THE FUTURE OF ESTATE PLANNING:

DELIVERING THE BEST ESTATE PLANNING CLIENT EXPERIENCE

encorestate plans

Who Are We?

Matt Morris
CEO
EncorEstate Plans

Today's Conversation:

The Current Broken Estate Planning Experience

The Trusted Advisor Armed with Technology and Support

How to Help Clients and Avoid UPL

Software and Support Built for the Advisor

Irresponsible
Inconsiderate
Ignorant

88%

** Merrill Lynch Client Survey*

Americans Don’t Have An Estate Plan

58%

**Caring.com Survey*

THE ESTATE PLANNING CLIENT EXPERIENCE IS BROKEN

Intimidating + Overwhelming + Expensive

= Procrastination

TECHNOLOGY AND THE TRUSTED ADVISOR

Living Will

DECLARATION

This declaration is made this ________ day of ______________________________ (month, year).

I, ______________________________________, being of sound mind, willfully and voluntarily make known my desires that my moment of death shall not be artificially postponed.

If at any time I should have an incurable and irreversible injury, disease, or illness judged to be a terminal condition by my attending physician who has personally examined me and has determined that my death is imminent except for death delaying procedures, I direct that such procedures which would only prolong the dying process be withheld or withdrawn, and that I be permitted to die naturally with only the administration of medication, sustenance, or the performance of any medical procedure deemed necessary by my attending physician to provide me with comfort care.

In the absence of my ability to give directions regarding the use of such death delaying procedures, it is my intention that this declaration shall be honored by my family and physician as the final expression of my legal right to refuse medical or surgical treatment and accept the consequences from such refusal.

Signed ____

City, County and State of Residence ______________________________

The declarant is personally known to me and I believe him or her to be of sound mind. I saw the declarant sign the declaration in my presence (or the declarant acknowledged in my presence that he or she had signed the declaration) and I signed the declaration as a witness in the presence of the declarant. I did not sign the declarant's signature above for or at the direction of the declarant. At the date of this instrument, I am not entitled to any portion of the estate of the declarant according to the laws of intestate succession or, to the best of my knowledge and belief, under any will of declarant or other instrument taking effect at declarant's death, or directly financially responsible for declarant's medical care.

Witness ____

Witness ____

History
(Source: P.A. 85-1209.)
Annotations
Note. This section was Ill.Rev.Stat., Ch. 110 1/2, Para. 703.

LEGALZOOM

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THE SOLUTION:
THE TRUSTED ADVISOR

- Makes the Complex Easy to Understand
- Have Had Emotionally Difficult Conversations
- Already Has My Information and Context
- Helped Me Complete Complicated Financial Plan
- Can Save Me Thousands

NOLO LAW for ALL

LawDepot®

trust &will

LEGALZOOM

total legal

U.S. LegalWills You Decide®

ROCKETLAWYER.

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OUR APPROACH

We empower the trusted advisor to deliver the highest quality estate planning experience available.

