



THE LIFESPAN FAMILY OPERATOR'S MANUAL

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The LifeSpan Family Client Organizer™

(Operator's Manual)

- 1. How We Work Together
(Commitments to Each Other)**
- 2. Agreements**
- 3. Changing Your Plan**
- 4. Owning Your Property**
- 5. Empowered Legacy Program™**
- 6. PROActive Elder Law™**
- 7. Death Settlement™**
- 8. Empowered Inheritance Program™**
- 9. LifeSpan Planning Process™ Key Concepts Review**

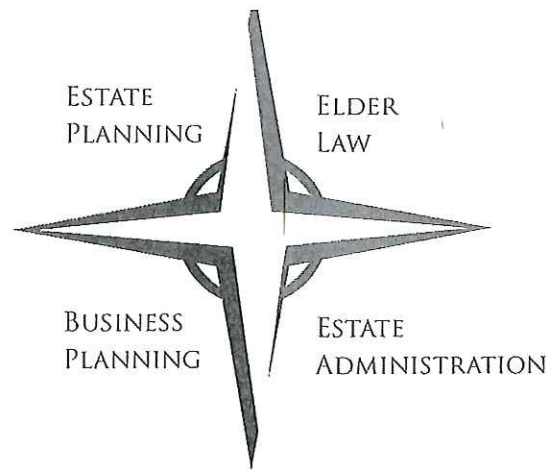


TAB 1

How We Work Together

(Commitments to Each Other)

- 1. Your Polaris Law Group Team**
- 2. Client Service Plan**
- 3. Our Ideal Year**
- 4. Commitment Clarifier™**
- 5. The Continuous Commitment Compact™**
- 6. Succession Plan Review**



POLARIS

LAW GROUP

Plans That Work! People Who Care!

Scott Stork and Raymond Chandler founded the Polaris Law Group based on a simple idea: to create Estate Plans that work for their clients and create a law firm that matches their vision.

Scott and Raymond have been close colleagues for over 10 years having met at the St. Charles County Prosecutor's office where they worked together. They kept in touch while pursuing different paths that led to the same conclusion: estate planning inside a general practice law firm did not work for them or their clients.

They realized that they shared the vision of a law firm dedicated to Estate Planning and Elder Law. This vision included being dedicated to creating personalized estate plans of the highest quality. As members of the National Network of Estate Planning Attorneys, they adopted the unique estate planning system tested over decades by attorneys throughout the country. To accomplish this, they founded Polaris Law Group in October 2017.

What sets Polaris Law Group apart is the idea that we do not merely have clients, we have a client family. Whereas most law firms are transactional and close a client's case after the documents have been drafted, Polaris Law Group creates an ongoing relationship with our clients and their family to ensure that the Polaris team is available to be a trusted resource no matter what life throws at them.

Attorney Scott M. Stork



Scott Stork decided to focus his practice in estate planning after the death of a friend. In fact, Scott spent time the day before his friend died in the hospital trying to help his friend sign his estate planning documents so that his wife and young son were protected. He saw firsthand the dangers of not planning in advance, and the difficulty that the families faced because of it. It became his passion to help people not make the same mistakes.

Scott also knew that the traditional way most attorneys practice estate planning doesn't work. Too often, attorneys just "create documents", leaving clients confused and thinking that everything is done. Most attorneys don't take the extra step to educate their clients, help them identify and clarify their goals, and then leave the client solely responsible for all of the extra necessary work that must be completed to make their plan work correctly.

Scott Stork has been practicing law since 2002. Originally from Nebraska, he graduated from undergrad with an education degree, and taught high school prior to law school. He practiced law in Virginia from 2002 until late 2005, when he and his wife moved to St. Louis. Scott was a prosecutor in Virginia and St. Charles County until 2011, trying many complex jury trials. He went into private practice with a general practice firm at the end of 2011, where he continued working as a trial attorney.

With his background as a teacher, Scott is adept at helping to educate clients about what estate planning really is, how it can help them and their families, and how the client, Polaris Law Group, and their trusted advisors can work together to accomplish their goals. His background as a trial attorney and litigator also allows him to see the end result of not planning properly. Too often this will lead to large family fights and families who end up in court, spending tens of thousands of dollars on attorney's fees. In fact, Scott advocates that his clients make sure that planning is often times a "family project". One of the tenants of Polaris Law Group is that we want to make sure our clients have family meetings after they create their plans, and that their family and trusted helpers are trained so that in the event the client becomes disabled or dies, the family knows what to do and who to call.

Today, Scott focuses his practice solely in the areas of Estate Planning, Elder Law, Business Law and Probate and Estate Administration. He is also a municipal judge in O'Fallon, Missouri and Dardenne Prairie, Missouri. You will also find him regularly sitting as the second municipal judge in the City of St. Charles. Scott is active in the community. He is a board member of Youth In Need and a member of the St. Charles Rotary Club. Scott lives in St. Charles with his wife, LeAnna, his son and daughter.

Attorney Raymond F. Chandler

Raymond Chandler turned his focus to estate planning after having seen his own extended family become involved in nasty fight over property upon the death of a loved one. He witnessed firsthand a family being torn apart simply because of a lack of planning ahead. He has made it his goal to educate families on the importance of estate planning, especially to avoid family fights after a loved one dies.

Raymond has always preferred acting as a "Counselor at Law" versus an "Attorney at Law". He feels it is his role to take the complexities of the law and explain them in easy to understand terms (in plain English) using analogies and stories to help his clients and their family realize all the options and decisions they are facing. Explaining the documents he uses to create a robust estate plan so the family understands them is the most important aspect of his work.



Raymond's background as a trial attorney, both in private practice and at the prosecutor's office, has shown him the result when proper planning is not done ahead of time. It results in outcomes that neither party is fully happy with. Both sides end up spending more time and money on attorney fees and court fees than ever would be spent on planning up front. Having this background as a litigator and trial attorney, Raymond can look ahead at the issues that lead to long drawn out courtroom fights and address those ahead of time, saving his clients time, money, and hassle.

Raymond Chandler has been practicing law since 2005 after receiving his law degree from St. Louis University School of Law. He first started his legal career as an assistant prosecuting attorney in Cole County Missouri, home of Missouri's capital Jefferson City. After moving to the Prosecuting Attorney's office in St. Charles county he went into private practice with a general practice firm and handled nationwide litigation cases.

Today, in order to help clients avoid the tragedy that his family has gone through, Raymond focuses his legal practice solely in the areas of Estate Planning, Elder Law, Business Formation, and Probate and Estate Administration.

Outside of the office, Raymond spends most of his time with his wife and daughter. He can be found checking out all the swing sets at the local parks with his daughter or taking yet another trip to the hardware store to get that once piece missing from the latest home DIY project he is working on. On the nicer weekends he and his family will be found in their camper at a campsite enjoying the weather.

Jayne Crews – Funding and Settlement Coordinator

Jayne attended St. Louis Community College where she studied Accounting. Her background includes 30 years of legal experience with the last two and a half years being focused on estate planning and trust funding/settlement. She enjoys working directly with our client families making sure their assets are correctly funded into their trusts.

She has been married to her high school sweetheart, Tom, for 40 years. She has three children: Joshua 38, Jeremy 36, and Beth 31. She has three grandchildren: Brooklin 12, Aubrey 11, and Colt 7 months. She also has two dogs: Eva a Border Collie and Harley a Rottweiler. In her free time, she enjoys spending time with her family and friends, playing with her dogs, watching old black and white movies and traveling. She has traveled to Maui, Oahu, Cancun, England, and Scotland. She resides in St. Peters, Missouri.

Abby Vaughan – Client Services Coordinator

Abby was born and raised in the city of Saint Peters where she began her legal career helping with Bankruptcy filings. She then shifted her focus to Estate Planning after witnessing first hand the effects that poor planning can have on a family. She takes pride in assisting clients transition into a structure plan that will ensure their needs are being met.

Abby has also received her real estate license in 2013 after attending The Coldwell Banker Gundaker School of Real Estate. From there she went on to pursue Real Estate while taking business administration courses at St. Charles Community College.

While away from work, Abby's favorite pastimes include spending lazy afternoons with her family at their house on the lake, cheering on the Blues downtown, and excessively pampering her spoiled cat, Layla.

CLIENT SERVICE PLAN

The IDEAL WEEK™

("A Standardized Approach for Individualized, Focused Service")

We pursue a concept known as the "Ideal Week" in order to better serve your needs through highly focused and targeted effort. Briefly, the Ideal Week involves implementing specifically scheduled planning and meeting time on a regular basis to address particular client service and firm planning needs.

During these times, all or part of the law firm service team will be unavailable by phone. In order to assure continued responsiveness, the phone message service will be regularly checked, and you will also have access to all firm team members through e-mail. As always, clear and "easy" questions will be answered immediately with a return call from the appropriate team member. Questions and concerns that involve legal issues will be handled on a scheduled teleconference or in-person appointment basis. Occasionally, we will also require a no charge teleconference to address service or relationship issues initiated by *either* the client or the firm.

The areas we will target include Legal Support (amendments and document preparation), Settlement (asset transfer, tax preparation and advice following client death or disability), Funding (asset transfer, both upon the initial formation of the estate plan and on an as-needed basis thereafter). In addition, we are emphasizing the need for better organization and coordination among the various service tasks within the firm.

Finally, we are scheduling standard firm office hours, as well as regular planned time off. Time off includes business retreat time (once per quarter), as well as personal vacation time. We believe it is essential that our professional service team be fresh and focused, and that you are best served by knowing exactly what to expect in terms of access for assistance you require in implementing your planning.



Polaris Law Group – IDEAL YEAR

Month	Law Firm	Client
January	<ul style="list-style-type: none"> · Updating of Asset Review Report · Legal Study/Research 	<ul style="list-style-type: none"> · Register for Reunion · Update Asset Review Report · Renewal due 1/31
February	<ul style="list-style-type: none"> · Reunion Prep · CAC Meeting 	<ul style="list-style-type: none"> · Updating Asset Review Report
March	<ul style="list-style-type: none"> · Conduct Reunion · DocuBank renewal 	<ul style="list-style-type: none"> · Attend Reunion
April	<ul style="list-style-type: none"> · Conduct Reunion · DCS renewal · Collegium Attendance 	<ul style="list-style-type: none"> · Attend Reunion
May	<ul style="list-style-type: none"> · Conduct Reunion 	<ul style="list-style-type: none"> · Attend Reunion
June	<ul style="list-style-type: none"> · Finalize Legal Changes · Mail EPRW · LifeSpan National Meeting 	
July	<ul style="list-style-type: none"> · EIP Reunion / CUP 	<ul style="list-style-type: none"> · Update & Return EPRW · Attend CUP
August	<ul style="list-style-type: none"> · Conduct CUP 	<ul style="list-style-type: none"> · Attend CUP
September	<ul style="list-style-type: none"> · Conduct CUP 	<ul style="list-style-type: none"> · Attend CUP
October	<ul style="list-style-type: none"> · Conduct CUP (Special Delivery) · Collegium Attendance 	<ul style="list-style-type: none"> · Attend CUP (Special Delivery)
November	<ul style="list-style-type: none"> · Settlement System Review · Wealth Reception Planning Review 	<ul style="list-style-type: none"> · Wealth Creation & Reception Activities
December	<ul style="list-style-type: none"> · Retreats · Year End Mailing 	<ul style="list-style-type: none"> · Wealth Creation & Reception Activities

The Commitment Clarifier™

*For those who
care enough to:*

- Participate in Planning
- Share Information Fully
- Involve Trusted Advisors
- Engage Helpers & Loved Ones in Education
- Communicate Timely
- Respect Our Time
- Honor, Respect & Appreciate Our Relationship

*We care
enough to:*

- Listen Actively
- Communicate Understandably
- Provide Personal Counseling
- Provide Timely, Friendly Service
- Maintain Technical Legal Excellence
- Be There for You & Your Loved Ones
- Empower your Legacy
- Respect Your Time
- Honor, Respect & Appreciate Our Relationship

“A Mutually Unreasonable Commitment to Co-Creating Plans That Work”

THE CONTINUOUS COMMITMENT COMPACT™

No Additional Charge for:

- Phone Calls
- Email
- Copies
- “Word Processing” Amendments (Use EPRW)
- Red Check Review™ and In-State Deeds
- Group Estate Plan Updates
 - Annual Family Reunion™
 - Client Update Program™
- Continuing Education:
 - LifeSpan Learning Solution Programs™
 - Family Education/Nuts ‘n Bolts
- DocuBank® Membership
 - 24/7/365 Access to Advance Directives
- Personalized Plan Assistance
 - Personal Property (Special Stuff) Memorandum
 - Healthcare Letter of Instruction & Hypothetical Scenario Analysis
- As authorized or requested, communicating and coordinating with your Advisors & Helpers

SUCCESSION PLAN REVIEW

**(What Happens if Something Happens to
Polaris?)**

- **NEW! Built in Successor Attorneys:
Scott for Raymond
Raymond for Scott**

- **Support Resources:**
 - **Jayne Crews, Funding Coordinator**
 - **NNEPA Attorneys Across the
Country – www.NNEPA.com**



TAB 2

Agreements

- 1. Investment Summary**
- 2. LifeSpan™ Legal Services Agreement**
- 3. Client Commitments**
- 4. Law Firm Commitments**

CLIENT COMMITMENTS

I understand that Polaris Law Group, LLC will need my assistance in implementing my estate plan. In order to better ensure that my plan works, I make the following commitments:

I will notify the firm of any changes in my family circumstances as they may arise from time to time. I specifically acknowledge the importance of proactive contact with the firm regarding my own health situation.

I will provide assistance in the initial funding of assets to my revocable living trust and I will work *with* the firm to maintain the funding of my trust over my lifetime to ensure my estate avoids probate and that my personal instructions control my assets.

I will ensure my "helpers" are proactively prepared through attendance of a Nuts 'n Bolts I program within 12 months of the date of these Commitments. I will also strive to have a majority of my inheritors attend suggested education programs. I understand that my "helpers" and inheritors may attend either a live or pre-recorded educational event.

I will promptly register for and attend an Annual Family Reunion™ each year and my assigned Client Update Program™ as scheduled. I understand that if in-person attendance is not possible, I will make alternate arrangements (such as a Personal Counselling Review™ or the firm's Special Delivery System™).

I will update my list of financial assets (Asset Review Report™) each year.

I will complete and return my Estate Planning Review Worksheet™ ("EPRW") by the publicized deadline prior to my Client Update Program™ and I will use the EPRW for all amendments between Client Update Programs™.

I understand and acknowledge that my questions are important. I commit to write, call, or e-mail the firm with any questions I may have.

I understand that if I do not meet my commitments I may no longer be eligible to maintain my enrollment in the LifeSpan Legal Services™ program, and the reduced settlement fee offered to LifeSpan Legal Services™ participants will not be available.

LAW FIRM COMMITMENTS

We understand that you, our client, will need the assistance of our entire service team in implementing your estate plan and for the year 2018, we each make the following commitments:

We commit to prepare your documents in a timely manner and will deliver your Trust and Ancillary documents within 30 days of your Counselling & Design Meeting.

We commit to full funding of your trust within 120 days of your Funding Forum™ provided you and your asset holders assist us in a timely manner.

We commit to return Red Check™ information within 30 days and Advanced Red Check™ information within 60 days in order to provide you with assurance that your plan is properly funded.

We commit to completing amendments to your estate plan within 30 days of final agreement on the assignment (60 days with respect to amendments requested through a group meeting process). We further commit to return word-processed customization checklists within 30 days.

We commit to provide opportunities each year to educate you and your family members, other trust helpers and inheritors in order to increase their understanding of your planning. We further commit to conduct thorough Family Counseling Sessions™ with you and your family members.

We will work with your other professional advisors as you approve to ensure that your estate plan is properly structured to implement your goals and objectives.

We commit to return phone calls and emails to address your questions and concerns or to inform you of a need for a phone appointment within 48 hours of your initial contact with us.

We understand and acknowledge that your questions are important. We commit to take the necessary steps to ensure your questions are answered.



