



LEADING FAMILIES IN THE RIGHT DIRECTION

A simple approach to Estate Planning



WHY DID YOU JOIN OUR WEBINAR TODAY?

- Been procrastinating about this for a while?
- Need to update an existing trust?
- Want to leave the most out of your legacy?
- Want to avoid probate?
- Do not want to leave a mess behind?



AS ADVERTISED:

\$1,599

LIVING T
&
ESTATE PLA

NATIONAL ASSOCIATION OF FAMILY SERVICES

We are an association, like any other association. A collection of professionals with a focus on providing value to your planning needs.

TWO MAIN BENEFITS

- Legal Services Plan
- Financial Services Plan



NATIONAL ASSOCIATION OF FAMILY SERVICES

A+ RATED

BETTER BUSINESS BUREAU



Consistent 5 Star Reviews

Michele H.

★★★★★

The seminar was very informative, staff kept you informed about the process and scheduled each step for you. The individuals that come to your house are professional and friendly.

PERRY K

★★★★★

Saw the advertised seminars and decided to attend. Excellent presenter, answered all questions in detail. Attended another presentation a week later and signed up. No regrets.

Connie C

★★★★★

We found them to be excellent. They made the process as pain free as possible. They exceeded our expectations.

Linda W

★★★★★

Highly recommend this very valuable service. Attended the seminar a little sceptical but they have followed through with everything they said. The notary came to my house and everyone's been very professional and friendly all in a matter of a few weeks and at a great cost.



BENEFICIAL LEGAL SERVICES

The law firm associated with the
Legal Service Plan

In Good standing with the Bar in any
State in which they do business
In business since 1988

Headquartered in Michigan





Ali Stephen Ramadan
Beneficial Legal PLC

✓ Attorney Verified ✓ Active Member in Good Standing

[About](#) [Associations](#) [Contact Info](#) [Licenses](#)

ABOUT MY PRACTICE

✓ Accepting New Clients

Practice Areas: [Bankruptcy](#) [Probate & Estate Planning](#) [Wills & Trusts](#)

ASSOCIATIONS & AFFILIATIONS

SECTIONS

[Elder Law & Disability Rights](#) [Probate & Estate Planning](#)

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Overview of New Membership Application Process

Easy Process To Create Your Family's Estate Plan

- No documents to gather up
- No need to find and copy deeds to real estate
- We ask you to be prepared
Simple "Homework" Assignment



Overview of New Membership Application Process

- 1. MEMBERSHIP APPLICATIONS ARE PROCESSED IMMEDIATELY UPON RECEIPT.**
- 2. A REPRESENTATIVE FROM OUR MEMBER SERVICES DEPARTMENT WILL CALL YOU THE NEXT DAY, WELCOME YOU TO THE ASSOCIATION, AND SCHEDULE YOUR CONSULTATION WITH THE PLAN ATTORNEY.**
- 3. THE PLAN ATTORNEY WILL CALL YOU AND DISCUSS YOUR PERSONAL SITUATION AND CIRCUMSTANCES. THE ATTORNEY DOES THE CONSULTATION RIGHT OVER THE PHONE SO YOU CAN BE IN THE COMFORT OF YOUR OWN HOME.**



