



LEGACY ASSURANCE PLAN

MEMBERSHIP
BENEFITS GUIDE



Legacy Plan members have access to many services and benefits.

**This guide provides a detailed
explanation of those member-exclusive
services and benefits.**



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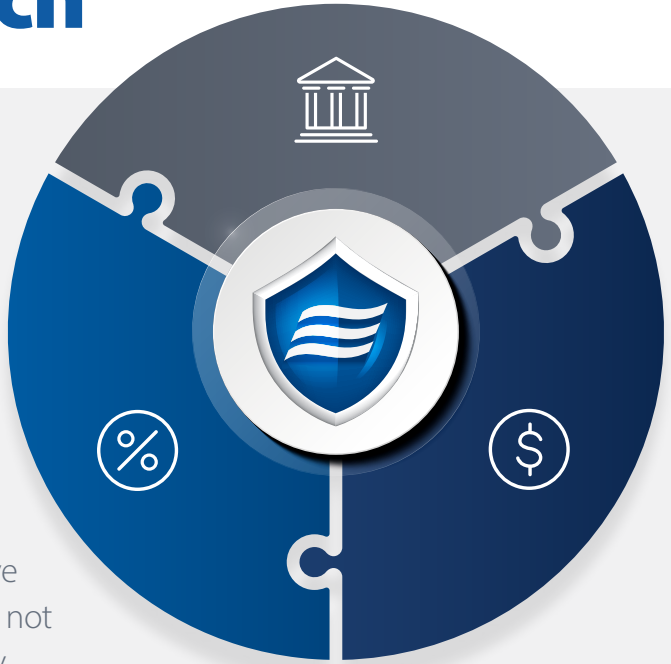
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Legacy Plan's planning approach

At Legacy Assurance Plan, we approach estate planning differently. Instead of focusing just on legal documents, we take a more holistic approach by integrating various legal, financial and tax strategies into a single plan. We also consider financial risks, like the potentially catastrophic cost of long-term care, along with business interests. We believe that your plan needs to be approached in a coordinated way using a range of professionals. Finally, we believe that an estate plan should include but not be not limited to legal documents drafted by an attorney.



The development of an estate plan is a process, not a one-time event. Legacy Plan's services were created to provide structure to that process. Estate planning requires working with a team of experienced professionals who are familiar with the ways to respond to various life events. It also requires systematic reviews, such as those provided to our members, of the entire plan based on time, instead of reacting to an event. A plan will function when and as needed when it is proactively reviewed by knowledgeable professionals who are aware of the life events that require adjustments to the overall plan.

As detailed further, your membership includes access to the resources needed to develop and maintain a plan that implements that planning philosophy in addressing your needs.

The benefits of LAP membership

Legacy Assurance Plan members have access to an exclusive collection of administrative, legal, financial, business and tax planning resources provided by a group of like-minded professionals.

Professional membership coordination

Legacy Plan has years of experience assisting members with getting their estate plan in place and keeping it up to date. One of your membership's benefits is an established administrative process to guide the creation and maintenance of your plan. Throughout the planning process, members receive the assistance of numerous service professionals who coordinate necessary activities.

The membership enrollment process begins with a presentation from a Membership Consultant about the importance of estate planning and the benefits of Legacy Plan membership. Along with the presentation, educational and informational booklets may be provided. Once you decide to enroll, the Membership Consultant assists you with gathering and organizing critical planning information. This information will be used throughout the process to provide the services and benefits that best fit your situation.

Once an enrollment application is submitted, the new member is assigned to a Member Services Coordinator, a customer service representative who is familiar with their situation. This person serves as your primary point of contact during the initial stages of your membership. They remain in touch throughout the process to provide updates and otherwise move the process forward until your plan is delivered.

Legacy Assurance Plan also provides oversight of the planning process to confirm that each of the involved professionals is providing the necessary services in a timely fashion.





