

KINSEY LAW GROUP, P.C.

COMPREHENSIVE ESTATE PLANNING

FAMILY PROTECTION PLANS

LEVEL I – FAMILY PLAN

For families and individuals who want to guarantee that their minor children are well cared for no matter what, that their health care wishes are turned into directives and that their loved ones are able to access their assets using a durable power of attorney if they become incapacitated. This plan is appropriate for the family with minor children who do not have assets that would have to go through the court process called probate, or are not concerned with avoiding probate.

A comprehensive Will-based planning package keeps things simpler and less expensive for you during your lifetime, but puts your assets through probate, which may be costly and time-consuming for your loved ones after your death.

YOUR FAMILY PLAN

Your Family Plan Includes:

- Personalized service with an attorney so that all questions are answered.
- Access to an attorney whenever you have a question about the preparation of your estate plan
- Will(s) that ensure all property is transferred to your chosen beneficiaries.
- Memorandum for Distribution of Tangible Personal Property
- Asset Spreadsheets
- Child Protection Plan (if you have minor children)
- Signing Ceremony
- Estate Plan Flow-Charts to help you visualize how your plan will work
- Copies of Documents on CD
- Letters to Fiduciaries*
- Peace of Mind Meetings**
- Review of Estate Plan at 3 Years
- Your Plan Binder (Owner's Manual) containing all of your estate planning documents***

Your Family Plan also includes a Incapacity and Long-Term Care Plan so that you know you will be well taken care of if you become disabled or incapacitated or need long-term care during your lifetime.

The Incapacity and Long-Term Care Plan Includes:

- Incapacity planning to ensure you are protected in the event you become unable to manage your affairs for any period of time (incapacity is a major risk for everyone, regardless of age)
- General Durable Power of Attorney that allows your spouse or another trusted person to handle financial matters for you
- Power of Attorney for Health Care, which allows another person to make health care decisions for you if you are unable to communicate your wishes regarding medical treatment (includes HIPAA authorization)
- Living Will, give directions to physicians and family members regarding continuation of life support systems and other medical treatment preferences to be followed by health care providers and caregivers
- Letter to your health care agents letting them know what to do if called upon
- Burial Directive, which describes how to provide for your funeral and burial plans
- A five-year membership in Docubank that ensures your healthcare directive is available when and where it's needed.

LEVEL II – TRUST PLAN

Trust-based plans use a Revocable Living Trust as the central planning document. This plan provides the peace of mind of knowing your family wealth will be transferred to your loved ones with the most ease and convenience possible, free from the time, complexities and expenses of probate.

Your Trust Plan can be designed to protect each beneficiary's inheritance from lawsuits, divorce, nursing home expenses, and estate taxes, and can include numerous other important features not found in a Basic Revocable Living Trust, such as: Estate Tax Avoidance and Asset Protection Provisions upon the death of the first spouse; a Contingent Trust for Under-Age Beneficiaries; a Contingent Special Needs Trust for Disabled Beneficiaries to preserve entitlements and protect assets; and many other features that make our Living Trust Plan an outstanding value.

YOUR TRUST PLAN

Your Trust Plan Includes:

- Personalized service with an attorney so that all questions are answered.
- Access to an attorney whenever you have a question about the preparation of your estate plan
- Revocable Living Trust(s)
- Certificate of Trust
- Pour-over Will(s)
- Memorandum for Distribution of Tangible Personal Property
- Child Protection Plan (if you have minor children)
- Funding Tool Kit++
- Asset Spreadsheets
- All asset transfers will be handled by you, with detailed guidance, instructions, and support from us.
- Deed in Trust
- Recording of Deed (if necessary)
- Signing Ceremony
- Estate Plan Flow-Charts
- Copies of Documents on CD
- Letters to Fiduciaries*
- Peace of Mind Meetings**
- Review of estate plan at 3 Years
- Your Plan Binder (Owner's Manual) containing all of your estate planning documents ***

Your Trust Plan also includes a Incapacity and Long-Term Care Plan so that you know that you will be well taken care of if you become disabled or incapacitated or need long-term care during your lifetime.