Overview of New Membership Application Process

4. AFTER THE CONSULTATION, THE ATTORNEY WILL

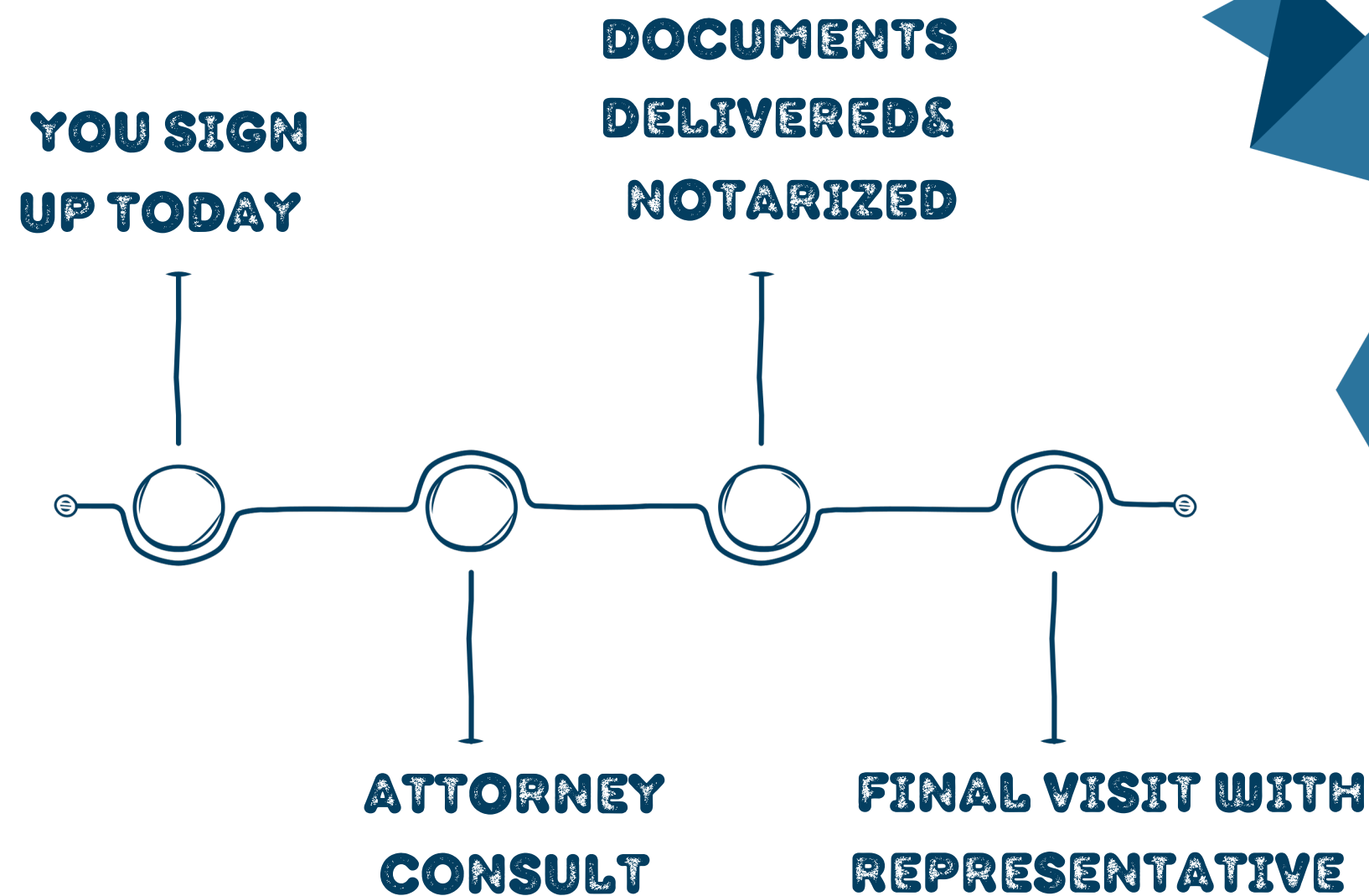
TAKE APPROXIMATELY ONE WEEK'S TIME TO CREATE YOUR FAMILY'S CUSTOMIZED DOCUMENTS.

5. THE DOCUMENTS ARE THEN SHIPPED TO YOUR HOME AND ARRANGEMENTS FOR NOTARIZATION IS MADE.

6. SHORTLY AFTER THE NOTARY ANOTHER REPRESENTATIVE WILL VISIT YOU, MAKE SURE YOU ARE COMFORTABLE WITH ALL THE SERVICES YOU HAVE RECEIVED, ADDRESS ANY QUESTIONS YOU MAY HAVE, AND MAKE SURE YOUR ASSETS ARE IN-LINE WITH YOUR NEW ESTATE PLANNING DOCUMENTS.



Overview of New Membership Application Process



PROBATE COURT

Case No:

0142678/021





Probate & Estate Administration



- **Probate is a legal process to enable the transfer of assets to beneficiaries at death**
- **Although some states have adopted a simplified, quick and inexpensive probate process, many state's procedures may still have numerous disadvantages**



Probate & Estate Administration

WhyAreAttorneysChosenFor
Help With Estate
Administration?

Because the person appointed to manage and distribute the estate may be overwhelmed with the duty to perform numerous tasks



A series of overlapping blue triangles and trapezoids of varying shades, creating a modern, abstract graphic element.