TAB 3

Changing Your Plan

- 1. Review of Changing Your Plan**
- 2. LifeSpan Amendment ProcessTM**
- 3. Trust Protector ProcessTM**
- 4. LifeSpan Personal Counseling Review ProcessTM**
- 5. LifeSpan Advanced Personal Counseling ProcessTM**

CHANGING YOUR PLAN

There are several ways to change the terms of your estate plan.

During Your Lifetime

I. Restatement of Trust (Amends Trust for small or large changes)

This is the most common way to keep your plan current. Every two years you will attend a Client Update Program™ (CUP) to update your documents from a legal perspective. This small group session is attended by clients grouped by similar planning situations. In mid-summer you receive a mailing from us containing your current Estate Planning Review Report™ (EPRW) for review. If you have any changes on the personal side, they are forwarded to us by the announced deadline date. We then combine your personal changes, if any, so that you may sign a completely new document. (Remember, the original date does not change so that there is no effect upon the funding of your assets into your trust.) You will return the white copy to us with your changes. You will receive an updated EPRW on Ivory paper for filing in your Operator's Manual. At the CUP meeting you will receive an EPRW stamped "copy" so that you may compare the changes you requested to the new document. The new "restated" document replaces the previous version in its entirety.

After Your Disability

I. Trust Protector

Should you be declared disabled by the panel appointed under terms of your custom-designed disability "test", a trust protector may be appointed to keep your trust current with changing laws and personal circumstances. A protector is an independent third party appointed by your spouse, trustee or beneficiaries to adjust your trust.

The trust protector's power to amend is limited to implementing your intent. Our policy designed to support your intent is to have you regularly sign a Memorandum of Intent to the Trust Protector.

Most uses of the trust protector are what we call "internal." These are limited to legal changes regularly provided to you at Client Update Programs™. At your direction, we will have your helpers bring your books to the CUP just as you have over the years. Upon appointment, we will provide the changes needed as part of your annual LifeSpan Legal Services™ membership.

An "outside" trust protector is sometimes needed. Examples of this would be changes which may be examined by an outside party (court, IRS, etc.). In these cases, our firm remains available to address questions regarding your intent. An outside party serves as the trust protector. Where appropriate, our firm assists in recommending this party, as well as doing our best to limit fees necessary for such service.

After Your Death

I. Powers of Appointment (“The Hit Parade” Power)

A power of appointment is granted by the maker of a trust to a beneficiary under the trust. The powers of appointment we use are called testamentary powers of appointment, and thus take effect on the death of the beneficiary. They allow the beneficiary to direct property upon their own later death. Powers come in two flavors, general and limited. A general power allows the beneficiary to direct the property anywhere, while limited powers are more restrictive in order to provide the original trustmaker more control over the ultimate distribution of property. The most common example of the limited power in our plans provides beneficiaries with the ability to direct property remaining in their trust to descendants only, thus providing “bloodline” protection.

Many of our married clients grant a power of appointment to their spouse. In this way, as long as one member of the couple survives, the original trustmakers can control distribution of the assets they’ve built up over their lifetime. Often these are limited powers favoring “bloodline” planning.

Both married and single clients leaving assets in trust for their later beneficiaries routinely grant powers of appointment to those beneficiaries. Sometimes they leave complete control. Sometimes they provide powers limited to “bloodline” distribution.

Powers of appointment are implemented (“exercised”) by the beneficiary stating in their own Will or Trust how the property the power controls is to be distributed.

II. Trust Protector

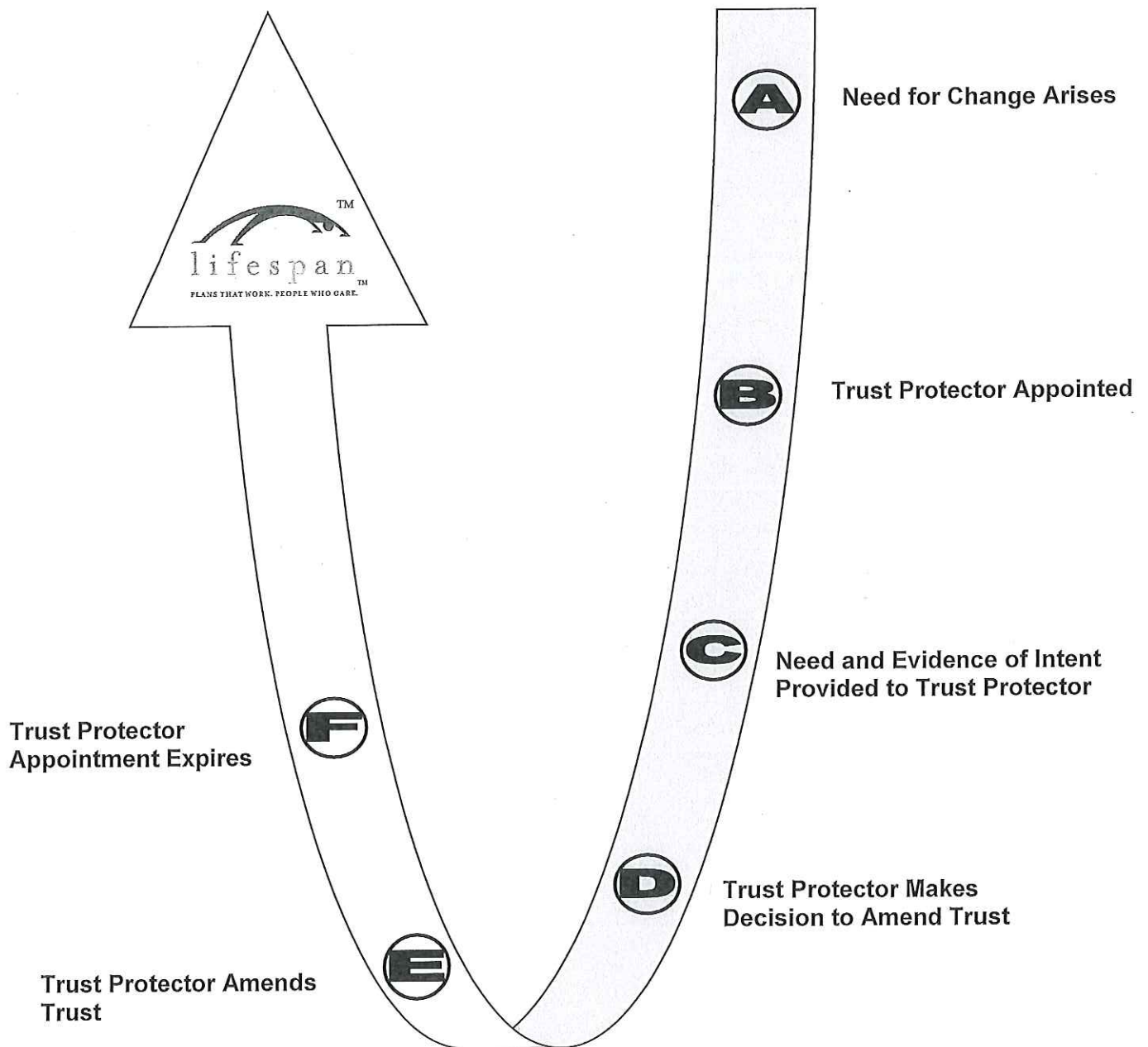
Just as in disability circumstances, a trust protector may be appointed to change the terms of your trust after your death. Again, changes made must be consistent with your intent.

III. Decanting (“Old Wine in a New Skin”)

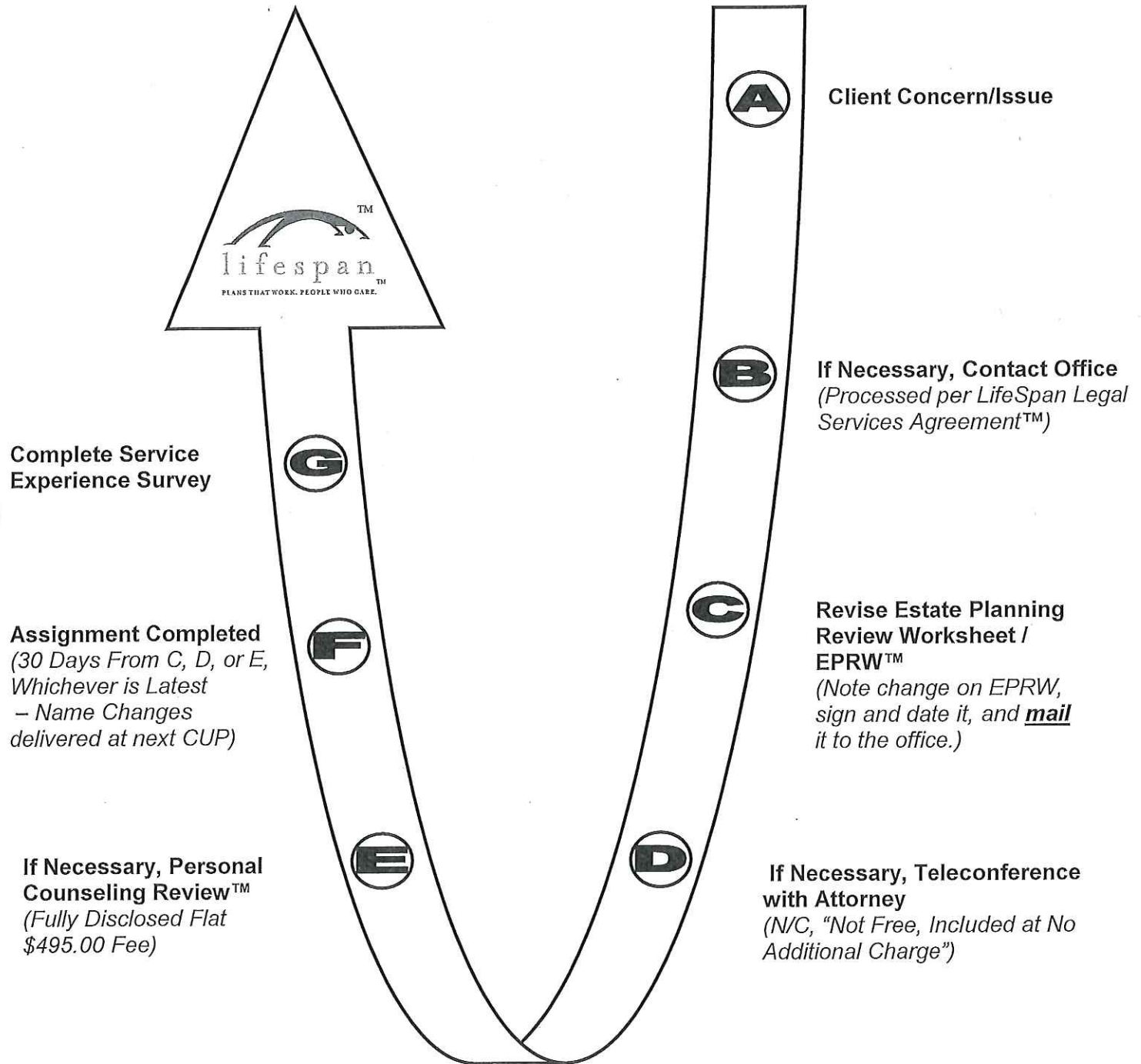
There are circumstances where older irrevocable documents prepared by us or others need to be changed. Often these older trusts do not contain trust protector terms. In these situations, state law provides that certain changes may be made by your trustee through the creation of a new trust and transfer of the assets of the old trust to the new one.

Decanting is particularly helpful when coordinating inheritance (wealth reception) for yourself or your beneficiaries directed by documents provided by others.