...without practicing law

Encore Advisors are…

1. Differentiate their offering while driving more referrals

2. Deepening their client relationships while adding new revenue streams

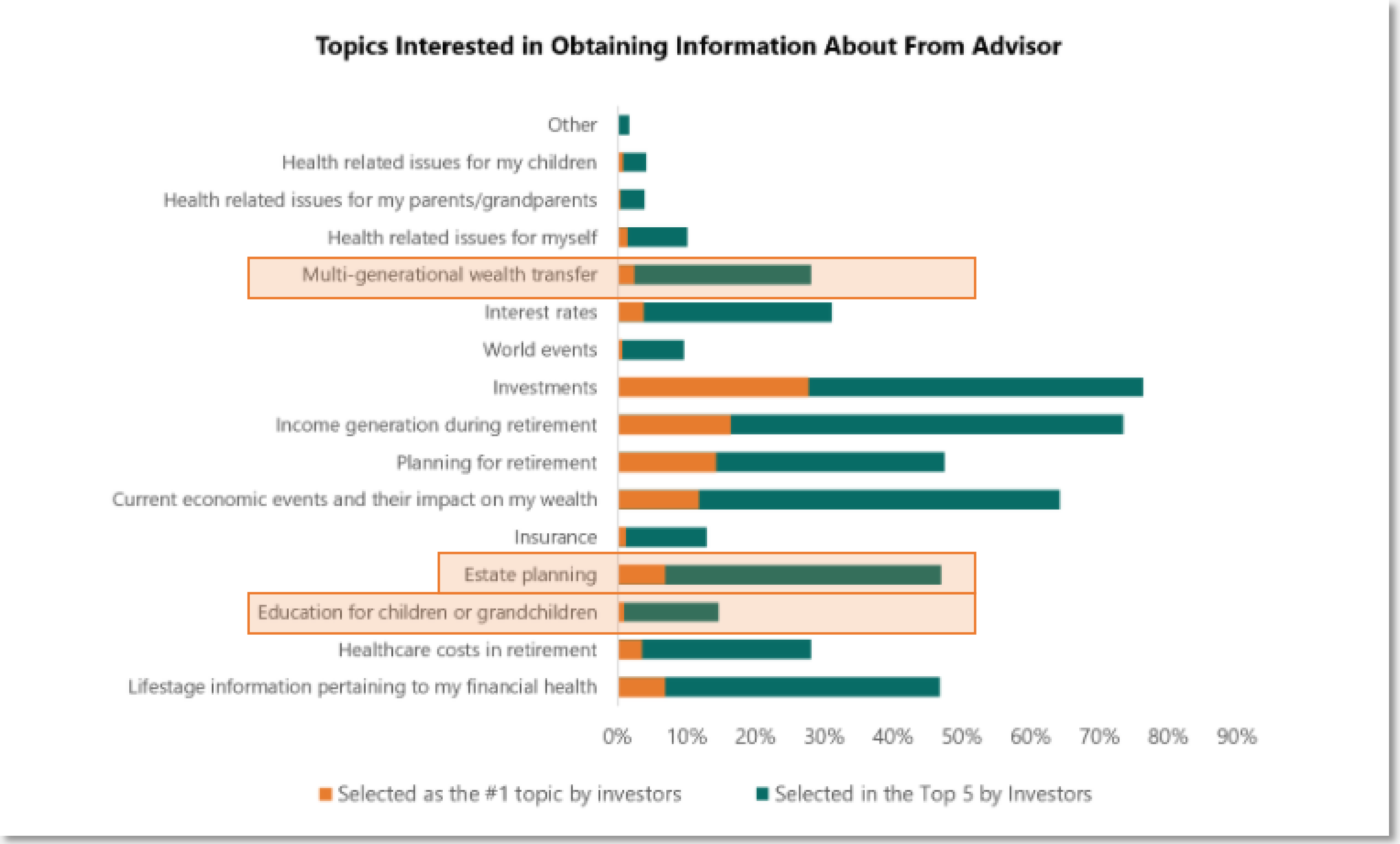
3. Enhancing relationships with the next generation of clients

CLIENT EXPECTATIONS

Nearly 50% of clients rank Estate Planning in their Top 5 Topics they expect their advisor to help with.

2023 T3 Advisor Software Survey

Advisor adoption grew by 44%



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Equipping The Advisor For The Estate Planning Life-Cycle

Create New Estate Plan

Estate Plan Summary
(Non EncorEstate Document)

Update Encore Documents

Millions of Estate Plans are Disasters Waiting to Happen

Out of Date

- Family Health and Wealth Changes
- Family Dynamics
- Relationships with Trustees/Healthcare Agents/Guardians
- New Real Estate, Relocations
- Tax Law Changes

