



## 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 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 designed 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 scenario is designed to show you how the numbers and to-do lists would look 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.



### Premier Estate Plans

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

#### Additional Services included with Premier 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, estateguru, encorestate, 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.

*\* Attorney is an outside vendor and is unaffiliated with Cambridge*





### 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 Premier 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 an solutions designed 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 on eMoney 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.
- Conduct a family agreement estate planning meeting where family members come together to discuss and agree upon how to distribute assets of a family member.





Client: \_\_\_\_\_

Plan Date: \_\_\_\_\_

Based on your Estate Plan objectives, we have agreed to provide the following, under customary plan delivery timelines:

- Standard Estate Plan Services (note selected items)
- Premier Estate Plan (note selected items)
- Concierge Estate Plan (note selected items)
- Hourly Estate Planning Services (for objective(s) below)

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Your package (or estimated hourly) total is \$ \_\_\_\_\_, per attached Estate Plan pricing menu. Our charges will not exceed \$ \_\_\_\_\_ without your prior written consent.

Per CFP® practitioner board standards, your written planning agreement detailing the scope of work must be signed and dated prior to us making any recommendations as a fiduciary.

Your initial payment required prior to us making any recommendations as a fiduciary is \$ \_\_\_\_\_.

Estate Planning services offered by CERTIFIED FINANCIAL PLANNER™ practitioner Bryan M. Renner, CFP®, 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.





## Estate Planning Process Client Responsibilities Checklist

**Client:** \_\_\_\_\_

- |   |                    |
|---|--------------------|
| <input type="checkbox"/> Complete Estate Plan Services Agreement  | dtd ___/___/_____  |
| <input type="checkbox"/> Attend Discovery Meeting   | held ___/___/_____ |
| <input type="checkbox"/> Complete Financial Inventory and questionnaires  | rcvd ___/___/_____ |
| <input type="checkbox"/> Return requirements below:   |                    |
| <input type="checkbox"/> Financial Planning Engagement  | rcvd ___/___/_____ |
| <input type="checkbox"/> Initial Payment \$_____  | rcvd ___/___/_____ |
| <input type="checkbox"/> Provide copies of all documents requested.   | dtd ___/___/_____  |
| <input type="checkbox"/> Attend Data Verification Meeting   | held ___/___/_____ |
| <input type="checkbox"/> Review Draft Plan and Documents.   | on ___/___/_____   |
| <input type="checkbox"/> Provide final payment and legal document disclosure to facilitate attorney review and/or release of legal documents. | dtd ___/___/_____  |
| <input type="checkbox"/> Attend Plan Delivery Meeting   | held ___/___/_____ |
| <input type="checkbox"/> Complete "Plan Action Steps Assigned to Client"  | rcvd ___/___/_____ |
| <input type="checkbox"/> Funding of Trust(s) – if applicable  | ___/___/_____      |
| <input type="checkbox"/> Ownership changes – if applicable  | ___/___/_____      |
| <input type="checkbox"/> Beneficiary changes – if applicable  | ___/___/_____      |
| <input type="checkbox"/> Notifications – if applicable  | ___/___/_____      |
| <input type="checkbox"/> Retain counsel for custom legal docs – if applicable   | ___/___/_____      |

Financial Planning services offered by CERTIFIED FINANCIAL PLANNER™ practitioner Bryan M. Renner, CFP®, 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. Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC.

# POINTER CREEK WEALTH MANAGEMENT ESTATE PLANNING PROCESS



## Establish and define scope of planning

Pointer Creek: Facilitate discussion to quantify and understand Estate Planning needs and objectives.

Client: Select Standard, Premier, or Concierge Estate Plan, sign and return Estate Planning Services Agreement, submit initial payment.

## Identify and prioritize client goals

Pointer Creek: Conduct Discovery Meeting to gather all relevant information and review supporting documents.

Client: Attend Discovery Meeting to communicate Estate Planning goals, return all requested documents.

## Present Estate Plan recommendations

Pointer Creek: Conduct plan delivery meeting to present Estate Plan recommendations and commentary per plan level selected.

Standard Plan: probate exposure, hypothetical paper assassination, fed & state estate tax, GST tax, state transfer taxes, gifting, unified credit, survivor checklist, discussion of POA documents and wills, re-titling instructions for all property.

Premier Plan: all standard services plus, trust modeling

Concierge Plan: all standard and premier services plus business ownership transfer modeling

Client: Attend plan delivery, review recommendations, confirm satisfaction of all Estate Plan objectives being addressed, provide final payment.

## Develop plan recommendations

Pointer Creek: Create personalized Estate recommendations after reviewing draft. Assist in prioritizing objectives.

Client: Review draft plan and document package from provider (if applicable), confirm accuracy of initial data, response summary and assumptions used.

## Analyze and evaluate status quo and potential alternatives

Pointer Creek: Model client data into Estate Planning software, analyze checklist items from selected Estate Plan. Present DRAFT Estate plan showing status quo at Data Verification.

Client: Provide additional info or clarification, if needed.

## Implement Estate Plan

Pointer Creek: Provide detailed actionable list of Estate Plan implementation responsibilities and timeline.

Client: Provide final payment to facilitate review/release of docs (if applicable), complete selected implementation steps/products/services, execute legal documents with provider (if applicable).

## Monitor Estate Plan and update (as needed)

Pointer Creek: Provide periodic updates to plan as requested by client.

Client: Notify Pointer Creek of significant changes in net worth, family structure, birth or death of a beneficiary, executor, guardian, trustee, POA, relocation to another state, changes in goals/priorities.