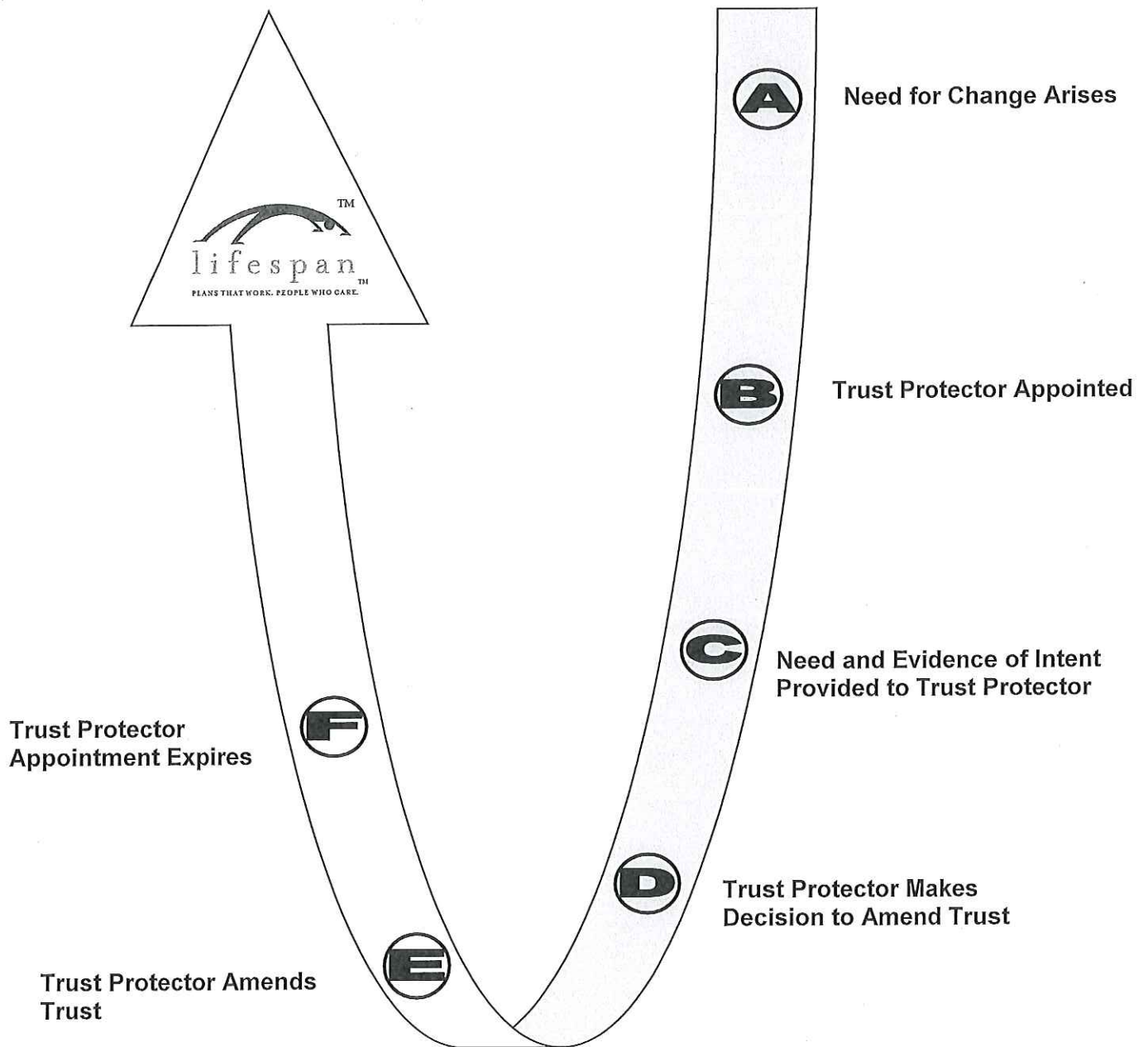
LifeSpan Trust Protector Process™



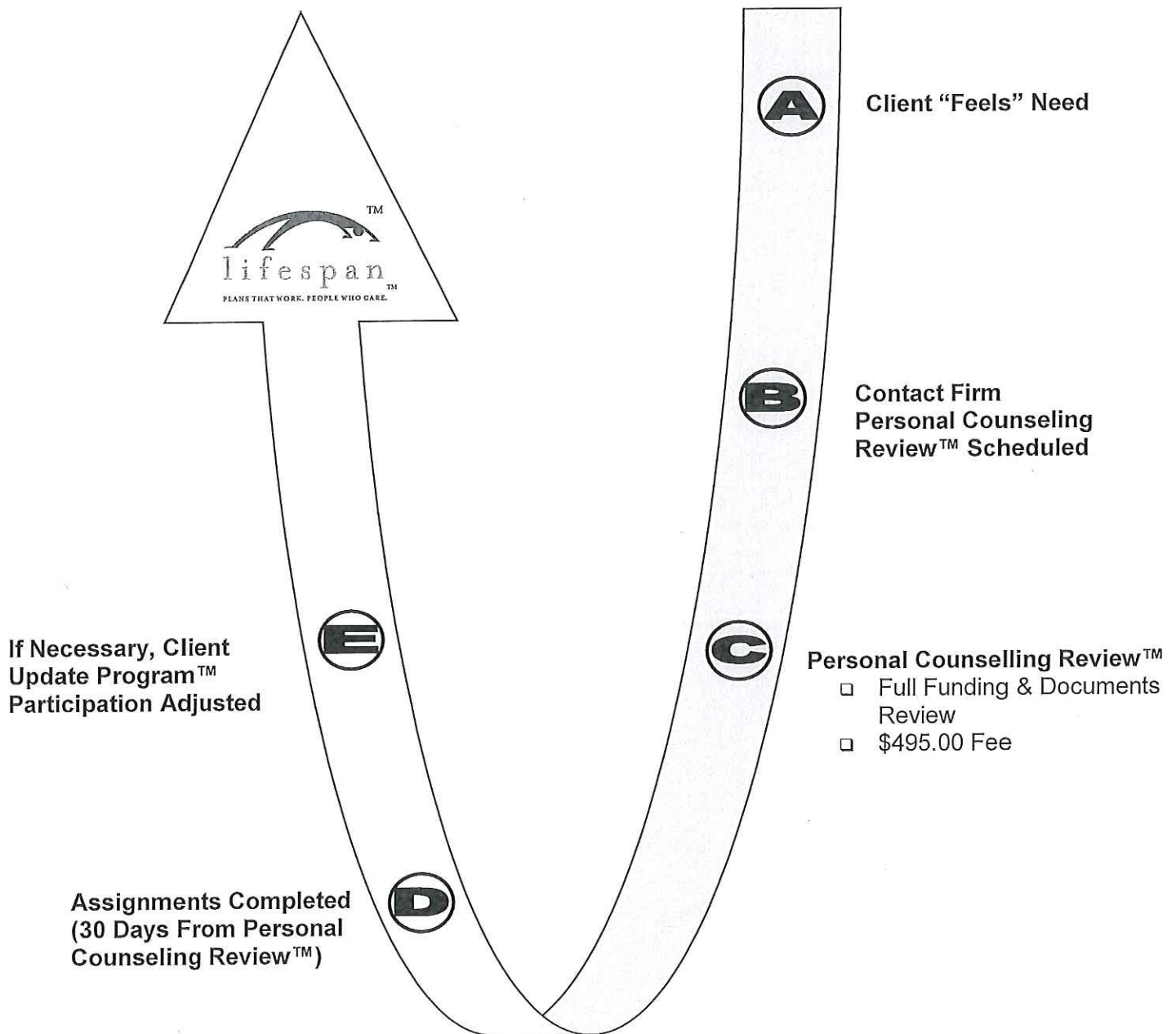
LifeSpan Amendment Process™



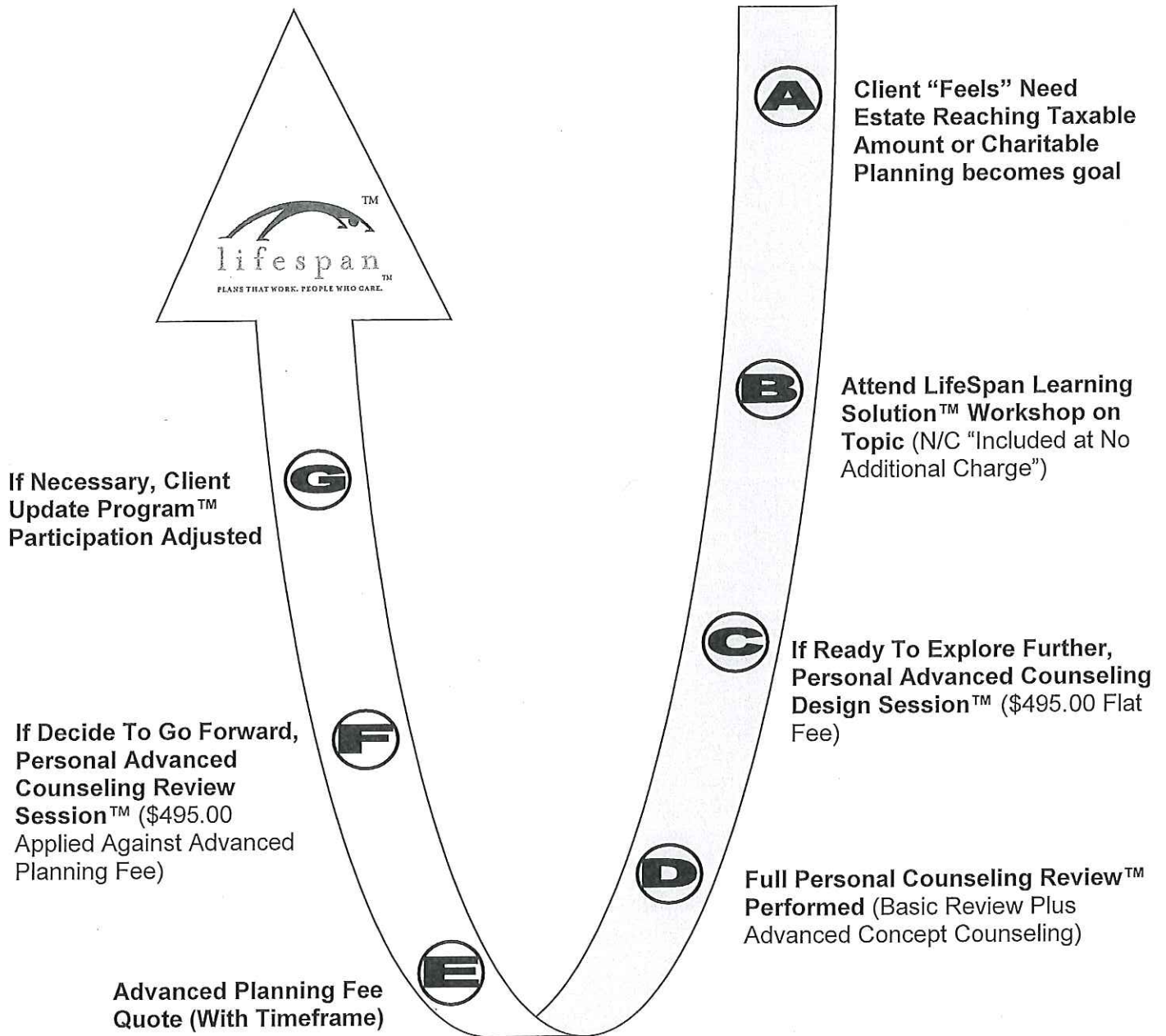
LifeSpan Trust Protector Process™

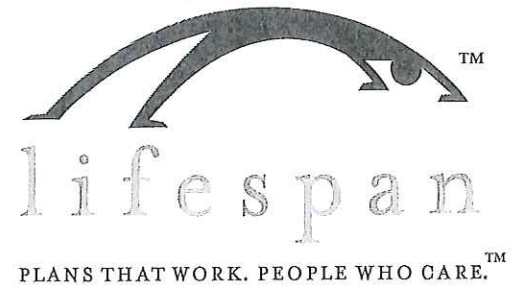


LifeSpan Personal Counseling Review Process™



LifeSpan Advanced Personal Counseling Review Process™



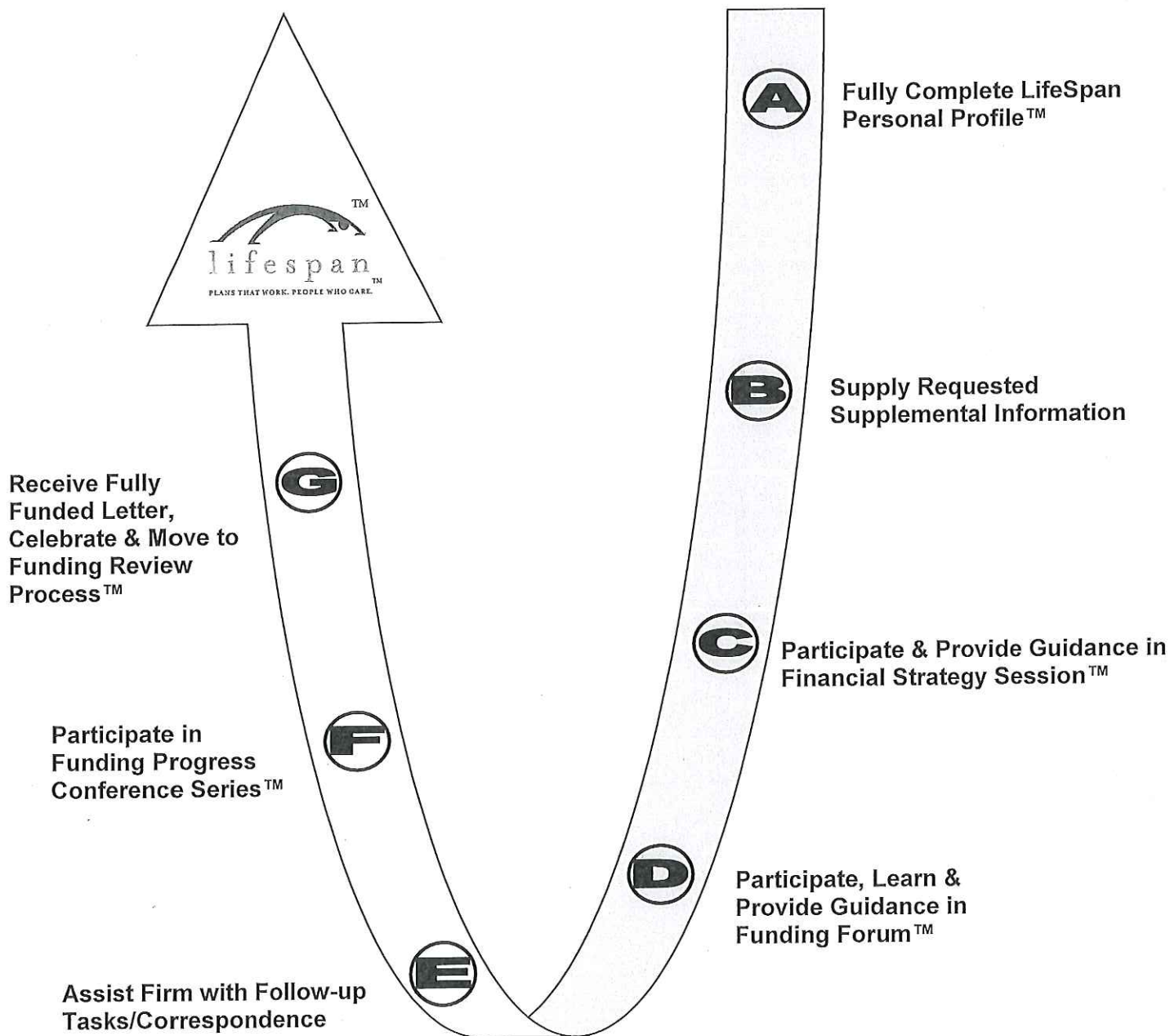


TAB 4

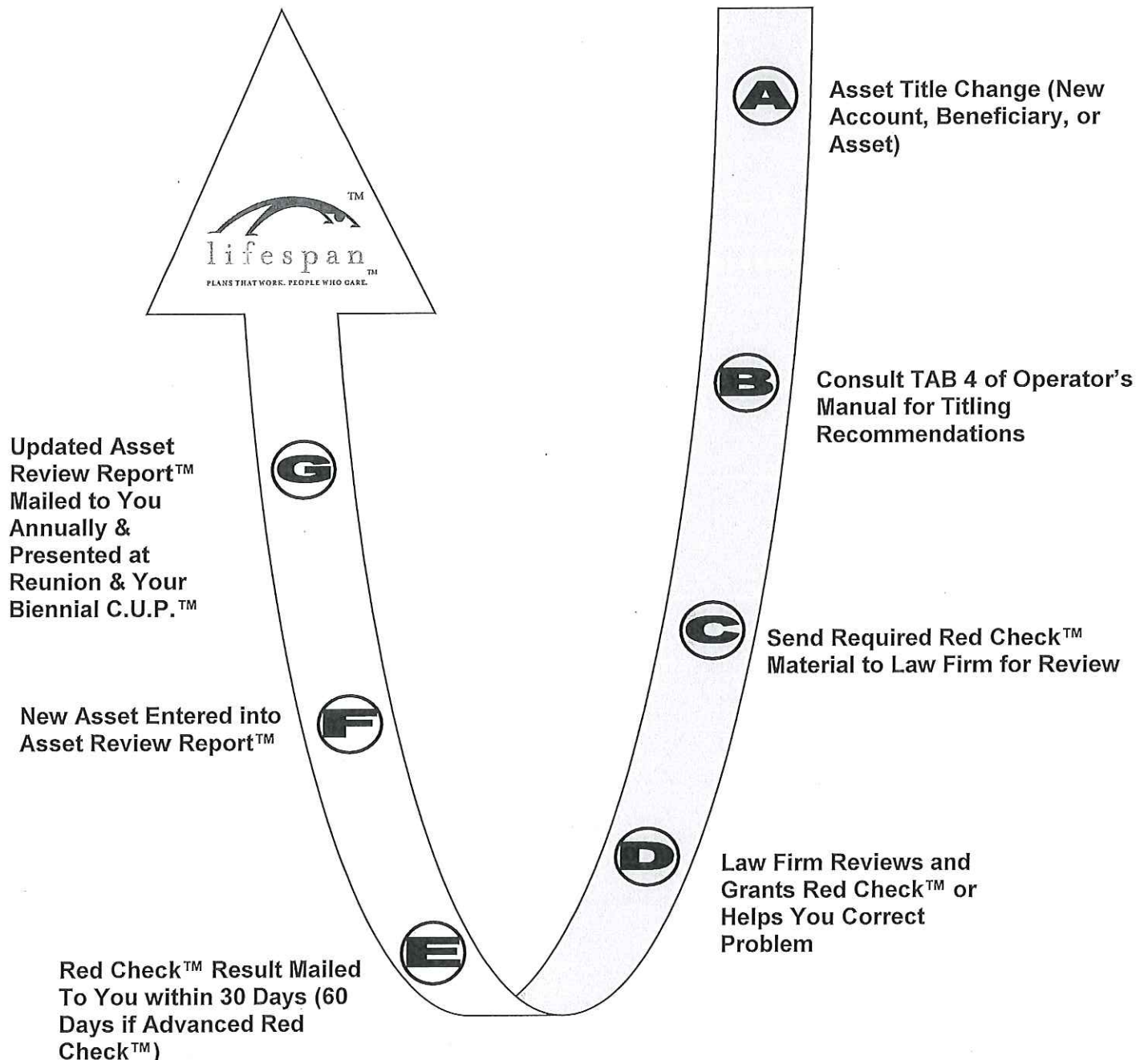
Owning Your Property

- 1. Initial Funding Process™**
- 2. Funding Review Process™**
- 3. Sample Red Check Review™ Letters**
- 4. Red Asterisk™ Memo**
- 5. Red Check Review™ Requirements**
- 6. Beneficiary Designation Memo**
- 7. Standard Funding Recommendations**
- 8. Funding Newly Acquired Assets**

Initial Trust Funding Process™



Funding Review Process™



SAMPLE LETTER

Dear Client:

Thank you for forwarding your transfer paperwork to us for review. As you know, your trust cannot control property unless title is transferred to it.

You'll find attached the paperwork I've reviewed. A Red Check indicates that the asset has been properly transferred into trust name, and a Red Check/Asterisk indicates there is no other action recommended regarding title transfers supervised by others.

Please remember copies of your transfer paperwork are to be filed behind the **TRUST TRANSFER DOCUMENTS** tab of your Living Trust Portfolio. Also, please recall the importance of keeping your list of trust assets accurate and up-to-date. Your list should be the **first** item behind the **TRUST TRANSFER DOCUMENTS** tab. You will be able to compare your records with ours when we forward an updated Asset Review Report™ prior to your next group meeting.