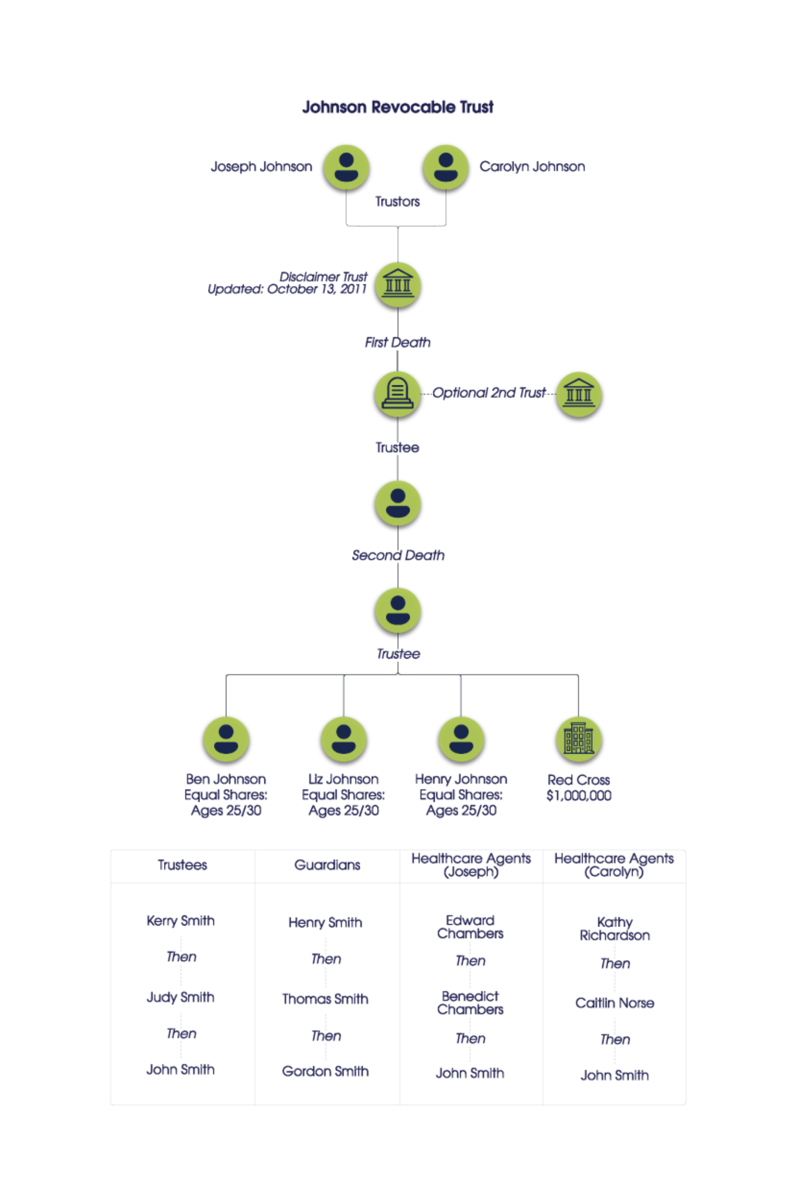
Incorrect Info

Unfunded

Advisor as Trustee

Unexecuted

Visual Estate Plan Summary



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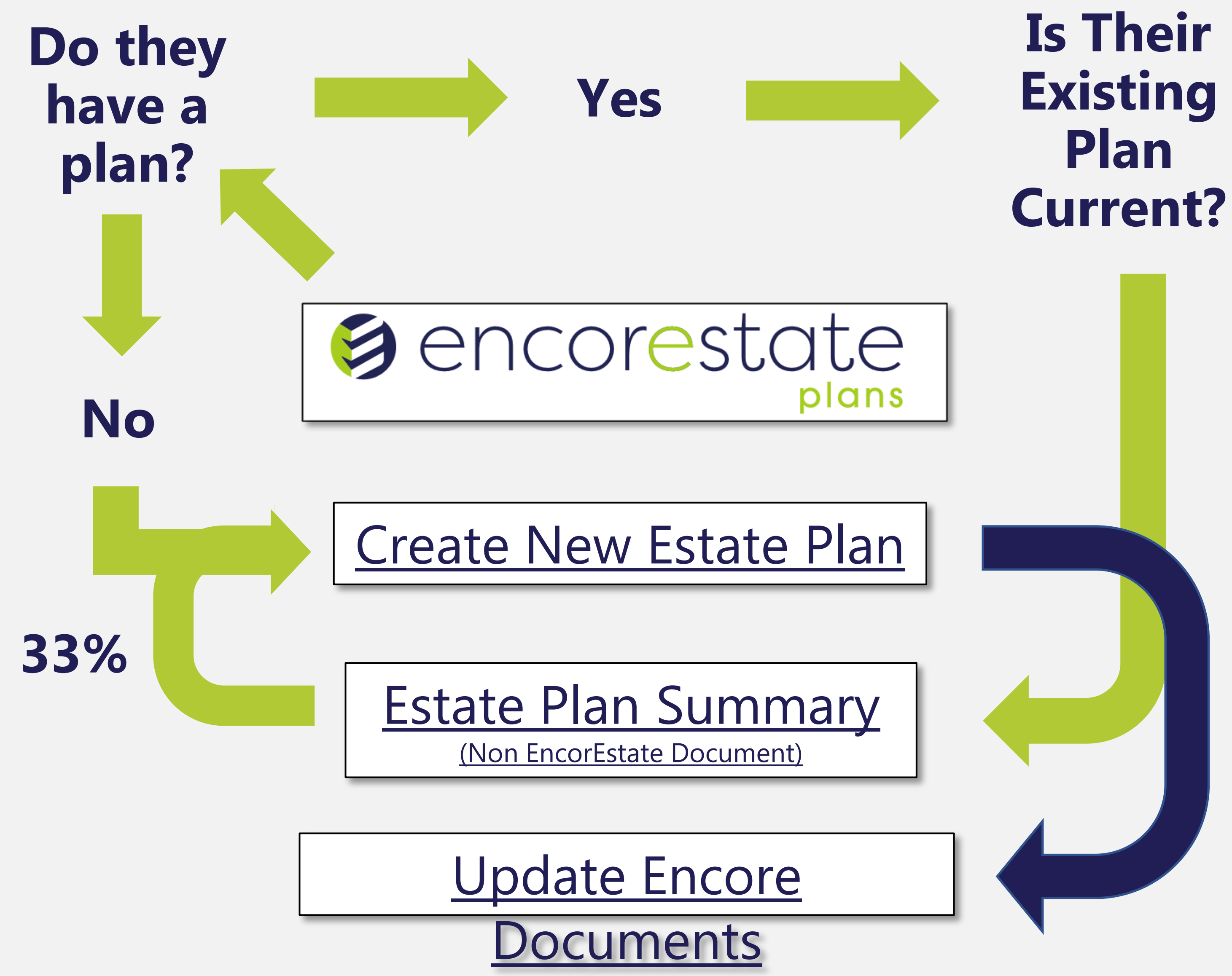
Equipping The Advisor For The Estate Planning Life-Cycle



PAY AS YOU GO PRICING

Existing Estate Plan Summary

$125

Upload your clients existing estate plan and receive a summary of all their previous decisions making up their current trust or will documents. Review with your client and let them confirm whether or not their current plan represents their current desires.

Trust-based Estate Plan

$550

What's Included:

- Certification of trust
- General transfer
- Property agreement for community property states
- Financial Power of Attorney
- Medical Power of Attorney or Advance Health Care Directive
- HIPAA release
- Pour Over Will
- Deed(s) filed for real property (additional charge)

Will-based Estate Plan

$350

What's Included:

- Financial Power of Attorney
- Medical Power of Attorney or Advance Health Care Directive
- HIPAA release

Estate Plan Update

$125

Annually review plans created by EncorEstate for your clients and easily update when clients decide to make changes in future years. Keep their estate plans current with their desires

***CREATE YOUR ACCOUNT AT ENCORESTATEPLANS.COM FOR FREE**

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High Quality Estate Plan Templates

Nationwide Network of Estate Planning Attorneys with 11 years Average Experience

- State Specific
- IRA Conduit Language
- Special Needs Trust Conversion
- Trustee Flexibility

