Hello!

Assets

- ★ YOU and Your Health

- ❖ Home
- ❖ Bank accounts
- ❖ Life Insurance
- ❖ Real Estate
- ❖ Business(s)
- ❖ Retirement products
- ❖ Gold/Silver
- ❖ Safe deposit box
- ❖ Vehicles

Will your children be owner of these assets after you pass away, by default? NO

No Will? That’s a problem!

- Who will care for your underage children?
- How will you keep an 18–year old from frivolously spending his/her inheritance?
- Who gets your home?
- Who inherits all of your bank accounts?
- Can you avoid family arguments over your belongings and keepsakes?
- Who will operate and own your business?
- Who will make your medical decisions?
- Who will get your assets?
- Who decides your healthcare or end-of-life decisions?

No Will? That's not good!

Who will care for your children?

Without naming a Guardian in your Will, a judge will make the decision as to who will have the care, custody and control of your children and the inheritance they receive. Often times this can cause family turmoil, as different family members fight for custody of the child. The only way to guarantee that your wishes are fulfilled is by naming a Guardian in your Will.

How will you be remembered?

So, you don't have a Will? No big deal, right? Wrong! Without a Will state law dictates who gets your assets. This is true even if you have already told friends and family which assets you want them to have when you die. Regardless of how much or how little you may have, make sure your wishes are known by creating a Will.

Healthcare decisions?

A Medical Power of Attorney names one you trust to make healthcare decisions on your behalf when you can't. Your choices on what level of end-of-life care you wish to receive can only be guaranteed by completing a Living Will/Advance Directive. Your action now can prevent needless heartache for your loved ones during what will be a painful time for them.

I made a Will. I am done?………….Not yet,

- Probate process
  - Probate cost any where between 3-8% of assets
  - Court fee
  - Legal fee
  - Executor fee
  - Attorney fee

Reference: https://bc-firm.com/how-much-does-probate-cost-in-illinois/

Why more than 60% do not create a Will or a Trust and 90% do not have correct one?

- How?
- Cost
- Privacy

Sadly, many people spend more time planning their vacations than planning their legacy

Protect Your Wealth & Health

netlaw™

Easy. Online. Estate Planning.

What is NetLaw?

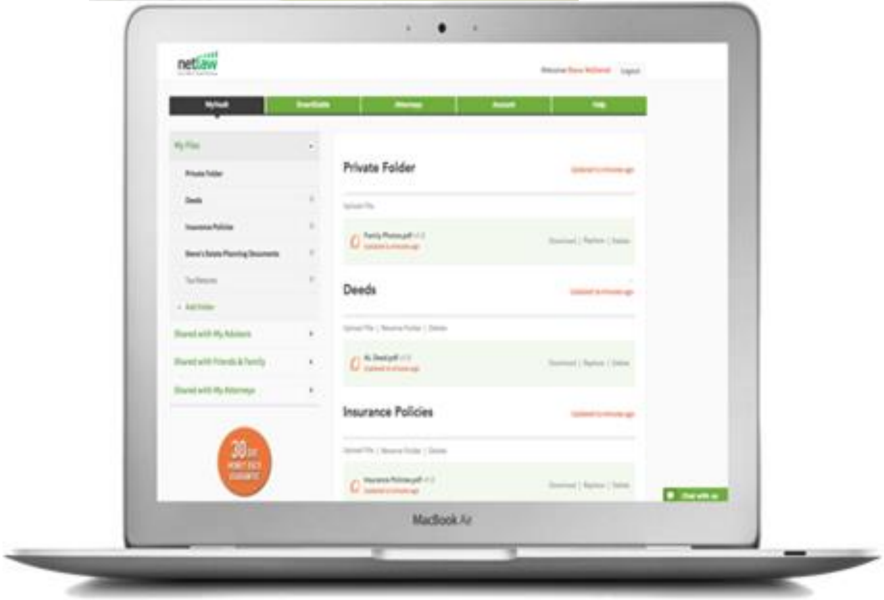
James I. Keane Award for Innovative Excellence

AMERICAN BAR ASSOCIATION

The NetLaw Solution

netlaw

BBB RATING A+



- Developed by one of the nation's top estate planning attorneys, NetLaw specializes and focuses on one thing, estate planning.
- SmartGuide provides easy interview-type input for both spouses.
- Comprehensive product generates the essential, state-compliant documents most needed - Last Will and Testament, Revocable LivingTrust, Power of Attorney, Advanced Directives, Living Will and HIPAA Authorization.
- No hidden fees. One price covers you and your spouse.
- Cloud based LifeVault allows you to update and access documents anywhere at any time.
- Technology awarded by the American Bar Association for excellence and innovation.