Thanks again for keeping us informed of your funding progress. Let us know if you have further questions or concerns. Thank you for allowing us to continue to earn your trust.

Very truly yours,

Jayne Crews
Funding Coordinator

SAMPLE LETTER

Dear Client:

Thank you forwarding paperwork for my review. As you know, your trust cannot control property unless title is correctly transferred to it. Some or all of the paperwork you forwarded could not receive a Red Check or Red Asterisk. I've checked the appropriate box below indicating the concern and what action will be taken to address the funding issue involved.

☐ The Red Check or Red Asterisk on your paperwork indicates the asset was properly transferred. Please file the paperwork behind the "Trust Transfer Documents" ("Blue Dot") tab in your Estate Planning Portfolio.

IRA Issues

An IRA requires an appropriate primary and contingent beneficiary.

☐ **The paperwork you forwarded does not contain beneficiary information.** We've enclosed a transfer letter reflecting how the correct beneficiary designation should read. Please sign the letter and return to us in the envelope provided. We will forward the letter to the financial institution involved. Be on the lookout for a funding verification form that will come to you from us for filing. If a verification form is sent to you by the company, please forward it to us for normal Red Check Review TM.

☐ **The paperwork you've provided contains only a primary beneficiary and not a contingent.** The enclosed transfer letter will correct this situation. Please sign the letter and return it to us in the envelope provided. We will forward the letter to the financial institution involved. Be on the lookout for a funding verification form that will come to you from us for filing. If a verification form is sent to you by the company, please forward it to us for normal Red Check Review TM.

☐ **The order of beneficiaries designated is incorrect.** Please sign the letter and return to us in the envelope provided. We will forward the letter to the financial institution involved. Be on the lookout for a funding verification form that will come to you from us for filing. If a verification form is sent to you by the company, please forward it to us for normal Red Check Review TM.

Annuity Issues

To evaluate an annuity situation, we must have both the beneficiary designation and a **copy** of the annuity contract (no originals, please!).

☐ **We do not have a copy of your annuity contract.** Please forward a copy of your annuity contract for review.

☐ **You provided us with beneficiary information, but not with a copy of the annuity contract.** I've granted a "temporary" Red Check for your annuity. Please forward a copy of your annuity contract to us at your earliest convenience so I can determine if I need to advise you to take further action.

☐ **The paperwork you forwarded does not contain beneficiary information.** If you have forwarded us a copy of the contract, we have prepared a transfer letter to verify the beneficiary status. Please sign the letter and return to us in the envelope provided. We will forward the letter to the financial institution involved. Be on the lookout for a funding verification form that will come to you from us for filing. If a verification form is sent to you by the company, please forward it to us for normal Red Check Review TM.

☐ **The paperwork you've provided contains only a primary beneficiary and not a contingent.** The enclosed transfer letter will correct this situation. Please sign the letter and return it to us in the envelope provided. We will forward the letter to the financial institution involved. Be on the lookout for a funding verification form that will come to you from us for filing. If a verification form is sent to you by the company, please forward it to us for normal Red Check Review TM.

☐ **The order of beneficiaries designated is incorrect.** Please sign the letter and return to us in the envelope provided. We will forward the letter to the financial institution involved. Be on the lookout for a funding verification form that will come to you from us for filing. If a verification form is sent to you by the company, please forward it to us for normal Red Check Review TM.

☐ **The annuity ownership is incorrect.** Please sign the letter and return to us in the envelope provided. We will forward the letter to the financial institution involved. Be on the lookout for a funding verification form that will come to you from us for filing. If a verification form is sent to you by the company, please forward it to us for normal Red Check Review TM.

Investment Account Issues

☐ You have provided us with trade confirmations for transactions conducted **within** a brokerage account. A Red Check is necessary only when the account title changes, not for every transaction within it. We do not need trade confirmation information and, in fact, it often causes confusion! Thanks for trying so hard to keep everything properly funded, but please do not forward trade confirmations.

☐ **Other Issues**

Very truly yours,

Jayne Crews
Funding Coordinator

MEMORANDUM

TO: Client

FROM: Polaris Law Group

RE: THE RED CHECK vs THE RED ASTERISK

Over the years many of our clients have raised questions regarding their Asset Review Reports™ as to “why don’t I have a Red Check™ on this asset?” Recently we decided to add a new indication to let you know that you had done everything necessary to facilitate transfer to your trust.

For reasons that usually involve the law firm’s liability, we are unable to provide a Red Check™ on various assets because to do so would imply that we had “approved” the transaction. In these instances, however, we also do not mean to imply that there’s anything wrong with how the asset has been handled.

A Red Asterisk™ lets you know that we have everything we need in your file. You will find a Red Check™, a Red Asterisk™ or nothing at all in the left-hand column of your Asset Review Report™. There’s no need to worry unless you see *nothing at all* in the left-hand column—then you’ll need to spring into action to get that asset transferred!!

The need for the Red Asterisk™ comes up in consistent situations. Two of the most common funding questions that sometimes confuse and even frustrate our clients have to do with our policy regarding review of the work of other attorneys. In these situations, a Red Asterisk™ is provided rather than a Red Check™. The first involves out-of-state deeds, and the other involves legal work performed for our clients by other in-state attorneys. Here is a brief explanation of each situation. We hope and expect this will clarify for you why we can’t provide a Red Check™ in those cases.

Out-of-State Deeds

We are licensed to practice law only in Missouri. When a client acquires real estate in other states, our policy is to assist them in finding local counsel to help with the transfer of the property into trust.

We take this position because (1) we are not licensed to practice in the other state, and (2) because real estate laws with regard to property tax deductions and exemptions are quite complicated regarding the impact of transferring property into trust.

The local attorney is hired directly by our client to perform the real estate transfer. All fees are payable to the local counsel. They are the experts on local real estate law.

When we "Red Check" material you've sent us for review, an argument can be made that we are responsible for the result of the transfer. In the case of out-of-state deeds, we are specifically not in a position to state an opinion or accept liability for the transaction.

What we will do is note your file, and add the real estate to your Asset Detail Report in FundingPro. We will indicate that you've done everything you need to do to properly transfer the property by providing you with a Red Asterisk™.

Work Performed by Other In-State Attorneys

We are sometimes asked to review legal transactions that involve work performed by other in-state attorneys. Examples are transfers of real estate into trust, and transfers of business interests into trust. In the case of real estate transfers, the other attorney has the responsibility to assure that correct title has been transferred. If you wish us to prepare the deeds for you, we will normally do so at no additional charge. Should we work together, however, you would provide us with all necessary detail to perform the transaction.

When you hire other counsel, they have the detail. Normally clients forward to us only the final result, without any accompanying detail. As a result, the "Red Check" request amounts to a plea for us to either "rubber stamp" the transaction, and take over the liability for the work done by someone else, or to retrace all the steps already performed by someone else. Neither makes any sense to us, so we do not review in-state deeds prepared by other attorneys.

What we will do is note your file, and add the real estate to your Asset Detail Report in FundingPro. As we take note of the transfer, we will certainly let you know if we find anything amiss, and will advise you to contact the other in-state attorney regarding our concerns. We will indicate that you've done everything you need to do to properly transfer the property by providing you with a Red Asterisk™.

Similarly, in a business transaction we typically do not have access to all the information necessary to "bless" a transfer overseen by another in-state attorney. Again, to do so amounts to a plea for us to either "rubber stamp" the entire transaction without full information (and therefore assume potential liability for the work done by someone else), or to retrace all the steps already performed by someone else. Neither makes any sense to us, so we will not review another attorney's work in that instance as well.

What we will do is note your file, and add the business interest involved to your Asset Detail Report in FundingPro. As we take note of the transfer, we will certainly let you know if we find anything amiss, and will advise you to contact the other in-state attorney regarding our concerns. We will indicate that you've done everything you need to do to properly transfer the property by providing you with a Red Asterisk™.

Summary

We hope our new Red Asterisk™ system will provide you with increased comfort regarding your funding efforts. Let us know if you have further questions or concerns regarding these planning situations.

Red Check ReviewTM Requirements

Type of Asset	Owner	Beneficiary	Transfer Paperwork Acceptable
Bank Accounts	Living Trust	N/A	Signature card or recent account statement
Credit Union Accounts	Living Trust	POD (survivorship) Living Trust	Signature card or recent account statement
Investment accounts	Living Trust	N/A	Copy of recent statement
Individual Stocks	Living Trust	N/A	Copy of certificate or account statement
Individual Bonds	Living Trust	N/A	Copy of bond or account statement
Treasury Direct Accounts	Living Trust	N/A	Copy of account statement
Vehicles	Individual	TOD (survivorship) Living Trust	Copy of vehicle title or current registration
Recreational Vehicles (watercraft etc.)	Living Trust	N/A	Copy of vehicle title or current registration
Personal Residence (individual)	Living Trust	N/A	Recorded deed (for matrimonial property)
Homeowners/Auto Insurance	Individual	Living Trust as additional insured	Company letterhead or statement
Household "Stuff"	Living Trust	N/A	Assignment
Traditional Individual Retirement Accounts (or qualified IRA annuities)	Individual	Primary: Living Trust Contingent: Spouse if married, otherwise individual beneficiaries	Company letterhead or statement <i>showing beneficiary designation</i>
Roth IRA	Individual	Married: Spouse Primary; Trust Contingent Single: Trust Primary; Individual Beneficiaries Contingent	Company letterhead or statement <i>showing beneficiary designation</i>
Retirement Plans at Work (401(k)/Profit Sharing/403(b))	Individual	Primary: Living Trust Contingent: Spouse if married, otherwise individual beneficiary	Company letterhead or statement <i>showing beneficiary designation</i>
Life Insurance Policies	Insured's Living Trust	Primary: Insured's Living Trust Contingent: Spouse if married, otherwise individual beneficiary	Company letterhead or statement <i>showing beneficiary designation</i>
2 nd to Die Life Policies	ILIT	ILIT	Company letterhead or statement <i>showing beneficiary designation</i>

Red Check Review™ Requirements

<u>Type of Asset</u>	<u>Owner</u>	<u>Beneficiary</u>	<u>Transfer Paperwork Acceptable</u>
Annuities (non-qualified)	Individual	Married: Spouse Primary; Trust Contingent Single: Trust Primary; Individual Beneficiaries Contingent	Company letterhead or statement <i>showing beneficiary designation</i>
Real Estate	Living Trust	N/A	Copy of filed deed
Monies Owed Client	Living Trust	N/A	Copy of note or assignment of note
Corporate Interests	Living Trust if permitted	POD To Living Trust, if necessary	Copy of certificate
Sole Proprietorship	Living Trust	N/A	Assignment
Partnership	Living Trust	N/A	Copy of ownership documents, assignment
LLC Interests	Living Trust if permitted	POD to Living Trust if necessary	Copy of ownership documents
Oil, Gas & Mineral Interests	Living Trust	N/A	Copy of assignment
Safe Deposit Boxes	Individual/Joint	N/A	Contents by Assignment
Disability Insurance	Living Trust	Living Trust	Company letterhead or statement <i>showing beneficiary designation</i>
Long Term Care Insurance	Living Trust	Living Trust	Company letterhead or statement <i>showing beneficiary designation</i>
Travel/Accident Death/Cancer/Employer Paid Ins.	Usually transfer not permitted	Living Trust	Company letterhead or statement <i>showing beneficiary designation</i>
Minor children's Accounts	Custodial UTMA, (use child's SSN)	Child's estate by law	Company letterhead or statement
529 Plans	Individual Successor Owner: Living Trust	Primary: Student	Company letterhead or statement.

MEMORANDUM

TO: Client

FROM: Polaris Law Group

RE: BENEFICIARY DESIGNATIONS

A clear majority of the questions clients ask us about trust funding involve beneficiary designation assets. We felt a quick review of the major issues we frequently address would be helpful to you.

Red Check Material for IRAs

One of the most common frustrations for our clients is obtaining a Red Check on IRAs. Often you try to do your part by forwarding us copies of IRA statements, only to receive them back with no Red Check and a note stating a copy of the *beneficiary designation* is needed.

Please keep in mind that IRAs are always owned by the individual. Your statement will indicate that a certain financial company serves as custodian of the account for your benefit, but most *do not* include beneficiary arrangements on the normal monthly statement. For this reason, you will need to carefully check your statement to see if it does in fact include the beneficiary information. If it does not, you may either: (1) call the company or your financial advisor to obtain the information, or (2) ask us to obtain the information for you, which we'll be happy to do. We will then proceed with the Red Check Review™ process.

Order of Beneficiaries

Far and away the most confusing issue for our clients is the proper order of beneficiaries on the beneficiary designation form. Please keep in mind that there is *not* a consistent pattern among the various assets controlled by beneficiary designation. In short, we look at both the proper ownership and beneficiary designation of each specific type of asset and make a then make a personalized recommendation.

In your Operator's Manual Tab Four you will find a one page instruction sheet listing our *standard* recommendations. Please refer to this when acquiring new assets or changing financial companies and advisors. (We have also provided you with a list of Red Check Requirements for *all assets* behind Tab Four of your Operator's Manual.) Below you'll find a quick review.

IRAs and Company Retirement Plans

IRAs and retirement plans at work are *personal* accounts where the government provides preferred tax treatment. These accounts are technically custodial and employer trust accounts (assets held on behalf of employees). For this reason, the *ownership* does not change.

IRA custodial agreements are very consistent. This allows us to make a consistent recommendation for **traditional** IRAs *without having to individually review* the custodial agreement: your trust as the primary beneficiary and your individual beneficiaries as the contingent beneficiary. The order is reversed for **Roth** IRAs because there are no required minimum distributions during the lifetime of the owner *or spouse*.

The terms of employer-sponsored plans, on the other hand, vary dramatically. For this reason, *we must individually review the plan's terms* (found in a document called the **summary plan description**) *to determine the correct beneficiary order!* It is our experience that the summary plan description is difficult to obtain. Further, after reviewing hundreds of plan documents, we have found that most company plans poorly coordinate with trust planning.

We have until now recommended you name your *individual beneficiaries as primary* and *your trust as the contingent beneficiary*. Recent legislation (2008) has provided a method to transfer funds into inherited IRA's *even for non-spouses!* For this reason, we'll now be recommending that your *trust be named primary* and your *individual beneficiaries as contingent*, just like IRA's. In the short run, we will still obtain the summary plan description to verify that there are no administrative "landmines" to navigate.

Another constant source of frustration for clients is conflicting advice on retirement accounts. Remember that your financial advisors are normally trained to name the trust as the contingent beneficiary on your IRA accounts, and fear "tax problems" if the trust is named primary. Rather than being caught in a "crossfire" between your advisors, please just let us know you've had the question raised. We'll contact your financial advisor and handle the situation for you. The resolution will include contact from *both* of your advisors to let you know we're now "all on the same page."

Annuities

Annuities can be provided through banks, brokers, insurance agents and even employers. In most cases, both the ownership and the beneficiary designation must be reviewed. The proper beneficiary designation for an annuity depends upon the specific language of the contract.

Our review of hundreds of individual contracts from dozens of companies indicates that most annuity contracts contain distribution language unfavorable to trust planning. For this reason, when you acquire a new annuity we recommend you name yourself as owner, the individual beneficiaries as primary and your trust as contingent beneficiary. When you forward the material for Red Check Review™, we will need the beneficiary paperwork *and a copy of the annuity contract itself*. Keep in mind that an annuity may be purchased inside an IRA. In this case, the IRA custodial agreement controls your distribution options and you can follow the standard IRA recommendation of *your trust* as primary and *individuals* as contingent beneficiaries.

Just as with IRAs, your normal annuity statements *do not* include beneficiary designation information. Before you send in a statement, please check that your statement includes beneficiary designation information. If it does not, you may either: (1) call the company or your financial advisor to obtain the information, or (2) ask us to obtain the information for you, which we'll be happy to do. We will then proceed with the Red Check Review™ process.

Life Insurance

Life insurance contracts are very trust-friendly. As a result, we are able to make a consistent recommendation that you name *your trust* as primary and *individuals* as the contingent beneficiary. It is also safe for your trust to be the owner of the policy.