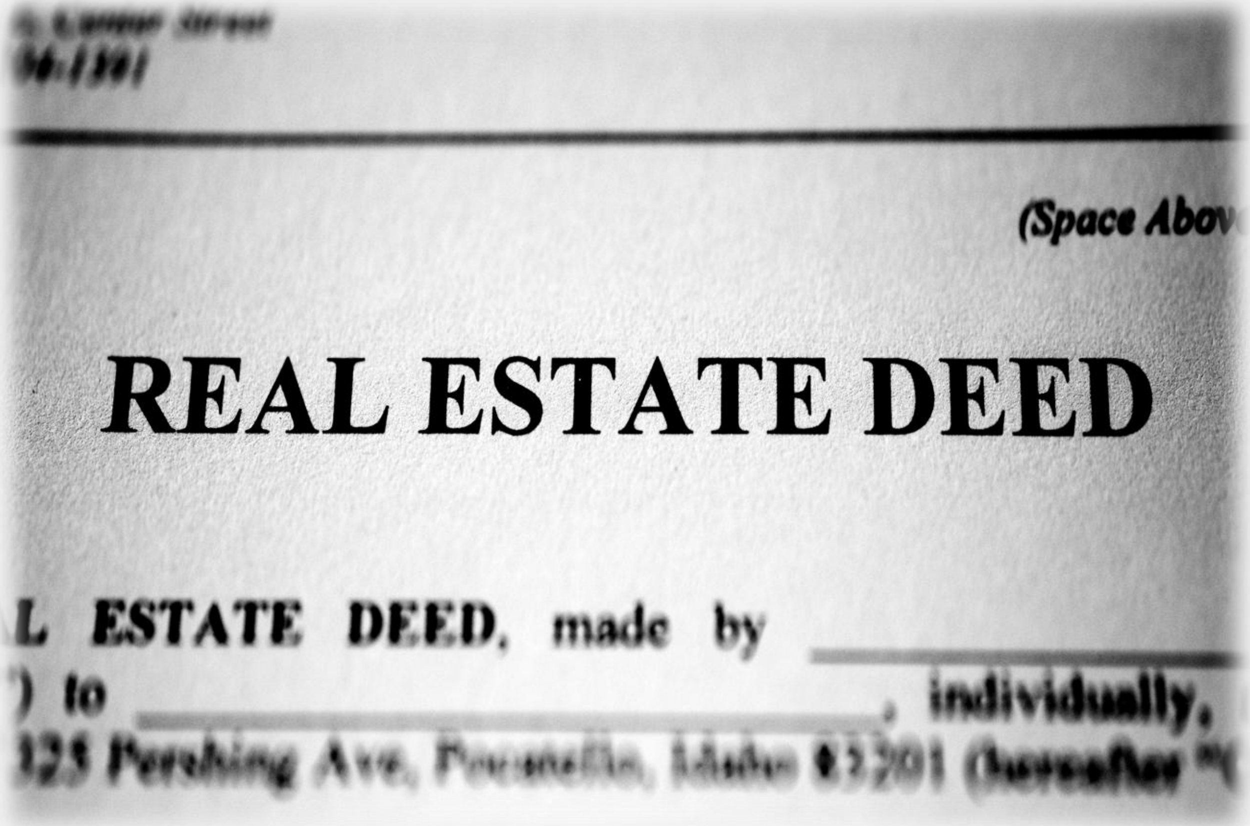
Trust Based Estate Plan Includes

- Certification of Trust
- General Transfer
- Property Agreement
  (Community Property States)
- Financial & Medical Power of Attorney
- Advanced Health Care Directives
- HIPAA Release
- Pour Over Will

Will Based Estate Plan Includes

- Will Documents
- Financial & Medical Power of Attorney
- Advanced Health Care Directives
- HIPAA Release

Additional Encore Services



Property Deeds Filed
(Optional at additional cost)

Additional Encore Services

<u>Property Deeds Filed</u>
(Optional at additional cost)

<u>Powers Packages</u>
(POA, Healthcare Directive, HIPAA)

