During our first meeting, we get to know each other. We discuss your concerns to learn more about your personal goals and wishes. We also review the results of our evaluation and your planning options and how we can help. Fees, timelines and expectations are confirmed in writing.



DESIGN YOUR VISION OUR EXPERIENCE

We discuss your goals, concerns and desires in detail taking into account your family dynamics. We guide and assist you in designing a complete plan to protect yourself, your loved ones and your assets. You set standards for your own care during a possible incapacity and make a plan for the transfer of your assets. Before you leave, we schedule our next meeting.



IMPLEMENTATION PUT THE PLAN TO WORK

We confirm your main decisions in writing and ask you to approve these before creating the final legal documents. Two attorneys review each plan to ensure that it is complete and accurate. We then meet with you to answer any remaining questions and present you with the completed plan for signing. The last step of implementing your plan is making title and beneficiary changes as appropriate.



SUCCESSPLAN™ MAINTENANCE PROGRAM

Our SuccessPlan™ Maintenance Program helps to ensure the ongoing success of Estate Plans created by our firm. We facilitate an annual review of Members' Plans to see that goals and desires will be honored as they evolve over time, and provide free or discounted plan updates and amendments.

*For complete coverage details, please review our SuccessPlan™ brochure.

PACKAGES AND FEES

At Bay Laurel Law Group, LLP, we offer various packages designed to serve varying needs. Generally, clients choose a package after we have had an opportunity to discuss the particular concerns that brought them in to see us. We then custom-draft each document to reflect the personal preferences of each client. We work on a flat-fee basis, with no additional costs or hidden charges. Fees are determined by the benefits that an estate plan may be designed to provide, and not by the value of your estate.



For more complex situations, we offer an expanded process that allows for the in-depth review and analysis that is necessary to bring clarity and resolve concerns in these situations. For smaller estates, Will-based plans, while not commonly used, are also available.

LEVEL 1: INTRODUCTORY TRUST PLAN

Summary of Benefits:

- Plan to prevent Conservatorship in the event of incapacity
- Avoid Probate on death
- Provide for the orderly transfer of assets after death

Includes:

- Legal Counseling and Advice
- Advance Health Care Directive and HIPAA Authorization
- Nomination of Conservator / Guardian for Minor Children
- Durable Power of Attorney for Financial Management
- Last Will and Testament
- Revocable Living Trust and Certification of Trust
- Review of Title/Beneficiary Designations
- Deed to trust for your California residence

Fees and Expenses:

- Package starts at \$2,400 for individuals, \$2,800 for couples.
- Trust Funding services are billed separately.
- Expenses such as filing fees are billed directly.

LEVEL 2: BASIC TRUST PLAN

Summary of Benefits:

- All the Level 1 Benefits, plus:
- Comprehensive Incapacity Planning
- Estate Tax Planning/Creditor Protection for Spouse
- Instructions for Care and Raising of Minor Children
- Stand-by Special Needs Planning

Includes:

- Legal Counseling and Advice
- Advance Health Care Directive and HIPAA Authorization
- Nomination of Conservator / Guardian for Minor Children
- Durable Power of Attorney for Financial Management
- Last Will and Testament
- Revocable Living Trust and Certification of Trust
- Review of Title/Beneficiary Designations
- Deed to trust for your California residence

Fees and Expenses:

- Package starts at \$4,200.
- Trust Funding services are billed separately.
- Expenses such as filing fees are billed directly.

LEVEL 3: ENHANCED TRUST PLAN

Planning for special circumstances, for example:

- Inheritance Protection for Children
- Blended Family, Surviving Spouse Restrictions
- Non-Citizen Spouse/International Planning
- Planning for Special Needs Beneficiaries
- Planning for Qualified Plans and Retirement Accounts
- Wealth Preservation with Life Insurance
- Dynasty Plans and Generation-Skipping Transfers
- Lifetime Gifting Programs
- Charitable Planning
- Entity Planning for Estate Purposes

Includes:

- Counsel, advice and documents as needed to achieve your goals.

Fees and Expenses:

- Customized packages range from \$5,000 to \$15,000.
- Trust Funding may be billed separately.
- Expenses such as filing fees are billed directly.

OUR APPROACH TO PROBATE AND TRUST SUCCESSION



When a loved one loses capacity or passes away it is a great comfort to know one's family and affairs are in the hands of a trusted counselor at the Bay Laurel Law Group, LLP. In that sad event, the Trustee or Executor, usually a family member, contacts us for assistance with the succession of the estate. We facilitate the process and ensure that the legal, tax and financial requirements are properly attended.

PRE-ENGAGEMENT

GATHER THE ESTATE Our first step is to gather information about the decedent, the estate documents and assets. We get an overview of your concerns and explain the process ahead.

EVALUATE We have an internal evaluation to review the preliminary information and assess the complexity of the administration and whether our services will benefit your family.

INITIAL VISIT In our next meeting with you, we gain a more thorough understanding of the estate and family dynamics, goals and wishes. At this point, we offer our evaluation of the legal documents and concerns, a detailed overview of the estate administration process, and discuss timelines and costs.

Upon engaging us to help, the Trustee / Personal Representative will sign the initial administration documents and receive our Administration Portfolio which includes:

- A summary of our meetings to date;
- A framework and timeline for the process;
- Information and tools to assist our client at each step along the way in keeping proper records and performing his or her duties.

ENGAGEMENT

CREATE FIDUCIARY AUTHORITY We will prepare documents and explain the steps to establish legal authority to act on behalf of the estate and interact with financial institutions, government agencies, beneficiaries and family members.

ANALYZE AND TEST We again meet internally with your tax and financial advisors to discuss options and create a preliminary plan for the allocation, distribution or division of assets. The plan balances the family's desires with the dictates of the estate plan documentation, the fiduciary objectives, and law tax advantages.

PRESENT THE PRELIMINARY PLAN The Collaborative Team then meets with the Trustee / Personal Representative to go step-by-step through the plan for feedback and approval.

BUILD THE PLAN Each Advisor then prepares the appropriate documentation and paperwork for implementation. During this internal phase, the advisor team reviews and resolves outstanding issues and concerns and prepares for the implementation meeting with the Trustee / Personal Representative.

COMPLETION

IMPLEMENT We review and confirm all aspects of the plan with the Trustee/Personal Representative who signs documentation from each Advisor in order to implement the plan. The entire implementation is reviewed and the Confirmation Meeting is scheduled.

CONFIRM At our final meeting, we review and address:

- Any final concerns of the Trustee / Personal Representative;
- The implementation details and any exception reports; and
- The complete Administration Portfolio for the Trust or Estate.

WHEN DISPUTES ARISE

When family members disagree on how to care for a loved one or how to administer their financial estate, it can create unneeded stress and often it results in damaged relationships.

We help families to mediate conflicts with the goals of improving relationships, minimizing expense and coming to a mutually agreeable solution. If mediation is not possible, we also assist with probate and trust litigation.



We also help:

- Business Owners,
- Real Estate Owners,
- Elders and their concerned family members;
- Families with taxable estates, and
- Foreign Domiciliaries ...

To resolve messes, transitions, protection or complex tax issues to achieve their goals. *Please contact us to learn how we can be of service to you and your family.*


BAY LAUREL
LAW GROUP, LLP
WEALTH STRATEGIES COLLABORATIVE

1528 South El Camino Real, Suite 108
San Mateo, California 94402

T 650.525.0234

F 866.428.6272

W www.BayLaurelLaw.com