RED CHECK REVIEW™ REQUIREMENTS SUMMARY FOR BENEFICIARY DESIGNATION ASSETS

1. Follow Standard Recommendations (Tab Four) when purchasing new assets of changing financial company or advisor.
2. On your traditional IRAs, name *your trust* primary and *individual's* contingent beneficiary, and just the reverse for Roth IRAs. For Red Check Review™, forward copies of IRA *Beneficiary Designations* or ask us to obtain them for you.
3. For plans at work, name *your trust* as primary and *your individuals* as contingent beneficiary. Forward *summary plan description* for our review or ask for our assistance to obtain them for you.
4. For new annuities, name *yourself* as owner. Name *individuals as primary and your trust as contingent beneficiary*. Forward copy of the beneficiary designation *and a copy of the annuity contract* for our review. We will then make an appropriate final recommendation.

STANDARD FUNDING RECOMMENDATIONS

LIFE INSURANCE

- *Owned by* the Trust of Insured
- *Beneficiary:*

	<u>Primary</u>	<u>Contingent</u>
Married People:	Trust	Spouse
Single People:	Trust	Individual Beneficiaries

ANNUITIES

- *Owned* Individually
- *Beneficiary:*

	<u>Primary</u>	<u>Contingent</u>
Married People:	Spouse	Trust
Single People:	Trust	Individual Beneficiaries

Send Full Copy of Annuity for Red Check Review™!

IRA's

- *Always Owned* Individually (by law)
- *Beneficiaries:*

		<u>Primary</u>	<u>Contingent</u>
Traditional IRA:	Married People:	Trust	Spouse
	Single People:	Trust	Individual Beneficiaries
Roth:	Married People	Spouse	Trust
	Single People:	Trust	Individual Beneficiaries

*If IRA's have large balances or percentage of assets,
be sure to get individual advice!*

COMPANY PLANS

- *Always Owned by Company* (You are "Participant")
- *Beneficiaries:*

	<u>Primary</u>	<u>Contingent</u>
Married People:	Trust	Spouse
Single People:	Trust	Individual

Send Summary Plan Description for Red Check Review™!

HOMES

- Buy or Borrow in Joint or Individual Name
- Forward New Deed to Polaris Law Group

OUT OF STATE

- Buy or Borrow in Joint or Individual Name
- Contact Polaris Law Group for Referral

➤ Use Asset Review Report System™

➤ Transfer Individual Securities to Brokerage
(Street) Accounts

➤ Consolidate Assets Now!

Funding Newly Acquired Assets

From time to time, you will acquire new assets that you will want to add to your trust. Funding newly acquired assets should be a relatively easy process and is accomplished in one of two ways depending on the type of asset you are acquiring.

Personal property, such as household goods, jewelry, antiques, appliances, tools, and collections are funded utilizing a Bill of Sale. We prepared a Bill of Sale for you to sign to fund the property you owned on the day you created your trust. For newly acquired personal property, we recommend that you sign a new Bill of Sale on a regular basis.

All other types of assets are funded by either titling them in the name of your trust or by completing a beneficiary designation form. We strongly recommend that you receive legal counseling prior to attempting to self-fund your trust. There are several options you have when funding newly acquired assets with our firm, which are described below:

CALL TO FIRM	SEND VERIFICATION	EFFECTIVENESS
Before acquiring asset	Upon Receipt	HIGHLY EFFECTIVE!
During the process of acquiring asset	Upon Receipt	Inconsistent Effectiveness
After asset has been acquired	Upon Receipt	Minimal Effectiveness
Never called firm about new asset	Never sent verification to firm	Leads to Estate Plan Failure!!!

As you can see, the best thing to do before acquiring a new asset (beyond typical personal property) is to call the office to receive proper counseling. Remember, as part of your LifeSpan Legal Services membership calls to the office regarding assets are at no additional charge to you!



TAB 5

Empowered Legacy Program™

- 1. Essential Elements of Plans that Work**
- 2. Helper Hints**
- 3. LifeSpan Special Stuff System™**
- 4. Funeral Instructions Sample**
- 5. Docubank®**
- 6. Directive Communication Systems (DCS™)**

Essential Elements of Plans That Work

1. **EPRW** Estate Planning Review Worksheet

- Executive Summary of Documents
- Helps you make changes to your plan

2. **ARR** Asset Review Report

- Executive Summary of Assets
- Helps us verify that the trust is fully funded

3. **Personalized Instructions**

- Custom Health Care Instructions in case of Disability
- Promote values with instructions for loved ones

4. **Additional Counseling**

- Involves proactive communication
- Helps you and your family understand your plan

5. **Trust Protector**

- Third Party who can update documents
- Helps carry out your intent

LifeSpan™ “HELPER HINTS”

Empower the Creator's Legacy

- Discuss: communication is absolutely essential
- Decide: help the Creator make decisions

Attend LifeSpan Learning Solution™ Programs

- Support Creator in their attendance as needed/requested
 - Annual Family Reunion™ & Client Update Program™
- Attend Nuts 'n Bolts™ programs yourself!

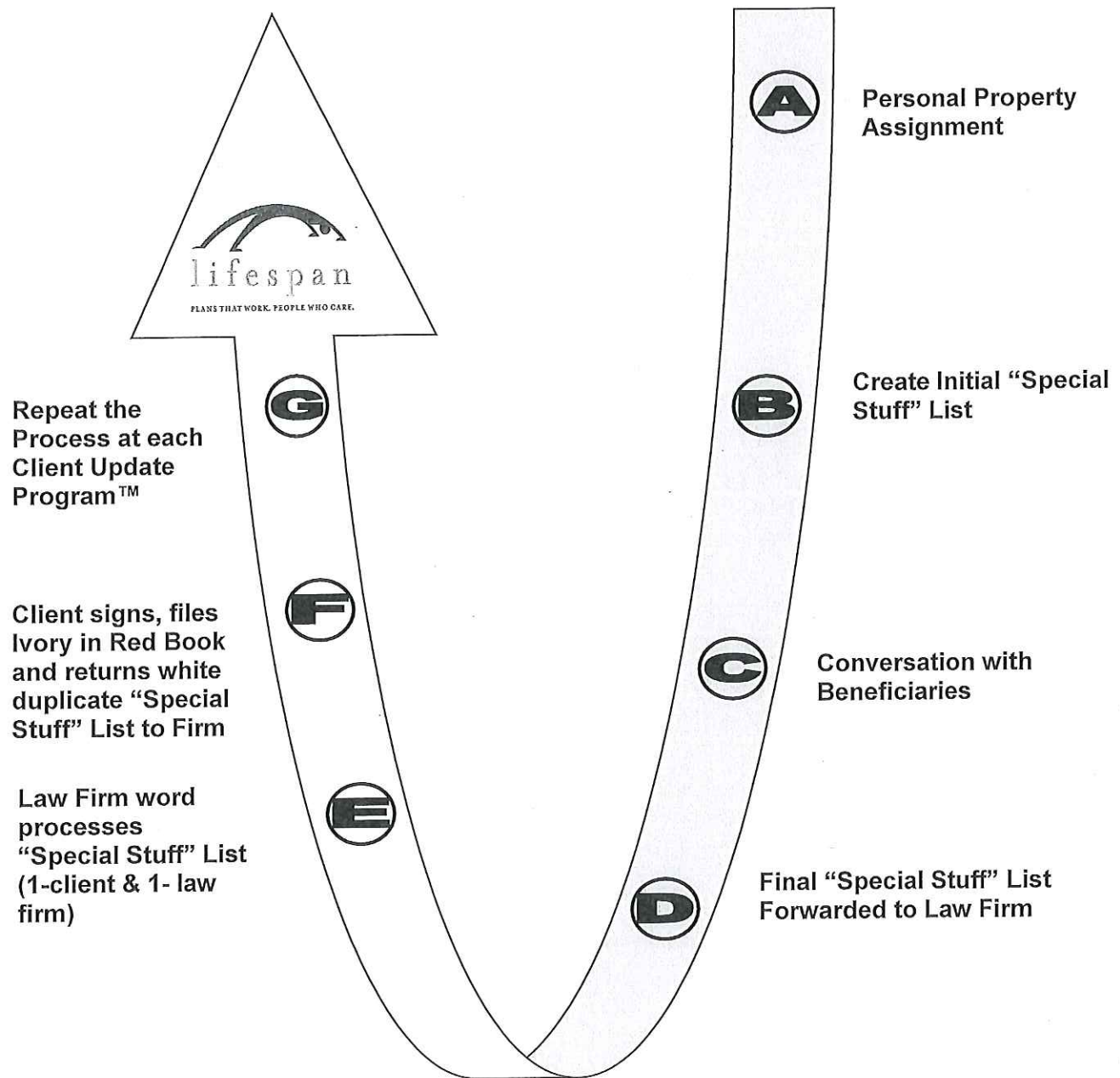
Support Red Check Review™ system

- Asset Review Report™: As requested/needed help Creator keep it current and complete
- Red Check Review™: Ensure all assets receive “Red Check,” Red Asterisk or clearly marked as “not fundable”

Know the “911” Emergency Steps (when Disability or Death Occurs)

- Get Red Book
- Call Law Office
- Review “Things To Do” and “Things NOT To Do”
- Support the Process: The process will produce the intended results, most efficiently and with the least stress for you!

LifeSpan "Special Stuff" System™



Instructions For My Final Arrangements

To My Loved Ones:

Intent of this Memorandum

This memorandum is written in order to express my wishes and beliefs regarding my memorial and/or funeral arrangements.

It is my intent that my Trustee(s) and loved ones follow the instructions contained in this letter. I recognize, however, that there are circumstances that I cannot anticipate. It is my hope that my Trustee(s) and loved ones will use their best abilities to carry out these instructions.

Conflicts with My Living Trust or Pour-Over Will

If any instruction contained in this letter is in conflict with any of provision of my Living Trust or pour-over will, the provisions of my Living Trust or pour-over will, as the case may be, shall control.

Notification of My Death

Upon my death, please notify the following relatives, friends, and organizations:

I would like to have my obituary placed in the following newspapers, publications, etc.:

MEMORANDUM

TO: Client

FROM: Polaris Law Group

RE: CHANGES AND UPDATES TO DOCUBANK MEMBERSHIP

We are often asked about how to go about updating doctor information when a change in physicians takes place. Briefly, there are two steps in this process.

Update Polaris Law Group

To assure that your health care information is current and available in an emergency, you will want to update the Law Firm with the contact information for your new physician. You may do this by phone, email or mail, whichever you prefer. After your initial contact, we will provide you with a DocuBank® Re-Enrollment form, reflecting the changes that we have received.

As you know, DocuBank® periodically sends you an update sheet requesting you to review the information in their files. You may also update your DocuBank® records at that time by filling out the survey form and returning it to our office. **Please do not update DocuBank® without notifying us.** Unfortunately, there is no way for DocuBank to notify us when changes have been made to their files. This means we need your assistance with maintaining the proper flow of communication. If you wish to make an update using the forms mailed to you by DocuBank, simply return that form to our office and we will take care of it for you.

Remember, it is an Indiana requirement to forward your Living Will to your doctor! We will reprint the information from your file at each LifeSpan Family Reunion™ so that you may be sure everything is current.

Return A Signed Docubank Re-Enrollment Form

Once you have contacted our office and received your DocuBank® Re-Enrollment Form, reflecting the updated information that we have received, please sign and return the form. We will take care of submitting it to DocuBank® and ensuring that your new physician receives a copy of your documents.

Requesting a New Membership Card

You will need a new membership card only if you change your first emergency contact or allergy information. When we submit those changes on your behalf, DocuBank® will issue a new card within 3 weeks. In the interim, you may continue using your old card.

To request a replacement for your lost card, you may use the DocuBank® website or telephone number, whichever you prefer. If using the internet, go to www.docubank.com and click on "Member Services" You will then enter your member number and access code, which you will

find on the front of your DocuBank® card. To request a new card by telephone, simply call DocuBank® toll-free at 866-362-8226.

General Comments

Two questions frequently arise involving doctor records. First, when you change doctors, many physicians will forward the contents of your file directly to the new doctor. A few, however, want to copy the contents (at a high per copy cost) and give them directly to you for forwarding. If you run into the “copier” concern, let us know and we’ll forward your health care documents to your new physician for you.

Another question is which doctor(s) should have copies of your health care documents. The only requirement is that your primary physician has a copy in your permanent medical records. We take care of that for you from here when you start the planning process, and can assist if you need help with the “copier” problem.

Many clients want different specialists to have copies of their health care documents. If you would like a doctor other than your primary care physician to have copies for your file, feel free to copy the documents from your “Red Book” yourself and provide them to the appropriate medical personnel. You might also consider having DocuBank® fax them for you. This would allow you (and your physician!) to see how DocuBank® works—just be sure to warn the doctor’s office that a big fax is coming!! Finally, you may consider allowing your physician’s office to access your records the same way they might in an emergency – by using your access code found on your DocuBank® card. Please be aware that this will trigger the notification system and your emergency contacts will receive notice that a doctor has accessed your health records.

We hope this memo helps you in your efforts to keep your health care documentation current.

MEMORANDUM

TO: Client

FROM: Polaris Law Group

RE: ENROLLEMENT IN DIRECTIVE COMMUNICATION SYSTEMS



Directive
Communication
Systems

We are excited to announce our new service to make your estate planning complete. We've partnered with Directive Communication Systems (DCS), the leading provider of personal account management.

Meeting today's needs with digital assets and profiles is complicated. DCS' services assist in organizing and handling your on-line and offline accounts while tracking the latest developments for each account you have registered. If your accounts are not known, and there are no clear instructions on how you would like each account handled, your funds may not get fully distributed. This may cause family members to experience unnecessary anxiety and stress in dealing with upwards of hundreds of accounts. DCS services handle most of your account types including:

- Banking
- Investments
- Social Media
- eCommerce
- Loyalty/Rewards
- Charities
- Data Storage
- Subscription Services
- Entertainment

DCS DOES NOT require, or know, the account passwords, contents, credit card expiration dates or other sensitive account information, only that the accounts exist. The service is to protect the integrity of your information and directives.

Your personal account portfolio is continually updated with new enrollments and account changes. With one centralized service, DCS helps manage your accounts efficiently, effectively and comprehensively.

As a DCS client, you'll receive many benefits:

- Peace of Mind removing burden of loved ones of having to locate and deal with accounts while grieving;
- Identified hidden or lost accounts ensuring your assets are properly probated;
- Secure information storage without requiring passwords, credit card CVV or expiration dates;

- Reduced threat of identity fraud that can be costly and significantly delay your estate;
- Clear and accurate directives with institution specific options.

We are proud to offer the latest services in protecting you and your assets. We recommend DCS to our clients so that their plans are current and meeting today's needs. Attached is some additional information on DCS, or you can visit them at directivecommunications.com to learn more.

Enrolling is easy and we can get you started right away when you sign the Authorization to Enroll in DCS form. Once we complete your enrollment, we will contact you by email to confirm your registration is complete. You will receive an email from DCS which provides you with instructions on how to populate your protected portal as well as how to secure help.

Should you have any questions, please feel free to contact us.