The Incapacity and Long-Term Care Plan Includes:

- Incapacity planning to ensure you are protected in the event you become unable to manage your affairs for any period of time (incapacity is a major risk for everyone, regardless of age)
- General Durable Power of Attorney that allows your spouse or another trusted person to handle financial matters for you
- Power of Attorney for Health Care, which allows another person to make health care decisions for you if you are unable to communicate your wishes regarding medical treatment (includes HIPAA authorization)
- Living Will, give directions to physicians and family members regarding continuation of life support systems and other medical treatment preferences to be followed by health care providers and caregivers
- Letter to your health care agents letting them know what to do if called upon
- Burial Directive, which describes how to provide for your funeral and burial plans
- A five-year membership in Docubank, an innovative service that ensures your healthcare directive is always available when and where it's needed.

LEVEL III – TRUST PLUS PLAN

Trust-based plans use a Revocable Living Trust as the central planning document. This plan provides the peace of mind of knowing your family wealth will be transferred to your loved ones with the most ease and convenience possible, free from the time, complexities and expenses of probate.

Your Trust Plus Plan can be designed to protect each beneficiary's inheritance from lawsuits, divorce, nursing home expenses, and estate taxes, and can include numerous other important features not found in a Basic Revocable Living Trust, such as: Estate Tax Avoidance and Asset Protection Provisions upon the death of the first spouse; a Contingent Trust for Under-Age Beneficiaries; a Contingent Special Needs Trust for Disabled Beneficiaries to preserve entitlements and protect assets; and many other features that make our Living Trust Plan an outstanding value.

YOUR TRUST PLUS PLAN

Your Trust Plus Plan Includes:

- Personalized service with an attorney so that all questions are answered.
- Access to an attorney whenever you have a question about the preparation of your estate plan
- Revocable Living Trust(s)
- Certificate of Trust
- Pour-over Will(s)
- Memorandum for Distribution of Tangible Personal Property
- Child Protection Plan (if you have minor children)
- Funding Tool Kit++
- Asset Spreadsheets
- All asset transfers will be handled by us.
- Deed in Trust
- Recording of Deed (if necessary)
- Signing Ceremony
- Estate Plan Flow-Charts
- Copies of Documents on CD
- Letters to Fiduciaries*
- Peace of Mind Meetings**
- Review of estate plan at 3 Years
- Your Plan Binder (Owner's Manual) containing all of your estate planning documents ***

Your Trust Plus Plan also includes a Incapacity and Long-Term Care Plan so that you know that you will be well taken care of if you become disabled or incapacitated or need long-term care during your lifetime.

The Incapacity and Long-Term Care Plan Includes:

- Incapacity planning to ensure you are protected in the event you become unable to manage your affairs for any period of time (incapacity is a major risk for everyone, regardless of age)
- General Durable Power of Attorney that allows your spouse or another trusted person to handle financial matters for you
- Power of Attorney for Health Care, which allows another person to make health care decisions for you if you are unable to communicate your wishes regarding medical treatment (includes HIPAA authorization)
- Living Will, give directions to physicians and family members regarding continuation of life support systems and other medical treatment preferences to be followed by health care providers and caregivers
- Letter to your health care agents letting them know what to do if called upon
- Burial Directive, which describes how to provide for your funeral and burial plans
- A five-year membership in Docubank that ensures your healthcare directive is available when and where it's needed.

ADDITIONAL ESTATE PLAN SERVICES

MISCELLANEOUS SERVICES	
Child Protection Plan	Burial Directive
Basic Will	Testamentary Trust
Irrevocable Trust	Trust Amendments
Special Needs Trust	Will Amendments (Codicil)
Power of Attorney	Review of Existing Estate Plan
Power of Attorney for Healthcare	Pet Trust (stand alone)
Basic Living Will	Pet Trust (with estate plan)

- * Letters to Fiduciaries – Letters are sent to guardians, health care agents, and successor trustees letting them know what to do if anything happens and so you have a team looking out for your best interest and keeping your estate plan up to date.
- ** Peace of Mind Meetings - Any time you experience a major life event such as births, divorces and deaths or feel the need to talk to an Attorney about a major and unexpected issue, you can call us and schedule a Peace of Mind meeting at no charge.
- *** Your Plan Binder – Your binder contains copies of all of your planning documents as well as informational documents and forms which can be completed regarding where assets are located, wishes for memorial services, and any other information which you consider to be pertinent. Your Binder is information central should your family face a crisis.
- ++ Funding Tool Kit – Detailed instructions and templates for funding your trust as well as unlimited phone and in-person support.