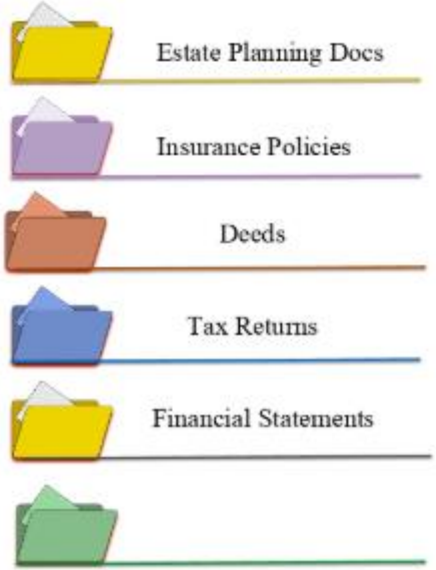
Essentials Package	Premim Probate Avoidance Package	Irrevocable Life Insurance Trust
$400	$600	$750
or finance for 12 months @ $40/month Renews at $8/month after first year	or finance for 12 months @ $60/month Renews at $8/month after first year	Renews at $8/month after first year
Select Plan	Select Plan	Select Plan
Last Will & Testament	Last Will & Testament	Irrevocable Life Insurance Trust
Children's Trust	Children's Trust	LifeVault cloud storage (100GB)
Durable Financial Power of Attorney	Durable Financial Power of Attorney	Spouse plan included!
Healthcare Surrogate Designation	Healthcare Surrogate Designation	30-Day Money Back Guarantee
HIPPA Authorization	HIPPA Authorization	
Advanced Directive/ Living Will	Advanced Directive/ Living Will	
Pet Trust	Pet Trust	
LifeVault cloud storage	Revocable Living Trust/ Probate Avoidance	
Spouse plan included!	LifeVault cloud storage	
30-Day Money Back Guarantee	Spouse plan included!	
	30-Day Money Back Guarantee	

Healthcare Package	Student Package
$99	$99
Renews at $8/month after first year	Renews at $8/month after first year
Select Plan	Select Plan
Financial Durable Power of Attorney	Financial Durable Power of Attorney
Living Will Declaration/ Advanced Directives	Living Will Declaration/ Advanced Directives
Medical Power of Attonery/Healthcare Surrogate	Medical Power of Attonery/Healthcare Surrogate
HIPPA Authorization	HIPPA Authorization
	FERPA Consent

Safe & Secure

<u>LifeVault - digital document storage solution.</u> Users are able to quickly and conveniently access vital information through their mobile device or any computer from any place, at any time.

- ***Accessible***
- ***Portable***
- ***Shareable***
- ***Engaging***



What is a Comprehensive Estate Plan?

Last Will & Testament
Also called a Will. Is a document that describes how a person's debts are to be paid and assets distributed at his or her death; it names a guardian for minor children, and names and executor or personal representative to oversee the settlement of the estate.

Living Trust
Also called a Revocable Trust, is a trust that is often used to avoid probate. This type of trust can be changed or revoked at any time (and from time to time) during the lifetime of the person (called the settlor or the grantor) who set it up.

Power of Attorney
Is a document which names and authorizes a person(s) to make financial decisions and/or transactions for another person (called the principal).

Living Will Declaration
Also called an Advance Directive, is a document that instructs your physicians and loved ones as to your intentions relative to life support (i.e., artificial nutrition, hydration and respiration), in the event that you are permanently unconscious or have a terminal condition.

Healthcare Surrogate Designation
Also called a Health Care Power of Attorney, is a document naming a person to make health care decisions for another person (called the principal) when the principal is no longer able to do so.

HIPAA Authorization
"HIPAA" is the Health Insurance Portability and Accountability Act of 1996, a federal law that protects a person's private medical and mental health information. A HIPAA Authorization is a document that designates a person(s) who may receive another person's private medical and mental health information.

Parties involved

- ➔ You, Your Spouse, Your Children
- ➔ Key People - Other than 1., could be friend, relatives
- ➔ Executor of your Last Will and Testament

Your executor is responsible for distributing your individually owned assets as provided in your Will and overseeing all aspects of administering your estate(including paying final debts/expenses, filing tax returns etc.) Can be more than one/alternate/multple person.

- ➔ Trustee of your Living Trust

Your Trustee will serve as initial Trustee of your Living Trust. Can be more than one/alternate/multiple person

Parties involved

- Ultimate Disposition Parties

  If everyone that you named outlives you

- Healthcare Surrogate

  One,alternate or more person to direct your healthcare if you become unable to do so. The person you name - your healthcare agent(sometimes called a proxy, representative or surrogate) - will be able to receive your healthcare information, talk about your care with your doctor and make decisions about procedure or treatment

- HIPPA Authorization Representative
- Financial Power of Attorney Agent