Experienced estate planning attorney

The development of a comprehensive estate plan requires the assistance of an experienced attorney. One of the benefits of Legacy Plan membership is that we have done the research to locate a network of attorneys with the mindset and experiences to draft life-focused estate plans. Estate planning is a specific practice area, and all Legacy Assurance Plan Network Attorneys focus their practice on estate planning. Membership in the attorney network is by invitation only. Each attorney is carefully vetted for their background, legal experience and knowledge of estate and business planning. They are all required to hold professional liability insurance, even if not required by their state. An additional membership benefit is that most of the attorney network's members provide member-only discounts for other legal services.

Legacy Plan members work with an experienced attorney in creating their estate plan's legal documents. Many of these attorneys are solo practitioners. Unlike other solo practitioners, however, these attorneys are part of a network of attorneys from throughout Legacy Plan's Operating States. This group of attorneys meets weekly to share ideas, discuss situations, develop consistent approaches to common planning issues and generally serve as a resource and sounding board for the others. While all network members are estate planning attorneys, many of them also practice in other areas like tax law, real estate law, elder law, business law and special needs law. This additional knowledge and experience is available to all Network Attorneys to better assist Legacy Plan's members. The Network Attorneys' collaborative approach is yet another added value included in your membership.



Estate planning services

The goal of the estate planning services included in your membership is the development of a comprehensive plan that meets your goals that include incapacity preparation, asset distribution and asset protection. Your plan is developed with the assistance of a group of like-minded professionals in legal, financial and other areas. The planning services begin with your consultation with an experienced estate planning attorney. As a Legacy Plan member, you will have direct communication with a Legacy Assurance Plan Network Attorney. They will conduct a detailed consultation with you, so you can explain your goals and needs. The attorney will also answer your questions about your planning options before recommending a plan that's best for you. The legal documents in your comprehensive plan are drafted by your individual attorney to be specific to your state's requirements and individual needs. You will also receive guidance from a financial professional regarding the beneficiaries of your financial accounts and how they can best be coordinated with your overall planning goals.

Legal documents to create a comprehensive estate plan

One of the core components of an estate plan is the legal documents drafted by your attorney. The documents for your plan are selected by your attorney following their consultation with you. Your membership provides access to the documents needed to meet your specific needs, which may include some or all of the following:

WILLS

Your plan may include one of two types of wills: a simple will or a pour-over will. Simple wills are the traditional form that names the intended beneficiaries of your estate. A simple will must be probated to transfer ownership of your assets to your beneficiaries. Pour-over wills are included in plans that also include a revocable living trust. The beneficiary of a pour-over will is your revocable trust. They are a safety device in case your trust's funding is incomplete at your death to avoid any property being distributed under an intestacy statute. If your trust is fully funded at your death, your family will not need to probate your pour-over will. If it isn't, then the pour-over will is probated to complete the funding of your trust. After the probate of the pour-over will is completed, your trust's provisions will then control the management and distribution of your estate.



DURABLE POWER OF ATTORNEY FOR PROPERTY AND FINANCES

A durable power of attorney for property and finances allows you to name a surrogate decision maker to handle your financial and property affairs if you are incapacitated. They would be responsible for things like paying bills, filing tax returns and maintaining your property. Your agent under a power of attorney only has authority over assets titled in your individual name. They have no authority over assets held by your trust. The authority granted to your agent in a financial power of attorney ends at your death.



DURABLE POWER OF ATTORNEY FOR HEALTH CARE (name varies by state)

A durable power of attorney for health care allows you to appoint an agent to make health care, medical treatment and living arrangement decisions for you if you become incapacitated. Having a health care power of attorney allows your family to avoid the expense and publicity of the guardianship process. It also allows you to select the person making these decisions for you. Your agent will also have limited authority after your passing to make decisions about organ donation and arranging for your burial or cremation. In selecting your health care agent, it's important to choose someone who will follow the end-of-life instructions in your advance directive.