TYPICAL PROBATE TASKS

- **Obtain estate identification number (EIN)**
- **Find, organize and collect estate assets**
- **Obtain appraisals, agreements of sales, deeds or promissory notes**
- **Pay debts and expenses in addition to filing income, inheritance and other tax reports**
- **Distribute the estate assets to the heirs**





PROBATE

May Be Expensive & Time Consuming
Can delay distributions of your estate
And it is all completely avoidable!
If heirs decide they need help settling the estate,

expenses may average 4% to 5% of the typical estate.¹

¹ IRS Statistical Studies; Estate Planning Concepts Life and Health Continuing Education Course, Ninth Edition, 2006





Who Must Go Through Probate?



- **In many states, estates valued as low as \$22,000 and up to only \$184,500 (both real and personal property) generally have to be probated**





Do Wills Avoid Probate?

Will



Possible Probate



Heirs

- **No Settlement Services**
- **Estate Assets Not Organized**

- **Loss of Privacy**
- **Expenses: Attorney Fees, Executor Fee, Appraisal Fees**



IS THERE A WAY TO AVOID PROBATE?



YES! CREATE A REVOCABLE LIVING TRUST

Distribution

Restriction

Ownership





Trustor

**Person who creates, owns
and names the trust.**



Beneficiaries

**At death, this is whomever
is chosen to receive
the trust assets.**



TRUST

4 PARTICIPANTS



Trustee

**Person who controls and
manages all the trust assets.**

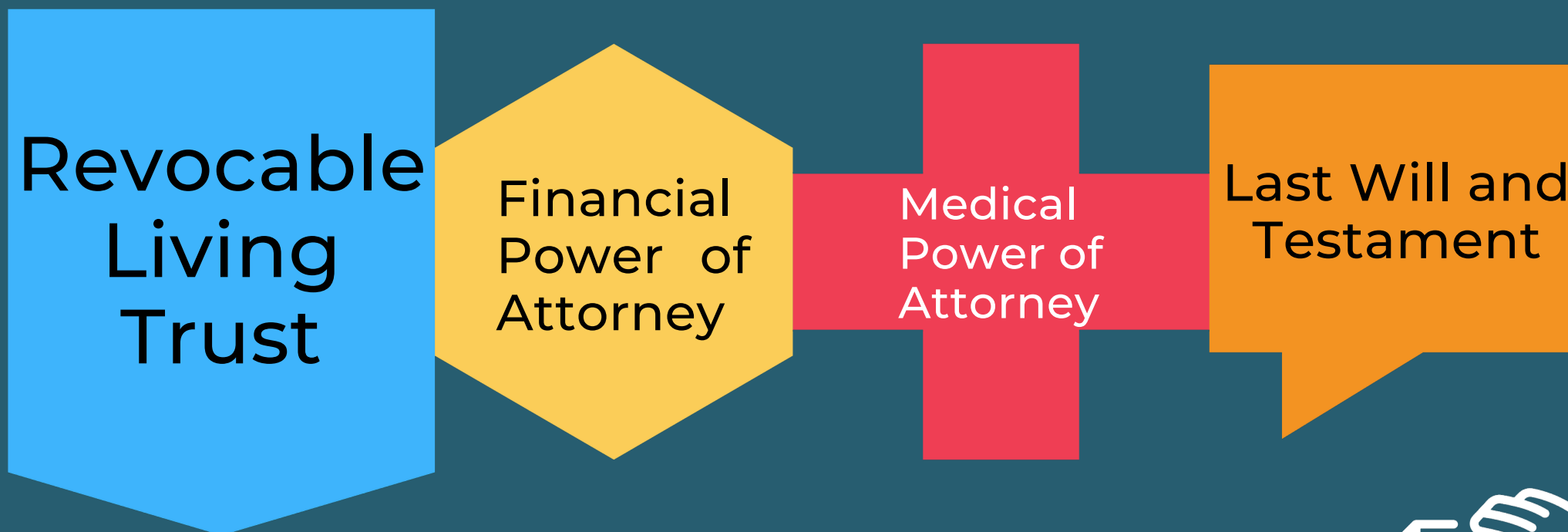


Successor Trustee

**Person or persons chosen by
the Trustor to distribute the
assets to the beneficiaries
upon death.**



ESTATE PLANNING DOCUMENTS AKA "THE LIST"



