



## “Great Estate Plans Need Maintenance”

### The LEAP Family Protection Program

(LEAP = Lifelong Estate and Asset Protection)

Why LEAP? You get the car's oil changed, don't you? Do your muscles get stronger as you watch TV on the sofa, or weaker? As with most things, maintenance helps!

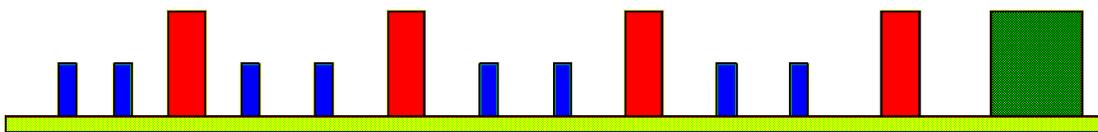
**Maintaining** your estate plan is the key to making it work, both for you and for the people you love. Change is constant, like it or not. First, there *will* be changes in your family structure and dynamics over time. Second, there *will* be changes in your finances. You'll recognize these changes, but you may not focus on them as they relate to your estate plan. Third, there *will* be changes in the law, and you may *not know* about these, but the team at Golden Oak Elder Law will. Proper maintenance responds to all three of these types of change.

Just as a well-maintained car is least expensive in the long run, so is a well-maintained estate plan. Cost aside, the reduced chance of family squabbles is priceless. The elements below are included in the Lifelong Estate and Asset Protection (LEAP) program -- the first two at the outset, and the rest over the years. Though we use the word "lifelong," LEAP membership is annual for each calendar year, and you are never locked into continuing with it if it's not for your family.

- At the initial planning stage, a *series of meetings* to educate clients about estate planning, to explore both your goals and your worries, to design and customize your estate plan, then to coordinate the plan with the your financial advisor(s), and to plan what to share with adult children or other successors, and how to prepare them.
- The initial *asset integration plan* (or detailed personal review for already-integrated plans) by our firm, to ensure that *all* assets are titled in trust ownership, or that the trust is a beneficiary, or that the asset is otherwise arranged *correctly*.
- An *annual, personal meeting* with our attorney and team to review your *legal documents and asset integration plan*, to keep documents up to date, teach you about changes in the law, review new assets are correct titling, rebalance any asset imbalances in the trusts of married couples for maximum tax savings, and explore whether asset growth requires advanced planning strategies.

Turn the page please ... There's more ...

- As-needed *updates of clients' estate planning documents* to respond to changes in the tax law and other laws, and improvements in state of the art of the estate planning; changes in the clients' circumstances and family may require an extra charge.
- Regular *workshops to train successor trustees (spouses, adult children, or others)* in managing the trust during disability and after death of the trustmaker, and to educate clients about different planning strategies.
- The *DocuBank™ service*, to store copies of health care powers of attorney and living wills online in a central computer, so that any medical personnel can access these *important health care records immediately* anywhere, anytime using the card that DocuBank provides for your wallet or purse.
- *Priority access* to our attorney / team members, usually within 24 hours.
- *Safekeeping of original documents in our safe* for those clients who choose it.
- *Copies* of legal documents & trust certifications at no cost (home re-finances, etc.)
- *Capped attorney's fees* at trust / estate settlement time, of no more than one per cent (1%) to one and three fourths percent (1.75%), of the value of the "estate" to help settle the trust, if the successor trustee chooses to retain us. This compares well with the common probate costs of 2-4%. A few exceptions apply.



Annual Asset Review + Triennial Document Updates + Capped Settlement Fees

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