ADVANCE DIRECTIVES (also called living wills; name varies by state)

An advance directive is a document used to record your end-of-life treatment preferences. It is used when you are no longer able to communicate your treatment preferences. It typically addresses the use of life support (artificial respiration), intravenous hydration, feeding tubes and palliative care (pain medication) if you are in a terminal condition and unable to communicate your choices. Your advance directive can indicate whether you want such treatment provided, withheld or if you have no preference. In many states, this information is included in your health care power of attorney, and no separate document exists.

REVOCABLE LIVING TRUSTS

A revocable living trust differs from a will in that it provides benefits both during your life and after your passing. It is often used as a will alternative. A revocable trust is an agreement between a grantor (the person who transfers property into a trust) and a trustee (the person responsible for the management of the trust's assets). The trust's provisions provide your directions on how the trust's property is to be managed and distributed. Generally, the same person is the grantor and initial trustee of a revocable trust used for estate planning purposes. If you become incapacitated, the successor trustee you name in your trust becomes responsible for the management of your trust's assets without any court involvement. Your family is spared the cost, delay and publicity of a guardianship proceeding. When you pass away, the successor trustee you selected will manage and distribute the trust's assets in accordance with your instructions. Your trust must be fully funded in order for your successor trustee to manage and distribute your estate. A probate case does not need to be opened for your successor trustee to distribute the trust's assets to the beneficiaries.



DEEDS (in-state and out-of-state)

Deeds are an important part of estate planning. They document the current ownership of real estate and can be used to transfer ownership at your passing outside of probate. For estate planning purposes, four types of deeds are used: survivorship, transfer-on-death, life estate and trust funding.

Survivorship deeds (joint tenancy with rights of survivorship and tenancy by the entireties)

- The surviving owner is the sole owner after the death of the co-owner without probate.
- Real estate will be probated in the estate of the last surviving owner.
- Deed overrides any contrary instructions in a will.

Life estate

- Property is transferred to the remainderman with the original owner retaining the right to occupy the property for the remainder of their life.
- Remainderman has full rights to occupy and transfer the property after the life tenant's death.

Transfer-on-death (or beneficiary deeds)

- The named beneficiary is the owner of the property after the death of the current owner.
- Deed overrides any contrary instructions in a will.
- Not available in all states.
- Must be recorded prior to the owner's death.

Trust funding

- Deed transfers ownership from individual owners to the trustee of their trust.
- Trust can be either revocable or irrevocable.
- Successor trustee manages and distributes property after the grantor's death.

Additional legal documents to address special circumstances

Many families have additional needs that are not specifically addressed in the standard documents included in an estate plan. For Legacy Plan members in that situation, we created the Special Use Document Program. This member-exclusive benefit is available at an additional fee to allow you to further customize your plan by adding additional documents that address your family's specific circumstances.

IRREVOCABLE TRUSTS

An irrevocable trust can provide asset protection and asset preservation during the grantor's lifetime and for their beneficiaries. This type of trust is usually funded with non-residential real estate (farmland, lake cabins and vacation homes, for example) that grantors want kept in the family for future generations. Assets funded into an irrevocable trust are generally protected from the life events of both grantors and beneficiaries, such as divorce and judgments. They can also preserve assets if grantors need Medicaid to pay for their long-term care more than five years after an asset is funded into the trust. They have two major disadvantages: The grantor loses control of the assets transferred to the trust, and the trust's assets will not get a step-up in basis at the grantor's death.

RETIREMENT (IRA) TRUSTS

A retirement or IRA trust is created to serve as the beneficiary of a 401(k) or IRA. They are used when the account's intended beneficiaries should not or cannot have immediate access to the entire account balance at the owner's passing. Some examples would be beneficiaries who are minors, special needs or disabled people, spendthrifts, in an at-risk marriage or have a high-risk occupation. Two types of IRA trusts exist: conduit and accumulation. In a conduit trust, the amount the trustee withdraws from the retirement account must be distributed to the beneficiaries in that same year. In an accumulation trust, the trustee can leave the funds in the trust after they have been withdrawn from the account. For both types, all of the funds need to be withdrawn from the retirement account by Dec. 31 of the year of the 10th anniversary of the account owner's death.