FUNDING

Funding involves removing the individual's name (both husband & wife if married) as owners of all major assets and replacing the revocable living trust as the new owner



MISCELLANEOUS ITEMS

(FURNITURE, PERSONAL ITEMS)

A pour-over will transfers any assets not owned by the trust into the trust immediately upon death



ADVANTAGES OF A FUNDED REVOCABLE LIVING TRUST



1

AVOIDS PROBATE

2

QUICK TRANSFER

Upon death, assists in quick distribution of assets to beneficiaries

3

PRIVACY

Keeps the estate private and confidential

4

CONTROL

The court has no control of trust assets

5

PEACE OF MIND

Reduces emotional stress on the family

6

COMPLETE FLEXIBILITY

Can be changed by the person at anytime during their lifetime



Incapacity

**Who will make
medical and financial decisions
if you can't?**

DURABLE POWERS OF ATTORNEY FOR HEALTH CARE AND ASSET MANAGEMENT

These documents legally identify who has been chosen and entrusted to make medical and financial decisions if a person becomes incapacitated and is unable to make those decisions for themselves

The people chosen in these documents (usually a spouse or child) may manage the affairs of a incapacitated person without the involvement of the courts



Living Wills

The term Living Will refers to what many people commonly know as the “Right-To-Die Clause”.

If a person’s life is being sustained solely by artificial means, this document states whether or not that person desires to continue with artificial life support

Through the use of a Living Will, family members may carry out the person’s desires without court intervention

(Advance Health Care Directive)



DO YOU THINK YOU NEED AN ESTATE PLAN?



THE CHOICE IS YOURS

1

OPTION A

\$2000 – \$5000

- ▼ ·Office Consultation
- 50% Retainer
- Complete Prep Work
- Drop Off Prep Work
- Pay For Notary
- Nice Leather Binder
- Avoids Probate

2

OPTION A+

\$1,599

- ▼ ·Group Consultation
- \$1,599
- Complete Prep Work
- Phone Consultation
- Notary Included ·Nice Binder ·Avoids Probate

LIFETIME MEMBERSHIP BENEFITS

Additional Lifetime Services That
Make Our Association Special

Designed To:

