Standard Estate Plans

Standard Estate Plans start at $2,500. Price increases commensurate with complexity, up to a maximum of $3,500. Services performed in Standard Estate Plans always consist of the following:

- ☐ Illustrate exactly what happens to your assets at death under your current plan (or lack of plan). Who receives them? How do they pass? How long does that take? How much will be lost to fees and taxes?

- ☐ Explain the three federal transfer taxes and project the amounts your estate and/or your heirs will owe, based on your current plan (or lack of plan). These include Gift Taxes, Estate Taxes, and GST (Generation Skipping Taxes).

- ☐ Review your state-of-residence specific estate planning issues.

- ☐ Project any state-specific transfer taxes or state-specific estate taxes your heirs will owe based on your current planning (or lack of plan). Show you strategies to reduce or avoid these state-specific taxes or transfer fees.

- ☐ If you are interested in gifting, our plan will project how a lifetime gifting program could reduce transfer taxes and potentially lower your current income tax obligations, by shifting income to beneficiaries in lower tax brackets or charitable organizations. We may also show you how to replace any taxable amounts gifted away, with monies that will be received tax-free by your desired beneficiaries.

Standard Estate Plans (continued)

- ☐ Determine your “probatable estate” – the assets in your estate that would be subject to the probate system. We then illustrate the probate fees, time-lags, and publicity that your estate would be subject to. Your completed estate plan will provide strategies to avoid those fees, delays, and lack of privacy for your heirs.

- ☐ Illustrate what is meant by “unified credit”, how it may impact your estate or gifting program, and when you may or may not need to file a gift tax return.

- ☐ Define your needs and options for incapacity planning, should you find yourself unable to manage your own estate affairs due to a physical, mental, or legal obstacle.

- ☐ Paper assassination. We kill you on paper now, and show you the results. This is not hypothetical, we prepare the numbers and to-do lists, as if you had passed.

- ☐ Review of Survivor Checklist. A document we created to help those who have lost a loved one. Contains the most overlooked items. For example, did you know there are four credit bureaus you should notify in the event of a death?

- ☐ Assistance in preparing your letter of instruction to executor/executrix.

- ☐ Discussion of self-preparing will(s).

- ☐ Discussion of self-preparing medical power of attorney.

- ☐ Discussion of self-preparing durable power of attorney.

- ☐ Discussion of self-preparing living wills / advance medical directives.

- ☐ Customized list and instructions for you to re-title all vehicles to avoid probate.

- ☐ Customized list and instructions for you to re-title all real estate to avoid probate.

Premiere Estate Plans

Premiere Estate Plans begin at $3,500, price increases commensurate with complexity, up to a maximum of $5,000. Premiere Estate Plans include all services offered in our Standard Estate Plan, and the following additional planning:

Additional Services included with Premiere Estate Plans:

- Discussion and advanced software modeling of (up to 3) trusts, to illustrate impact of trust(s) creation.
- A bound copy of our Pointer Creek Wealth Management booklet “Trusts for your Estate Plan” with personalized notes based on your situation, to accompany booklet.
- Personalized Sentry fireproof safe, with folder system containing all your customized and inventoried Estate Planning Documents.
- Assistance in creating your Legacy Letter.
- Personalized walkthrough of self-preparing trust documents via credible self-prepared source (legalzoom, willsandtrusts, rocketlawyer, etc.)
- One hour of attorney consultation with unaffiliated attorney of your choice.
- Step-by-step assistance updating deeds and titles to all real property.
- Step-by-step assistance updating all beneficiaries to all accounts, verifying, obtaining, and processing all necessary forms.

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Concierge Estate Plans

Concierge Estate Plans begin at $5,000, price increases commensurate with complexity, services not detailed in the scope of work below are billed hourly at our standard rate of $300 per hour. Concierge Estate Plans include all services offered in our Standard Estate Plan, all services offered in our Premiere Estate Plan, and the following additional planning:

- ☐ Discussion, modeling, and review of business ownership transfer strategies to avoid probate.

- ☐ Complete evaluation of transfer taxes impacting real property you own and step-by-step walkthrough of any solutions implemented to reduce or avoid transfer taxes.

- ☐ Privately created, password protected video recording for your loved ones, stored forever in your encrypted personal vault, accessible only when and how you specify.

- ☐ Custom handmade leather Estate Documents portfolio with your legacy letter on heavyweight linen paper.

- ☐ Lifetime access to Pointer Creek's encrypted storage vault and high net worth digital privacy document storage and sharing services, for collaboration with banking, investment, insurance & other professionals on your Estate Planning team.

- ☐ Lifetime 50% discounted Estate Settlement Services performed at time of need, for your heirs.

Estate Planning services offered by CERTIFIED FINANCIAL PLANNER™ practitioner Bryan M. Renner, CPF®, an Investment Advisor Representative of Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Pointer Creek Wealth Management, LLC and Cambridge are not affiliated. Cambridge does not provide tax/legal advice. Tax projections provided are intended to serve as an informational tool, we are not tax attorneys and projections should not be construed as tax advice.