TAB 6

***PROActive* Elder Law**

- 1. *PROActive* Elder Law ProgramTM Overview**
- 2. *PROActive* Elder Law Family Commitment ClarifierTM**
- 3. General Durable Power of Attorney Process**
- 4. The LifeSpan Disability Settlement Security SystemTM Process**
- 5. The LifeSpan Family Asset Protection ProgramTM Process**
- 6. The LifeSpan Medicaid Qualification ProcessTM**
- 7. The LifeSpan Terminal Illness ProcessTM**

PRO *Active* Elder Law Program™

Overview

*Proactive
Preparation
Approach™*

- Health Care Instructions
- LifeSpan Learning Solution™
Training for Helpers

*Active
Implementation*

-
- Special Delivery Service™
 - Disability Settlement Security System™
 - Family Asset Protection Program™

The PROActive Elder Law Family Commitment Clarifier™

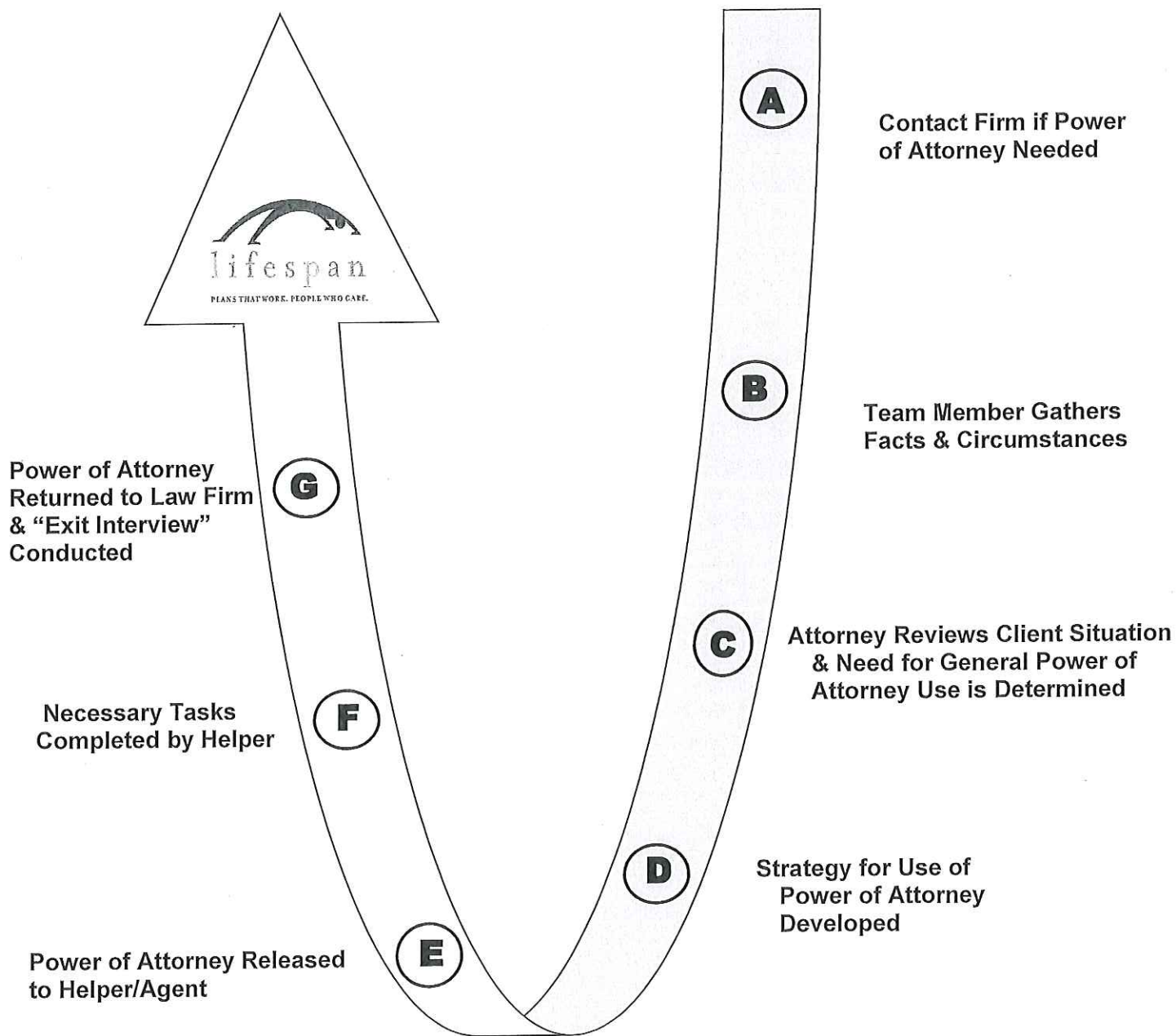
Helpers Will:

- Understand Reasonable Expectations
- Empower Original Client's Legacy
- Honor the Maintenance and Education Process
- Communicate Timely
- Engage in Education
- Return Signatures Immediately
- Always Agree On Next Step After Each Contact

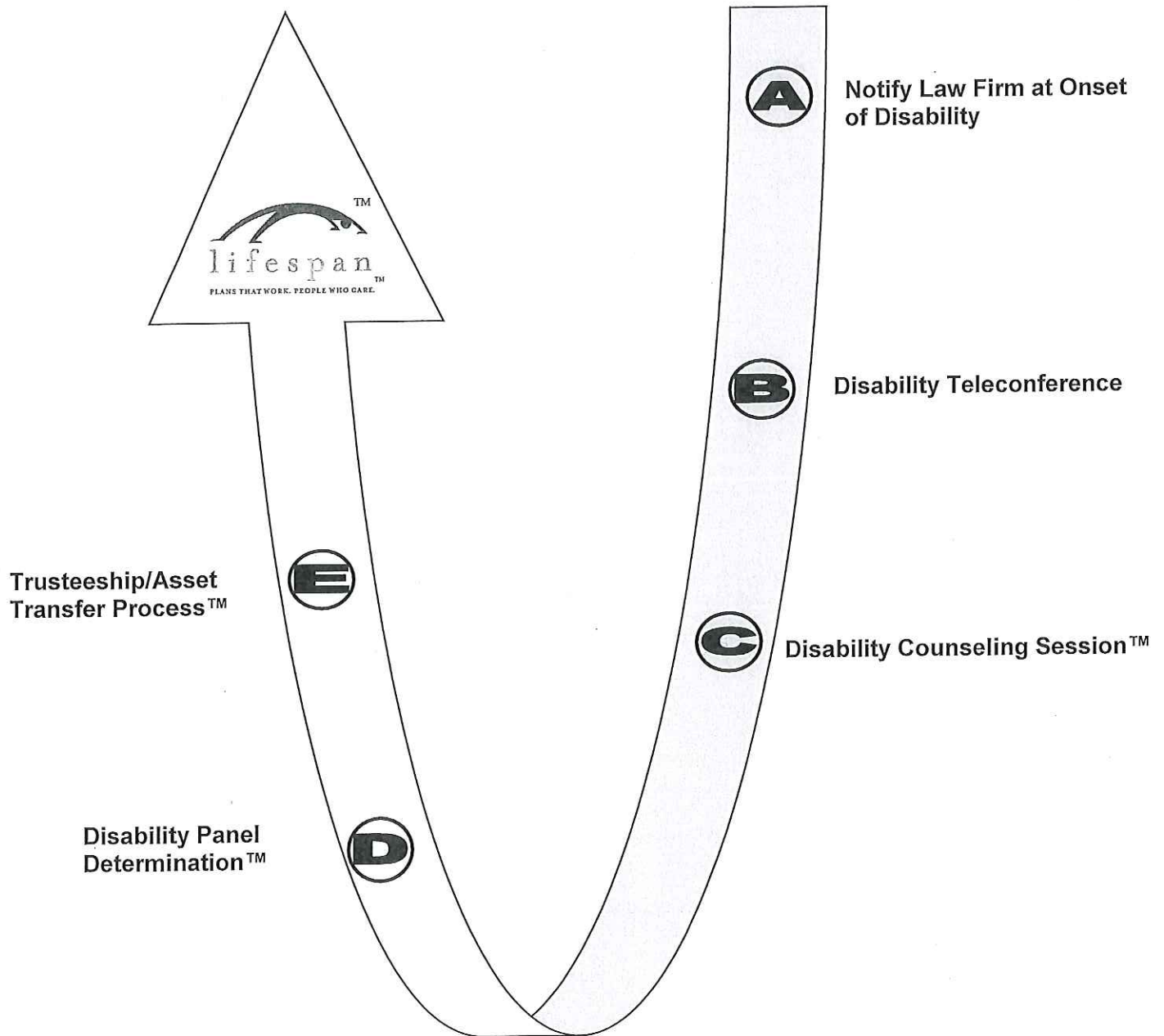
Polaris Law Group Will:

- Meet or Exceed Reasonable Expectations
- Conduct Thorough Family Counseling Session™
- Honor the Maintenance and Education Process
- Timely Review Communication
- Provide Quality Education and Legal Updates
- Handle Matters Efficiently and Professionally
- Always Agree On Next Step After Each Contact

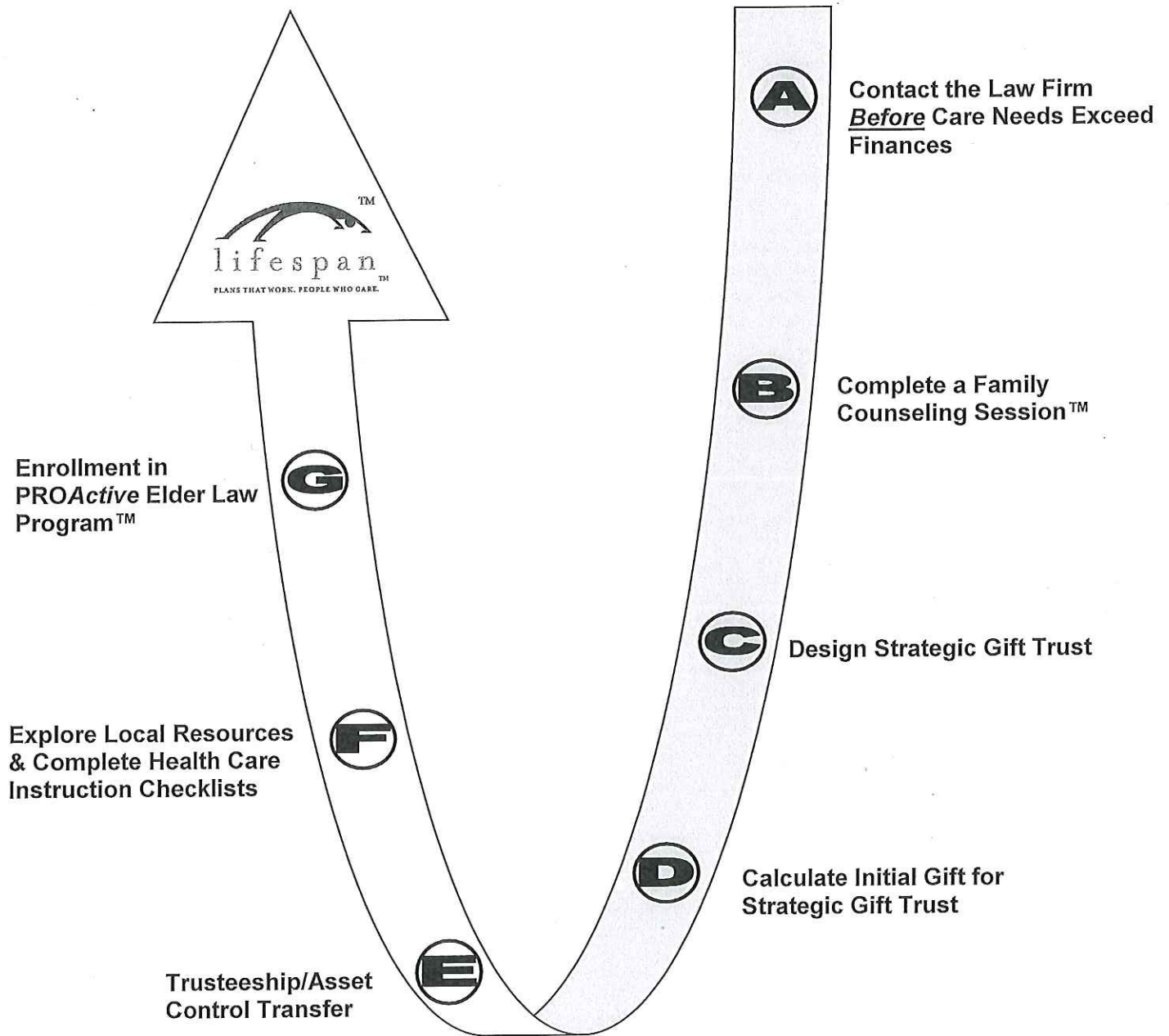
General Durable Power of Attorney Escrow Process™



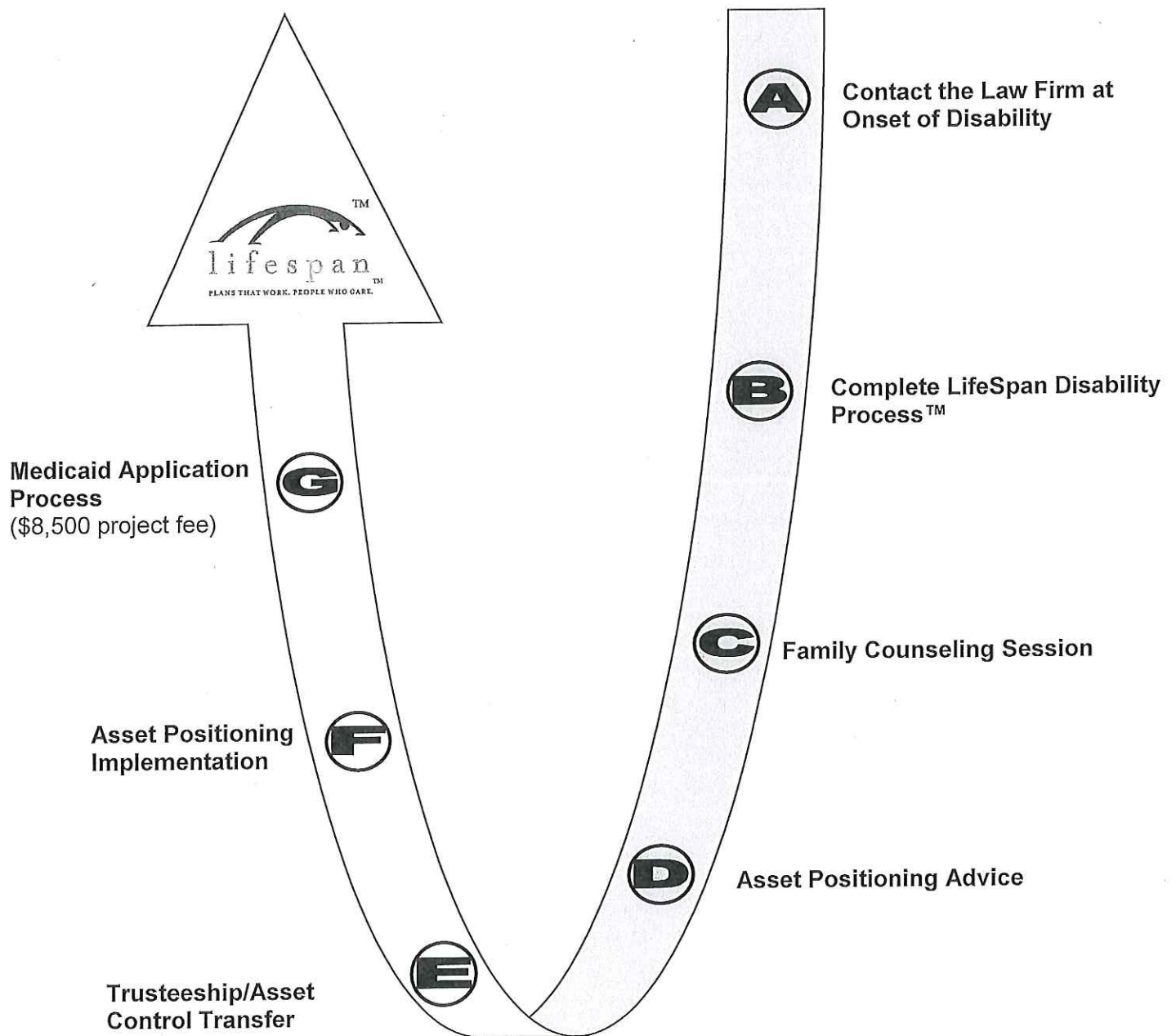
The LifeSpan Disability Settlement Security Process™