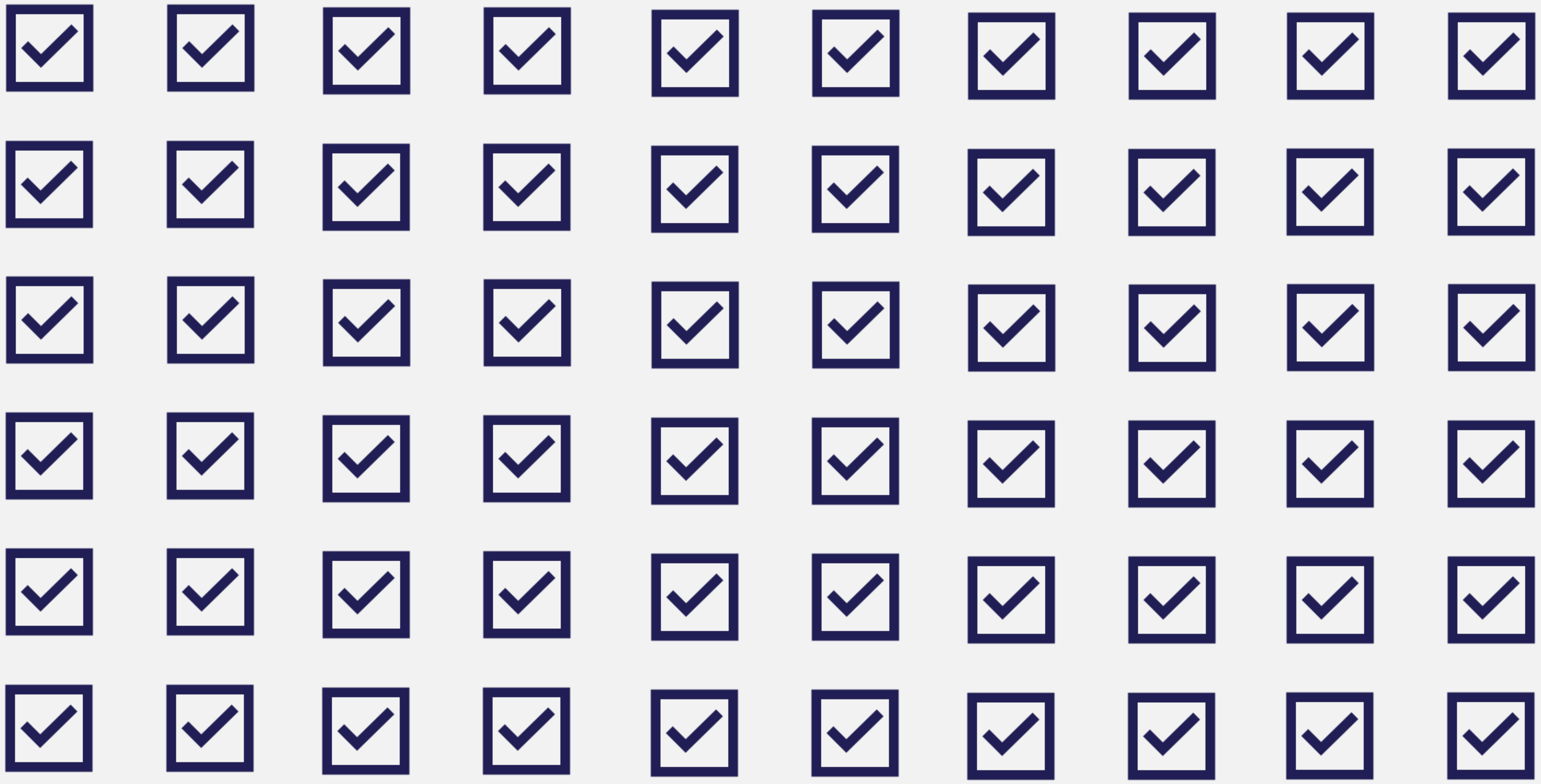
Additional Encore Services

Property Deeds Filed
(Optional at additional cost)

Powers Packages
(POA, Healthcare Directive, HIPAA)

Business Assignments

HUMAN REVIEW



Can You Contact Encore with Questions?

YES PLEASE!!

Our estate planners are available to speak with you about questions.

- Chat
- Email
- Phone

(Best to coordinate a time to speak)

COMPLIANCE CONSIDERATIONS

Unauthorized Practice of Law

Advisors Cannot Practice Law!

What is UPL?

Providing Specific Legal Advice

What it isn't?

Providing Client Education

Advisors Role in Estate Planning

Advisor Estate Planning Limitations

- Applying a Legal Opinion to a certain set of facts
- Telling Clients What They Should Do
- Creating Legal Documents for Clients

Advisors Role in Estate Planning

General Trust Information: Types, Features, Taxation

- General explanation of estate planning structures/documents
  (Wills, POA, Trusts, Health Directives etc.)
- General explanation of estate planning gifting strategies, general taxation issues
- General explanation of types and treatment of trust income