Help Your Beneficiaries

And To Save Money
Maintaining Your Documents



Settlement
Services



Annual
Reviews



Revisions and
Restatements



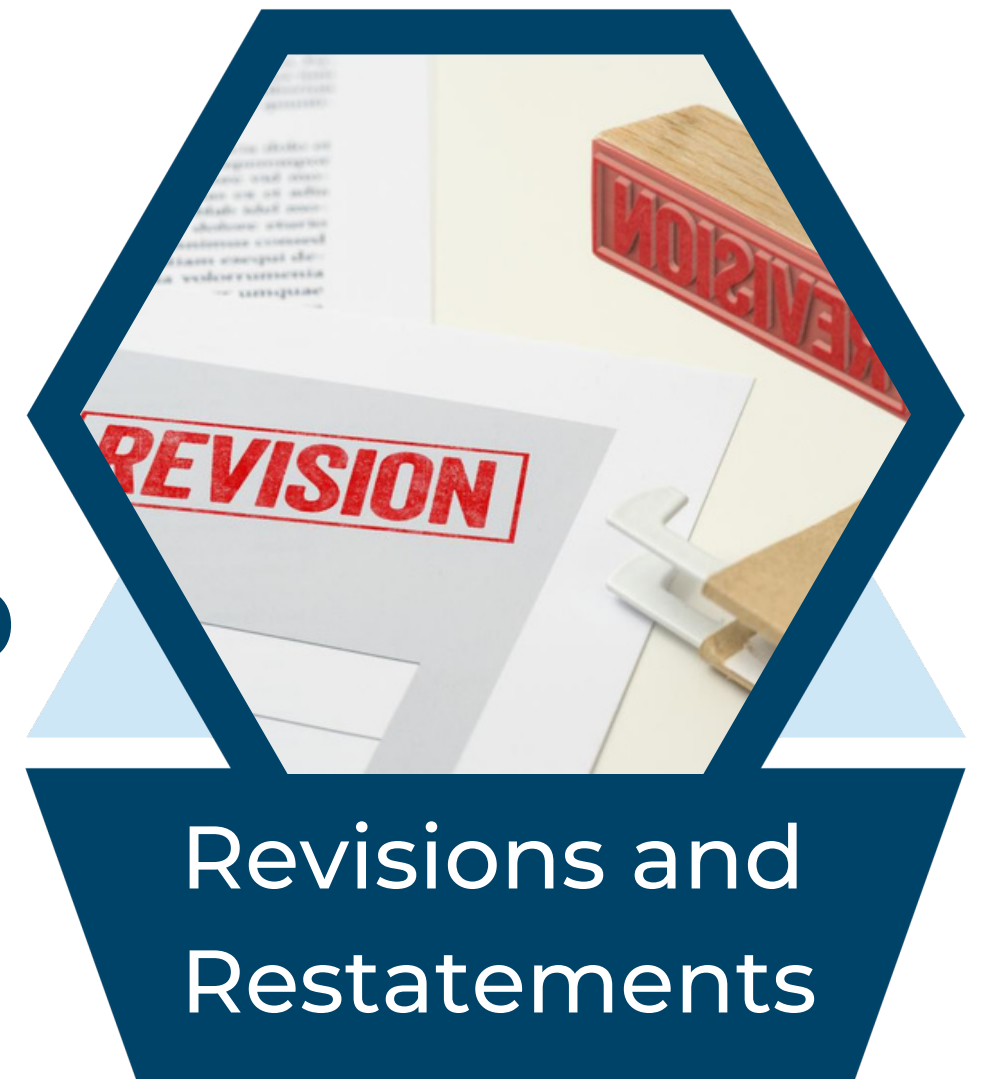
Advice &
Guidance



- **Attorney consultation with Member's Family**
- **Assist obtaining Estate Identification Number (EIN)**
- **Real Estate: Assist in obtaining appraisals, agreements of sale, rents due, deeds, mortgages or promissory notes**
- **Stocks, Bonds & Mutual Funds: Assist in obtaining balance and account status for distribution to beneficiaries**
- **Cash, Bank Deposits & Miscellaneous Personal Property: Assist in obtaining & organizing, balances, & transfer of bank accounts, CD's, life insurance and annuities**
- **Assist in obtaining debt balances at time of death (utilities, taxes, credit cards, uncovered medical expenses, etc.)**

**Revisions and Annual Reviews
are free**

**Full restatements
discounted at \$100**



THE CHOICE IS YOURS

1

OPTION A

**\$300 – \$500
per hour**

- ▼ •Annual Reviews •
Amendments
- Settlement Fees
- Pay Thousands of
dollars

2

OPTION A+

**\$19.99 Per
Quarter**

- ▼ • First 6 Months are
included in original \$1,199
- Includes Annual Reviews
- Includes unlimited
amendments Settlement
- Services Saves
- Thousands of Dollars

How To Apply

Simple Application

Complete Right Now In Ten Minutes Or Less

Requirements:

Name

Address

Phone Number And Email Address

Children's Names

Credit Or Debit Card Payment

Plan Attorney Consultation Questionnaire "Homework"

Please complete the information contained herein to the best of your ability. The plan attorney will review and discuss these items with you during your telephone consultation.

If you are unsure or need assistance completing any portion of this form, the plan attorney will answer questions, provide advice and help you make the best decisions for you and your family.

Information in this form is not considered final, and is only used to facilitate discussions, during your consultation with the plan attorney.

1. Estate Distribution

Beneficiary Name

Percentage of Inheritance

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Distribution Notes/Requests/Questions:

2. Upon death, who do you trust to distribute your estate to your beneficiaries? You should choose two people, of which either or both can be a named beneficiary.

A. _____
B. _____

3. If you become mentally incapacitated while living, who do you trust (in addition to your spouse if married) to make your medical and financial decisions? You should choose two people, of which either or both can be a named beneficiary.

A. Member: _____ Spouse: _____
B. Member: _____ Spouse: _____

As Promised, No Hidden Fees!

**National Association of
Family Services One Time
Membership Fee
\$1,299**

**Beneficial Legal Services
Discounted Estate Plan Rate
\$300**

Added Together = \$1,599

All Included for \$1,599

- Estate Planning consult with an attorney
- Living Trust
- Living Will
- Pour Over Will
- Advanced Medical Declarations General Financial
- Power of Attorney
- Medical Power of Attorney
- 1 Deed transfer (\$100 for each additional)
- In-home Notarization
- Document Delivery
- Financial Guidance