SUPPLEMENTAL BENEFITS TRUSTS

A supplemental benefits trust is a planning tool to protect the needs-based government benefits received by a special needs or disabled person. If a person receiving needs-based assistance (like Medicaid or SSI) receives an inheritance, they could lose their benefits. To avoid that risk, a supplemental benefits trust is used to hold their inheritance for their benefit. The trustee (who cannot be the beneficiary) has full discretion to make trust distributions. These types of trusts must be very carefully administered to avoid benefit disqualification. This type of trust can be created by a provision in a will or trust. It can also be established as a separate trust. A separate trust is usually only needed when it will be funded with a life insurance policy or named as the beneficiary of a financial account.

NON-RESIDENT STATE POWERS OF ATTORNEY ("Snowbird" documents)

Many Legacy Plan members spend several months a year at their secondary residence, which is often in a different state. Powers of attorney and advance directives are very state-specific documents. Although your resident state powers of attorney and advance directive are legally valid in other states, they may not be fully effective. Legacy Plan members can get a supplemental set of powers of attorney and an advance directive for the state of their second residence, which will likely be more widely accepted than out-of-state documents. These documents are available for Legacy Plan's Operating States and Service-only States, including Florida.

PET TRUSTS

A pet trust is a state-specific trust agreement that allows you to provide funds for the care and housing of your pet after your passing. The agreement provides funds for a designated caregiver to supply food, shelter and veterinary care for your pet. The eligible pets and funding amounts vary by state.



LAND CONTRACTS

A land-contract is a form of installment sale typically used when selling real estate to a family member. A land contract is often used when the purchaser is unable to qualify for a conventional mortgage. The agreement provides for payments over a stated period. While the payments are being made, the seller retains ownership of the property. Once all of the payments are made, the seller conveys the property to the buyer. A typical use is transferring a farm to the next generation while generating income for the current owners.

MARITAL PROPERTY AGREEMENTS

A marital property agreement (also called a postnuptial agreement) is a contract entered into between spouses providing for the division of separate and joint (marital) property at death, divorce, separation or other termination of their marriage. The purpose of the agreement is to clarify and establish the couple's rights, titles and interests in the separate and joint property of the spouses. It also addresses responsibilities for debts and other liabilities. The agreement usually waives a number of rights regarding the equitable division of property on divorce and electing a spousal share at the spouse's death. Marital property agreements are most commonly used in community property states and second marriages.



Estate planning documents for other household members

Legacy Plan believes that everyone needs an estate plan that is suitable to their needs and circumstances. Many members have adult children or other relatives living with them who do not have an estate plan. Members can use the services available at an additional cost through the Special Use Document Program to assist those family members with getting a simple will, powers of attorney and advance directive. Once those documents are in place, the family member will have appointed a surrogate decision maker if they become incapacitated, developed an end-of-life plan and provided their instructions on the management and distribution of their property after their death.

Business planning services

Many Legacy Plan members either have a business or plan to start one. Many of these businesses, however, are not organized as a limited liability entity. Members have exclusive access to the Legacy Business Plan® to create their business entity or complete its formation. For those members with established LLCs or corporations, Legacy Plan also offers services to integrate those businesses into their estate plan to avoid financially harmful disruptions caused by the incapacity or death of the business owner. Both of these services are available at an additional fee.

NEW ENTITY FORMATION (LLCS AND CORPORATIONS)

The primary purpose of the Legacy Business Plan® is to assist with the formation of a new limited liability company or corporation. As a member, you will work with an experienced business planning attorney to get your new entity formed correctly. After your consultation with a Legacy Plan Network Attorney, the attorney will both file the entity with the state and request an Employer Identification Number from the IRS. (Member is responsible for paying any filing fees.) They will then draft an Operating Agreement for your new LLC or bylaws for your new corporation. These documents establish the operational procedures for the company, as well as things like the allocation of income and losses, management, voting procedures and winding up the entity.