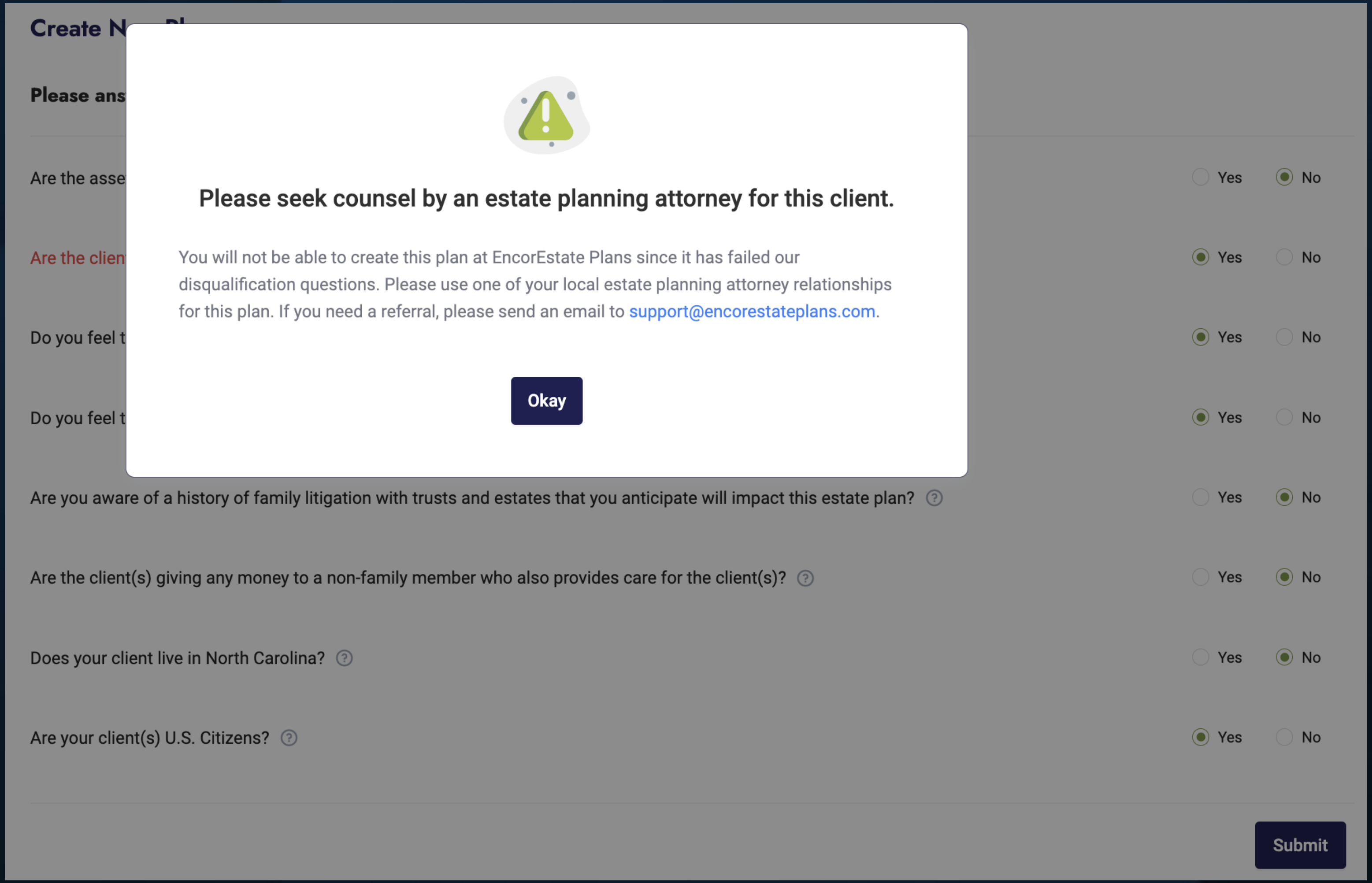
Advisors Role in Estate Planning

General Trust Information: Types, Features, Taxation

- Education on ownership titles and titling of assets
- Education on impact of account and trust beneficiary designations
- Education on sources of estate liquidity