LifeSpan Family Asset Protection Program Process™



LifeSpan Medicaid Qualification Process™



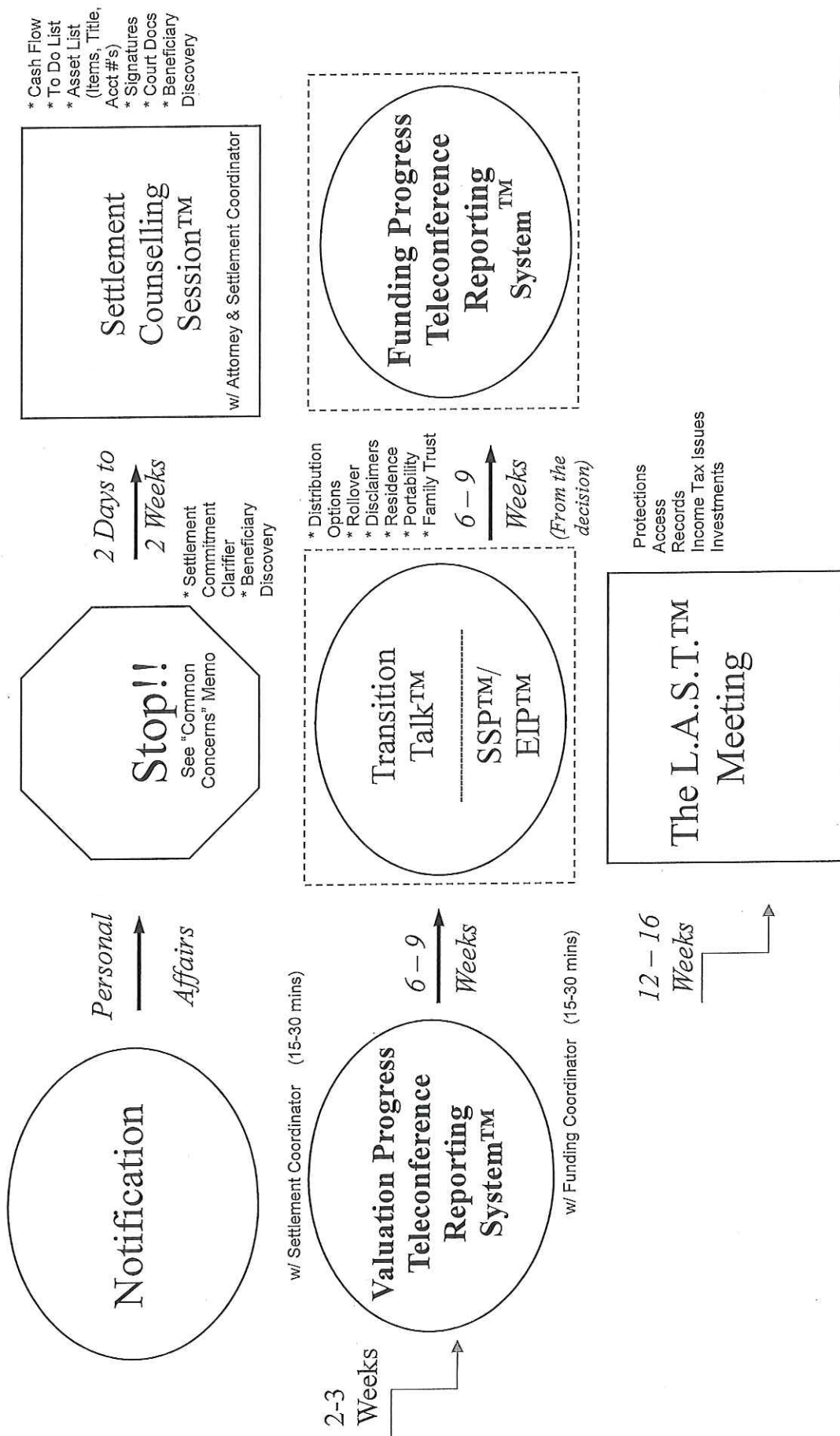


TAB 7

Death Settlement

- 1. The LifeSpan Transfer Process NavigatorTM**
- 2. Common Concerns MemoTM**
- 3. When a Loved One Passes Away**
- 4. Helper Beneficiary Roles in Settlement**
- 5. Settlement Commitment ClarifierTM**

The Lifespan Transfer Process Navigator™



MEMORANDUM

TO: Client

FROM: Polaris Law Group

RE: COMMON CONCERNS AFTER THE PASSING OF A LOVED ONE

Many clients have common questions or concerns which arise shortly after the passing away of their loved one. In order to assist you during this interim period between now and the time you are able to meet with your attorney, we have put together this short memorandum. We hope that this will serve to ease your mind during this anxious and difficult time.

Is there anything I need to do immediately?

The first step is to locate your loved one's Estate Planning Portfolio (red leather three ring binder). In that portfolio, your loved one may have left Instructions for Final Arrangements (located behind a *Memorial Instructions* tab) or anatomical gift instructions (located behind an *Anatomical Gift* tab). In addition, your loved one may have left a list of individuals you need to contact regarding final services (located behind the *Location List* tab).

If you or a family member have attended Nuts 'n Bolts training, you may refer to the Trust Settlement Instructions in the Helpers Handbook™ in order to prepare yourself for your Settlement Counseling Session™.

How many death certificates do I need to order?

Generally, the funeral director will order as many certified death certificates as you request. At a minimum, you will need an original certificate for yourself, the law office and each financial institution at which your loved one maintained an account (including banking, insurance and brokerage institutions). If you're unsure how many certified death certifications to order, we recommend you initially request ten. If additional certified death certificates are needed, they can be obtained from the State Department of Health at a later date.

What should I do with any Social Security checks which arrive after my loved one has passed away?

If you discover an uncashed Social Security check, please hold it until your Settlement Counseling Session™, and we will provide you with complete instructions as to how to proceed at that time. Normally, monthly Social Security payments received after the date of death must be immediately forwarded back to the Social Security Administration and must not be deposited or cashed.

What do I do with other checks made payable to my loved one?

Hold on to these checks until you meet with your attorney. The attorney will discuss this issue during your meeting. However, if you are uncomfortable holding on to the checks, feel free to call the office for direction. This is one of the first issues discussed in the Settlement Counseling Session™.

Should I be getting appraisals of any of these assets?

Until we have our Settlement Counseling Session™, there is no need to secure appraisals for your loved one's assets. However, eventually we will need a quoted value in writing on any real estate, residential personal property, crops growing in the ground, licensed vehicles and watercrafts, and business interests. The "formality" of the appraisal or valuation will depend on the type of asset and the death tax situation involved.

Should I be dividing up any of the personal property among surviving loved ones?

No. You should not be dividing up any of the personal assets of your loved ones among the beneficiaries until you have had sufficient opportunity to assess the value of the items for tax reporting purposes. All distribution of your loved one's property should be postponed until after the Settlement Counseling Session™, and after the property has been properly valued.

How do I pay funeral expenses?

The funeral director will normally work with you on this issue. If your loved one made pre-paid arrangements, you'll simply need to verify this fact. If no pre-paid arrangements were made, the funeral director will normally be satisfied with either an assignment of life insurance or, if possible, an advance from a family member who will be repaid once your loved one's accounts become available. It is recommended that you NOT withdraw funds from any of your loved ones accounts in order to pay the funeral home.

How do I pay other bills that come due prior to the Settlement Counseling Session™?

Most creditors are very understanding of the position you're in. You have no legal access to your loved one's funds until formal action has been taken. We recommend that you explain this to any creditor, and to simply inform them of when you will meeting with your attorney for the Settlement Counseling Session™. If you're faced with a particularly pushy or hostile creditor, call the law firm immediately so that we may work through the situation for you.

We hope these general guidelines help you through the first days after the passing of your loved one. It has been our experience that the closer you follow these guidelines, the smoother things go once we get together. Rest assured that your clarity and comfort level will improve considerably once we've conducted our initial Settlement Counseling Session™.

WHEN A LOVED ONE PASSES AWAY...

Things To Do...

- 👉 Call the law firm immediately!
- 👉 Locate the Estate Planning Portfolio ("Red Book") and the Client Family Operator's Manual ("Black Book") and do not remove anything
- 👉 Review (and follow) the instructions for final arrangements in the Red Book behind the tab marked "Memorial Instructions"
- 👉 Arrange for the care of any pets
- 👉 Secure the house
- 👉 Schedule a Settlement Counseling Session™ with the Law Firm as soon as possible, to occur within 2 weeks
- 👉 Review Tab 7 of the Black Book
- 👉 Make a list of questions to bring to your Initial Settlement Counseling Session™
- 👉 Read and follow the correspondence you receive from the law firm

Things NOT to do before your Settlement Counseling Session™...

- 👉 *Don't* close any bank accounts or roll over any IRA's
- 👉 *Don't* endorse any checks or other documents in the decedent's name
- 👉 *Don't* drive the decedent's car
- 👉 *Don't* remove any household furnishings
- 👉 *Don't* pay any bills
- 👉 *Don't* use decedent's credit cards
- 👉 *Don't* contact life insurance companies
- 👉 *Don't* contact banks or investment institutions
- 👉 *Don't* use any Power of Attorney or do anything "as" POA or "Agent"

Successor Trustee and Beneficiary Roles in Settlement

Successor Trustee

Beneficiary

Notification
Teleconference

- Common Concerns Do's & Don'ts
- Settlement Commitment Clarifier™
- Nuts N Bolts I? II?
- Helper/Beneficiary Commitments™

- Settlement Commitment Clarifier™
- Nuts N Bolts I? II?
- Helper/Beneficiary Commitments™
- Beneficiary Discovery Dialogue™
- Beneficiary Commitment Conversation™

Settlement
Counseling
Session™

- Engagement Letter

Valuation Progress
Conference
Reporting System™

- Nuts N Bolts IV™ Webinar

Transition Talk™

- Legal Decisions

Empowered
Inheritance
Session™

- Trust Reception Decisions
- Empowered Inheritance Program™ Engagement Letter
- Empowered Inheritance Session

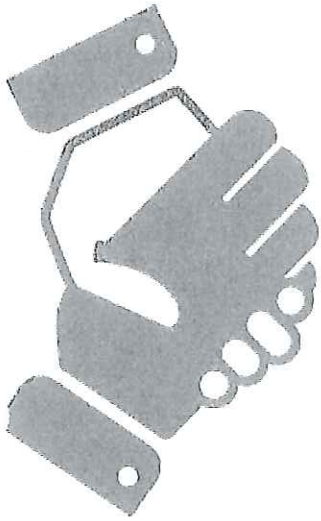
Funding Progress
Conference Reporting
System™

- Wealth Reception Portfolio™

LAST Meeting™

- Estate Closing

- Beneficiary Year-in-Review Calendar



The Settlement Commitment Clarifier

Successor Trustees Will:

- Understand Reasonable Expectations
- Respect Common Concerns™ Memo
- Honor Settlement Productivity Plan™
- Forward Mail Immediately
- Return Signatures Immediately
- Resist “Going Direct”
- Always Agree On Next Step After Each Contact

Polaris Law Group Will:

- Meet or Exceed Reasonable Expectations
- Conduct Thorough Settlement Counseling Session™
- Honor Settlement Productivity Plan™
- Timely Review Mail
- Forward Appropriately In A Timely Manner
- Handle Matters Efficiently and Professionally
- Always Agree On Next Step After Each Contact



TAB 8

Empowered Inheritance Program™

- 1. The Empowered Inheritance Navigator™**
- 2. Helper/Beneficiary Commitments**

The Empowered Inheritance Navigator™

Proactive Preparation
Opportunity™

Family
Review
Session™

Empowered
Legacy
Session™

Lifespan Family
Education
Program™
Overview
(Nuts & Bolts I)

Lifespan Learning
Solution™
Programming

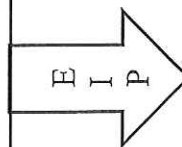
Financial
Wealth Reception™
Process

Beneficiary
Discovery
Dialogue™ /
Commitment
Conversation™

Maximizing
Your
Inheritance
(Nuts & Bolts IV)

















Empowered
Inheritance
Session™

Beneficiary
Financial Strategy
Session™/
Funding Forum™



(Empowered Inheritance
Program™)

Helper and Beneficiary Commitments™

ROLE	Helper	Beneficiary
Keep Law Firm Current with Your Contact Information		
Attend Nuts & Bolts I™ as Instructed Every 5 Years		
Attend Empowered Legacy Session™		
Discuss with Client and Beneficiaries: <ul style="list-style-type: none"> • Special Stuff™ • Health Care Wishes™ • Guardian/Trustee Instructions • Final Arrangements 		
Learn Asset Review Report™ & Estate Planning Review Worksheet™		
Communicate Change in Client's Health		
Know DocuBank™ "Code"		
Review Settlement Commitment Clarifier™		
Complete Beneficiary Discovery Dialogue™		
Review Nuts & Bolts IV™ ("Maximizing Your Inheritance")		
Review Settlement Commitment Clarifier™		
Complete Helper/Beneficiary Discovery Dialogue™		
Review Empowering Your Inheritance™		

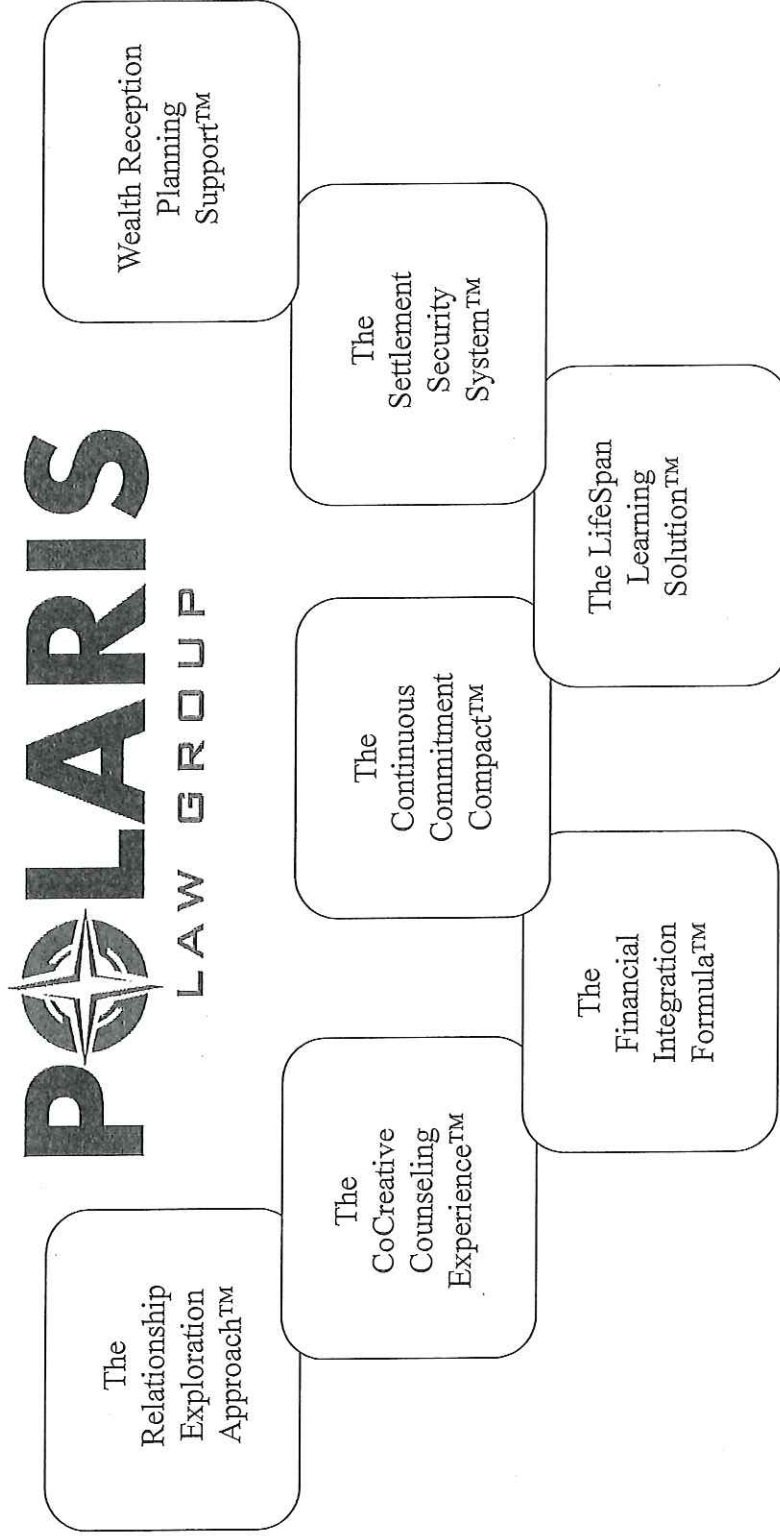


TAB 9

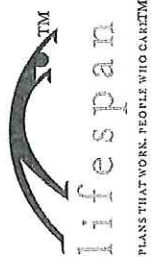
The LifeSpan Planning ProcessTM

- 1. LifeSpan Planning Process OverviewTM
(Widsom W)**
- 2. Our Definition of Estate Planning**
- 3. LifeSpan Planning PyramidTM**
- 4. LifeSpan Three Step StrategyTM**
- 5. Wealth Reception PlanningTM**
- 6. Glossary of Terms**