EXISTING ENTITY REHABILITATION (LLCS AND CORPORATIONS)

Many members have formed an LLC or corporation for their business, but because of a lack of professional guidance, it has been suspended or administratively revoked by the state for failure to follow required formalities. The most common reason is a failure to file an annual report with the state. Through your Legacy Plan membership, you can get access to an experienced business planning attorney who will draft the necessary documents to rehabilitate your company and properly document its existence and operations.



MINUTE BOOK, OWNERSHIP REGISTER AND CERTIFICATES

An LLC or corporation is a separate entity from its owners. In order to maintain its liability shield, its separate existence needs to be documented. The Legacy Business Plan provides a minute book for each entity to assist with organizing its documentation. Typically, a minute book would contain the Articles of Organization filed with the state, the EIN letter from the IRS, the signed Operating Agreement, signed minutes of the initial organizing meeting, minutes of annual meetings, consents and resolutions to document major decisions, an ownership register, membership certificates and tax registration documentation.



DISCOUNTS ON BUSINESS-RELATED LEGAL SERVICES

Businesspeople often have additional legal needs after their LLC or corporation is established and funded. Many of Legacy Plan's Network Attorneys offer additional business-related services with member-only discounts. This value-added benefit means that you can have your business' legal needs addressed by an experienced, vetted attorney at reduced cost.

CONVERSION OF EXISTING SINGLE-MEMBER LLC INTO A MULTI-MEMBER LLC

Many businesses start as a sole proprietorship that then becomes a single-member LLC. Single-member LLCs provide liability protection, if operated correctly, so that your personal assets are protected from business liabilities. In most states, however, they do not provide asset protection. As a result, your business and its assets are exposed to personal liabilities. A multi-member LLC, however, provides asset protection. An experienced Network Attorney can guide you through the process of converting your single-member LLC into a multi-member one. They will prepare and file Amended Articles of Organization, draft a new Operating Agreement and request an EIN, as needed.

ENTITY INTEGRATION WITH ESTATE PLAN (FUNDING)

A membership interest in an LLC or shares in a corporation are personal property that is subject to probate. The disruptions and delays inherent in the probate process can lead to the failure of your business. Additionally, without proper planning, a business owner's incapacity can lead to the

business' failure. As a Legacy Plan member, you have access to a unique service to transfer the management and ownership of your business without the guardianship or probate process for an additional fee. By funding your business into your trust, using either a transfer-on-death designation or direct trust funding, you can protect your business from your incapacity and death. An experienced business planning attorney will assist you with selecting the most appropriate funding strategy for your business given your state's laws. The process usually involves the preparation of an amended Operating Agreement but can also require consents and other documents.

ADDITIONAL BUSINESS OPERATIONAL DOCUMENTS

In addition to forming or funding your business, as a member you can, for an additional fee, also have three additional documents drafted by an experienced business planning attorney based upon your company's needs. A buy-sell agreement is an agreement between the members of an LLC regarding the transfer of an ownership interest by one of the existing members. Generally, the agreement will specify who is obligated to buy the interest of the departing or deceased member and under what terms. A manager's agreement is used when an LLC hires a non-member to serve as its manager. It defines their duties, authority and compensation. A shareholder's agreement is an agreement between the shareholders of a closely held corporation that determines what happens if a shareholder dies or otherwise wants to transfer their shares. The agreement will determine who is obligated to buy the shares from the shareholder or their estate and at what price.

Document delivery and notarization in your home

Estate planning documents need to be properly and formally signed. Your membership includes facilitating your estate plan being signed with the assistance of an experienced professional in your home. Legacy Plan will assist you with identifying witnesses and provide a notary to have your legal documents signed with the necessary level of formality. Legacy Plan members are responsible to identify two disinterested people to serve as their witnesses. Document delivery services are only available in Legacy Plan's Operating States.



Consultation with a fiduciary-level financial professional

Estate planning includes more than just the management and distribution of property, financial accounts and other assets. It also means having a financial plan that addresses life events and associated risks. Legacy Plan membership includes a consultation with a fiduciary-level financial professional to assist with the development of a financial plan that meets your goals, needs and risk tolerance. As a fiduciary, the financial professional is required to put your interests first and make the best possible recommendations for you. Not all financial professionals are fiduciaries, so they are not required to put your interest first. Many of the financial professionals associated with Legacy Plan hold additional professional designations like RICP and ChFC, making them well-qualified to assist with the financial planning needs of retirees.



Estate plan funding assistance

One of the key purposes of a comprehensive estate plan is the management and orderly distribution of your assets. A trust is often included in the plan to meet that goal. Your trust and successor trustee, however, have no control over assets that are not owned by your trust. As a result, a necessary part of the planning process is the retitling of many of your assets into your revocable trust. As a member, you receive professional guidance on asset retitling (trust funding) from both your attorney and a financial professional. By following that guidance, your successor trustee will be able to manage and distribute your assets as indicated in your trust.

Different types of property are funded in different ways. Real estate, for example, is funded into a trust by recording a deed. A bank account is funded by signing a new signature card. A vehicle is funded by updating its title and registration at the DMV. As a Legacy Plan member, a financial professional will assist you with organizing the funding process. Any additional assets acquired after the initial funding of your trust should be titled in your trust when purchased.

Not all assets, however, have titles that can be updated. These assets are, however, still subject to probate if they are not properly funded into your trust. The funding of untitled assets, such as furniture, tools, equipment and collectibles, is accomplished using a document called a Declaration of Intent. Your estate plan includes a Declaration of Intent that funds your tangible, intangible and digital assets into your trust. This document funds this property by declaring that it is your intention to transfer ownership of your untitled property into your trust. A failure to fund non-titled assets can create a substantial probate issue since many untitled assets, like equipment and farm machinery,

are very valuable. Your Declaration of Intent also authorizes your financial power of attorney and successor trustee to access your digital assets.

To facilitate the funding of your financial accounts, your estate planning binder includes several Letters of Instruction. These are sent to the applicable financial institutions to initiate the funding process. In most cases, when the institution receives a letter, they send you the necessary forms to complete the funding process. Once those forms are completed and returned, the accounts are funded into your trust. Most securities accounts are transferred using a transfer-on-death designation instead of being funded into a trust. Your retirement accounts – 401(k)s and IRAs, for example – are not funded into the name of your trust.

To simplify the real estate funding process, you are provided with deed recording packets that include all of the information, letters, forms and stamped envelopes needed to record your deeds. Funding your real estate requires signing the deed and any associated forms, attaching a check for the recording fee and any transfer taxes and then mailing the deed and any required forms to the recorder's office in the provided envelope. You should contact the recorder's office prior to mailing the deed to check for any additional requirements, fees or forms. When the recorded deed is returned, it should be placed in the appropriate section of your estate plan binder. Funding your home into your trust likely requires you to refile your property tax exemptions. You should check with the county property tax assessor to see if you need to refile. If the property is subject to a mortgage, you should contact the lender prior to recording the deed to check for additional requirements.

Financial planning services

Another key component of a comprehensive estate plan is a coordinated financial plan. Your membership includes a consultation with a fiduciary-level financial professional. Your consultation may address some or all of the following concerns.

RETIREMENT INCOME STRATEGIES

The greatest financial concern for many retirees is outliving their savings and running out of money. A number of planning strategies exist to provide both guaranteed sources of lifetime income and a hedge against inflation. Your membership includes access to the appropriate financial strategies and products to position your retirement savings to provide a lifetime income stream.