The LifeSpan Planning Process™



The Process Produces the Results™



Our Definition of Estate Planning

I Want to Control My Property While I'm Alive and Well

Plan for Me and My Loved Ones if I Become Disabled

Then Give What I Have:

- **To Whom I Want,**
- **When I Want, and**
- **The Way I Want;**

Saving every last tax dollar and professional fee possible

**All While Assuring That My Wisdom is Transferred Along with
the Rest Of My Wealth.**

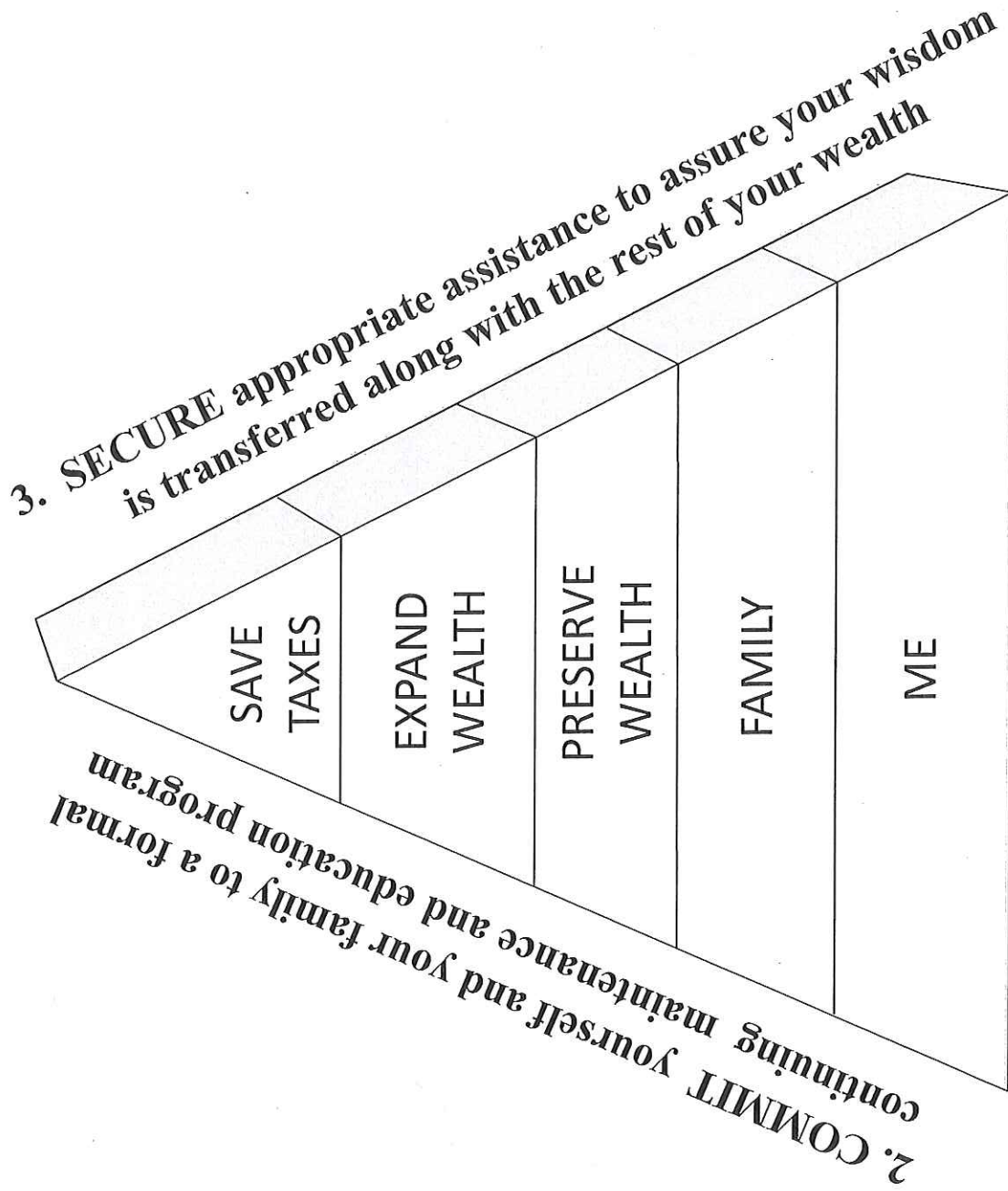
The Definition of Wealth Reception Planning™

**A formal process designed to assure you
and your loved ones that your**

True Wealth

**(both financial and non-financial)
is fully realized, efficiently transferred
and effectively received.**

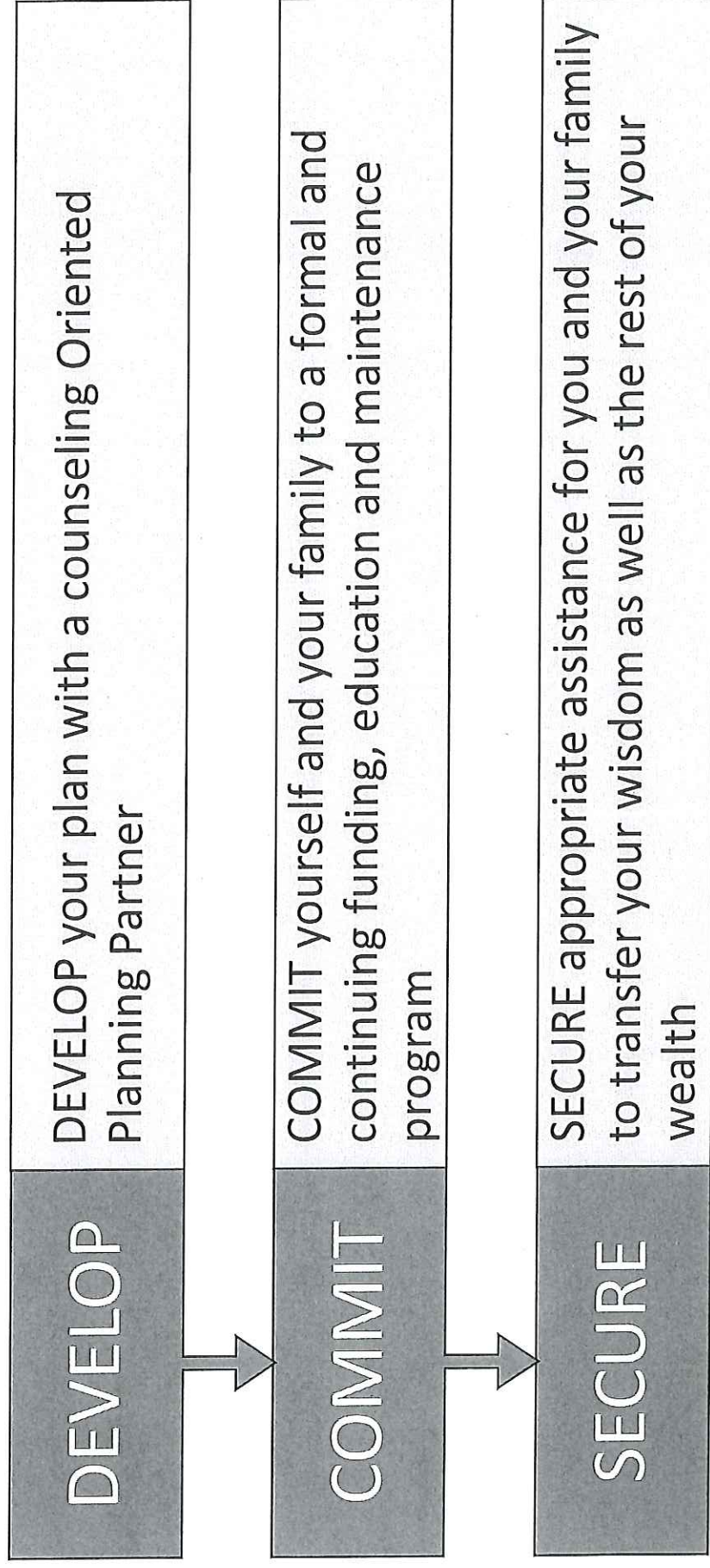
The LifeSpan™ Planning Pyramid



1. DEVELOP your plan with counseling-oriented planning partners

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The Three Step Strategy™



USING THE LIFESPAN™ PLANNING PROCESS

The Definition of Wealth Reception PlanningTM

**A formal process designed to assure you
and your loved ones that your**

True Wealth

**(both financial and non-financial)
is fully realized, efficiently transferred
and effectively received.**

LifeSpan Legal Services

Glossary of Terms

AFR: Annual Family Reunion™ (aka LifeSpan Family Reunion or “The Reunion”)

The spring “for all clients” reunion, the AFR helps keep you mentally engaged with your plan, avoid the “stick it on the shelf and forget it” mindset that will lead to plan failure. Discussion centers on plans for the year. Calendar is released, fees for following year announced, and a selected education topic is discussed. Presented in “stakeholders” meeting format.

ARR: Asset Review Report™

This report shows all of your trust assets, whose trust it is in, and has a √ if the law firm has been able to verify (i.e. with Red Check Review™ paperwork) that it has been funded appropriately. Assets with a √* indicate the transfer was supervised by someone outside the firm, but that no further client action is necessary.

CUP: Client Update Program™

These small-group workshops are held in the fall. You will be assigned to a small-group on the years that your regular update is scheduled.

EPRW: Estate Planning Review Worksheet™

A “memo” style overview of your estate plan. Sent out before a Client Update Program™ so you can review your plan and notify us of any personal changes you wish. An EPRW is also stored under the “My Plan” in the back of the LifeSpan Client Organizer™ to give you an efficient way to initiate an amendment to their estate plan. If you want to make a change in your plan, simply make notes where provided to explain the requested change and mail it to us!

Empowered Inheritance Program™

The program for beneficiaries who will inherit from a Client’s plan. This program allows beneficiaries to understand how their inherited trust will work and what planning opportunities may be available to coordinate with their own planning. It also allows beneficiaries to take an active role in maintaining their inherited plan through continuing maintenance and education with the Law Firm.

Empowered Legacy Session™

The “orientation” meeting for clients who have completed a plan design and are ready to move on to Step 2: Committing yourself and your family to a formal continuing maintenance and education program. At this session, which is hosted periodically in person and always available online, clients receive a re-cap of their plan, an orientation for how we will work together moving forward, and instructions on how to access the entire library of resources and education.

Family Asset Protection Program™

The “Medicaid planning” program that is designed to help families who are concerned that their health care needs may soon outpace their assets. Clients work with the law firm to examine long term care funding options and financial strategies including the creation and funding of a Strategic Gift Trust. Family involvement is key to successful Family Asset Protection Program™ plans.

Family Education Program (aka “Nuts ‘N Bolts™” or “Made Simple™ Series”):

Educational workshops designed to help prepare families for what must be done at the time of a disability or death. The Settlement Made Simple™ programs are for clients only (they assume knowledge and comfort with the firm stories). Various programs offered from year to year for the benefit of successor trustees and beneficiaries. The current design consists of four modules: an Introduction/Overview, Death Settlement, Disability Transition, and Inheritance Training.

PRO Active Elder Law™

The umbrella of programs and services designed to serve the original Client through the aging process. This is a holistic approach that examines legal, financial, and health care needs and involves the whole team of Trusted Advisors, Resource Partners, and client’s Helpers to empower mom and dad’s plan as they age and their abilities may change. This includes Special Delivery Service, Disability Settlement Security System, the Family Asset Protection Program, and Life Care Planning.

Red Check Review™ (or “Red Check Materials”)

Proper titling of everything you own is essential. Usually that means each asset is owned by, or payable on death to, your living trust. We review written evidence (copy of bank signature card, vehicle title, deed to real estate, etc.) to confirm that each asset will follow your plan. You provide us the written material, we review it and if it is correct, the attorney puts a red check mark on it with his initials; we note in your Asset Review Report™ that it is verified, then send that red-checked copy back to you to store in your Estate Planning Portfolio (Red Book) under the “Trust Transfer Documents” tab. Details regarding required material are contained in Tab 4 of your Operator’s Manual.

Red Asterisk™

A Red Asterisk is part of the Red Check Review™ system, and is granted when another law firm or individual supervises the financial transaction. Common examples include out-of-state deeds and business transactions. The firm grants the Red Check so that our clients know they have provided all necessary materials, but conditions the Red Check with an Asterisk to note that it has not provided legal advice associated with the transaction.

School Bus Trusts™

Protective trusts designed to protect spouses in a marital trust from threats of creditors, divorce, and illness, while still allowing access for anything they might need. School Bus Trusts™ can be customized in a number of ways, including custom terms for divided trusteeship and training and instruction that may be left for beneficiaries. This term was coined to refer only to spouses inheriting in a marital trust, but clients have stretched that to mean any trust for any beneficiary that provides “School Bus” protections.

Special Delivery Service™

Special Delivery Service™ starts with a Family Counselling Review to enroll the client family in the program. The Law Firm works with the Client and client Helpers to develop a customized plan for how to work together moving forward and how to assure that the client can meet the commitments for education and communication with the law firm, even as an out of state move or the aging process has made it difficult to see, hear, walk, sit, or drive to the office for regular meetings.

Strategic Gift Trust™

The "School Bus" trust used in the Family Asset Protection Program™ to help families balance goals of transferring inheritance along to the next generation and protecting or preserving assets to pay for long term care. Every Family in the Family Asset Protection Program™ receives an irrevocable Strategic Gift Trust™ as part of the planning process and then may decide how much and at what time to fund the trust after counselling.

Survivor Support Program™

The additional services offered to survivors after the death of a spouse. Survivors have a dedicated Client Update Program™ where all attendees are surviving spouses and will have similar experiences and concerns. Survivors are counselled and supported to maintain their Family or Marital Trust that was created at the first spouse's death. There is increased importance on coordinating with trusted advisors and client Helpers for those client families enrolled in the Survivor Support Program™.

TAEP: Truth About Estate Planning™

This program is our prospective client orientation workshop. The theme is essentially to discuss why most estate plans don't work, then to share how to pursue a process that will better ensure a successful plan (as the client defines it!).

The first part of the program covers "How to Select and Work With an Estate Planning Attorney." The second part examines how the five major ways to hold title to assets address the four major estate planning challenges. The foundation of our approach to planning is contained in this material.

Three Step Strategy™

The process we follow with clients from start to finish. The Three Steps are: 1. Design your plan with Counselling Oriented Planning Partners. 2. Commit yourself and your loved ones to a formal continuing maintenance and education program. 3. Secure appropriate assistance for yourself and your loved ones to transfer your wisdom along with the rest of your wealth.

Trust Protector

Independent third party, who can make changes to the trust consistent with the client's intent, even after the disability or death of the original client.

Wealth Reception Planning™

This concept involves pursuing planning that addresses your True Wealth, that is, it considers both your financial and non-financial wealth. It is designed to make sure your values are passed along with your valuables, and to make sure that your life wisdom is reflected in your planning for your loved ones.

Wheelchair/Cruise Story

After your beneficiaries may have a major illness, their School Bus Trust™ can cover anything for Health, Education and Maintenance. For the Health category, this includes everything from over the counter medications to major health concerns. Imagine if they needed a wheelchair all of the accommodations for a wheelchair, including home modifications could be covered.

The Cruise Story describes a widow who is able to go on a cruise with her inherited dollars. This is the "Maintenance" standard, because she can use the money for anything that maintains the lifestyle to which she had become accustomed during her husband's life (if they could have afforded it, she can go on the cruise, even if they never decided to go during lifetime).

Wisdom W™

The Wisdom W illustrates our seven-step process that begins with the original Client's orientation to the firm and plan design and moves through the phases and elements of working together on the continuing maintenance and education program, all the way to death settlement and then beyond with Wealth Reception Planning™.