LONG-TERM CARE PLANNING

Many people will need long-term care either at home or in a facility. This type of care is very expensive, so Medicaid is often needed for nursing home care. Your membership includes both legal and financial strategies to address this need. A number of financial planning products exist to leverage your savings to cover these expenses and protect funds for your final expenses. These financial strategies can be coordinated with asset protection strategies to preserve assets if you need to qualify for Medicaid.

ESTATE EQUALIZATION

Most parents want to distribute their estate equally among their children. This can be difficult if the bulk of their estate's value is a single asset, like a farm or business. Life insurance is a common solution to equalize the inheritance of your children in these circumstances. Your financial professional can review that and other strategies to equalize your children's inheritance.



TAX PLANNING STRATEGIES INCLUDING INCOME, GIFT AND ESTATE TAXES

Taxes are a concern for many retirees. A weakness of traditional estate planning is a focus on estate taxes, which do not impact many estates. Income taxes, however, impact most estates and their beneficiaries. Your estate plan needs to address the minimization and payment of income, gift and estate taxes. A number of available strategies impact who pays what type of tax when. A number of legal documents, such as irrevocable trusts and life estate deeds, for example, impact income and gift taxes as well as provide asset protection. Another key part of tax planning is creating liquidity to pay the taxes due after your passing. Life insurance is a common solution for providing additional liquidity.

FUNERAL EXPENSES

A common member concern is to not burden their family with their final expenses. Your membership provides access to a number of solutions, such as an irrevocable funeral trust, that allow you to pre-pay for these expenses. Your estate plan binder also provides an opportunity to document your wishes for your funeral and related arrangements.



Periodic reviews with a financial professional

Estate planning is a process. Estate plans that are signed and then forgotten are unlikely to be successful because life events continue to occur. Legacy Plan understands this, which is why a periodic review with a financial professional is an integral part of your membership. Every 12 to 18 months, Legacy Plan will contact you to schedule your periodic review with a financial professional. (You can also request a review at any time.) These reviews include both your estate planning documents and coordinated financial plan. Legacy Plan's periodic reviews primarily address the following three issues:

FINANCIAL NEEDS AND FINANCIAL DATA COLLECTION

During each review, a comprehensive financial profile is completed to create an updated snapshot of your assets, income and liabilities. These profiles are used as source documents for subsequent reviews and during the estate settlement process.

FAMILY AND LIFESTYLE CHANGES

Employment and health changes, divorce and new family members impact estate plans. The planning professionals at Legacy Plan can guide you on which family and lifestyle changes require adjustment to your estate plan.

ESTATE PLAN UPDATES

During your periodic review, your estate plan is also examined to determine if it still meets your goals, needs and objectives. If you are enrolled in the Assured Care Program, you can request replacements for any of the documents in your plan that need to be revised. Your review agent will collect any necessary information for the replacement documents. The information will be forwarded to a Network Attorney who will contact you to confirm the request prior to preparing the necessary documents.

Assured Care Program

The Assured Care Program is Legacy Plan's member-only maintenance program to keep your plan updated. Its subscription fee includes three primary benefits:

- Replacement legal documents at guaranteed cost. The first three replacement documents are included in the subscription fee with the fourth and subsequent documents available for \$30 each.
- Replacement of documents if lost due to fire, flood, tornado or other acts of nature at no additional charge.
- Affidavits needed by successors in the settlement process.

This program assists our members with keeping the legal documents in their estate plan current at a known, fixed cost.



Legacy Loyalty Program

The Legacy Loyalty Program provides members with financial rewards for referring friends, family members and others to Legacy Plan. Members receive a \$100 Legacy Loyalty Rewards Visa card after their first referral enrolls in Legacy Plan. You are then eligible to receive a \$125 reward card for your second referral, a \$150 card for your third, a \$175 card for your fourth and a \$200 card for your fifth and all subsequent referrals who enroll in Legacy Plan. Your Legacy Loyalty Rewards Visa card will arrive in the mail after the delivery and acceptance of your referral's estate plan. There is no limit on the number of referrals you can make or the amount of rewards you can receive. The people you refer also receive an exclusive \$100 discount on their enrollment fee.



Consultation with surviving spouse

The loss of a spouse is a very emotional event, but it also has estate and financial planning implications. Your Legacy Plan enrollment includes the following benefits at the death of your spouse.

- Assistance of Estate Settlement Coordinator
- Meeting with a financial professional
 - ✓ Review of income needs
 - ✓ Review of planning documents
 - ✓ Beneficiary designation review
- Update of estate plan, if necessary. Most spouses name each other as their personal representative, financial agent and health care agent. Legacy Plan will facilitate the preparation of replacements for those documents including new agents. While not legally necessary, these updated documents will be simpler to use than the originals listing a deceased agent.



Estate settlement assistance

Legacy Plan members' families benefit from our estate settlement assistance services. After your passing, our Estate Settlement Coordinator will work with your designated successor trustee or personal representative to resolve the financial issues associated with your passing. A financial professional will also meet with your successor trustee to assist with claim forms and other issues associated with your financial accounts. Our estate settlement services include:

- Guidance on settlement process, including tax issues
- Assistance of Estate Settlement Coordinator
- Meeting with a financial professional
- Assistance with financial accounts and claims
- Discounted legal services for unforeseen issues

Program benefits summary

Legacy Plan membership benefits include the following:



The purpose of these benefits is to assist you with the creation and maintenance of a comprehensive estate plan that meets the needs of you and your family for years to come.

- Professional membership coordination
- Experienced estate planning attorney
- Estate planning services
- Legal documents to create a comprehensive estate plan
- Additional legal documents to address special circumstances
- Estate planning documents for other household members
- Business planning services
- Document delivery and notarization in your home
- Estate plan funding assistance
- Beneficiary designation and overall plan coordination review
- Consultation with a fiduciary-level financial professional
- Financial planning services
- Loyalty Rewards Program
- Periodic reviews with a financial professional
- Assured Care Program
- Consultation with surviving spouse
- Estate settlement assistance

LEGACY ASSURANCE PLAN IS A MEMBERS-ONLY ESTATE PLANNING SERVICES PROVIDER

At Legacy Assurance Plan, our process begins with educating you on a variety of estate and business planning issues. Our primary focus is to help guide our valued program Members through the planning process by providing them with access to the many resources necessary to help make their goals a reality. But our commitment doesn't end there, because once your plan has been established, we're not only here to help you, we'll also be here to help those you care about later.



Learn more at legacyassuranceplan.com

Call us at **844-445-3422** or email info@legacyassuranceplan.com

Legacy Plan membership provides exclusive access to a group of services, benefits, professionals and providers to assist with the creation of a complete estate plan. A complete estate plan includes legal documents, a financial plan, guidelines to successors, organization of information and periodic reviews and updates, all of which are facilitated by Legacy Plan.

Members receive access to a number of resources needed to create a complete estate plan.

The 3 primary resources are:

1. A qualified estate planning attorney.
2. The estate planning documents needed to achieve your goals and objectives.
3. A lifetime of services and benefits, including estate plan document delivery and notarization, assistance with estate plan funding, beneficiary review and designation assistance, access to a financial professional, periodic plan reviews, replacement legal documents at a nominal cost and an estate settlement consultation with survivors.

Whether your goal is protecting your family from the costs, delays, publicity, lack of control and hassles of probate, providing for a disabled child when you no longer can or keeping your business in the family, Legacy Assurance Plan can provide you with the information and resources you need to reach your family's goals.



Schedule a *free consultation*

- 1 **Open** your device's camera application
- 2 **Place** your device over the QR Code
- 3 **Tap** the link when it appears



Or visit legacyassuranceplan.com/legacy-plan-appointment/
Some devices may require turning on QR scanning or a QR scanning app

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