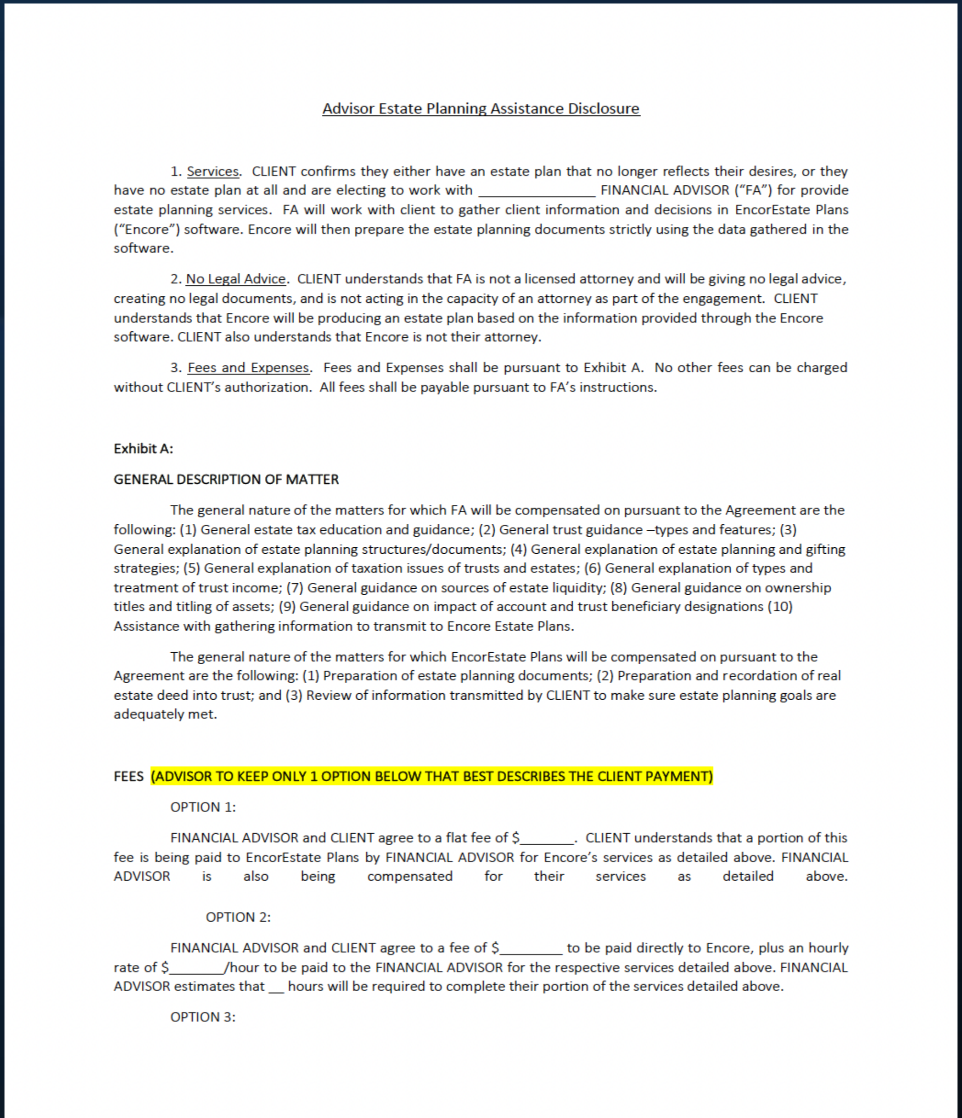
<u>DISQUALIFY:</u>

20-25%
of clients are a
NOT
a fit for Encore



DISCLOSE:

Advisor - Client Estate Planning Agreement Template



Advisor Estate Planning Assistance Disclosure

1. Services. CLIENT confirms they either have an estate plan that no longer reflects their desires, or they have no estate plan at all and are electing to work with _______________ FINANCIAL ADVISOR ("FA") for provide estate planning services. FA will work with client to gather client information and decisions in EncorEstate Plans ("Encore") software. Encore will then prepare the estate planning documents strictly using the data gathered in the software.

2. No Legal Advice. CLIENT understands that FA is not a licensed attorney and will be giving no legal advice, creating no legal documents, and is not acting in the capacity of an attorney as part of the engagement. CLIENT understands that Encore will be producing an estate plan based on the information provided through the Encore software. CLIENT also understands that Encore is not their attorney.

3. Fees and Expenses. Fees and Expenses shall be pursuant to Exhibit A. No other fees can be charged without CLIENT's authorization. All fees shall be payable pursuant to FA's instructions.

Exhibit A:

GENERAL DESCRIPTION OF MATTER

The general nature of the matters for which FA will be compensated on pursuant to the Agreement are the following: (1) General estate tax education and guidance; (2) General trust guidance –types and features; (3) General explanation of estate planning structures/documents; (4) General explanation of estate planning and gifting strategies; (5) General explanation of taxation issues of trusts and estates; (6) General explanation of types and treatment of trust income; (7) General guidance on sources of estate liquidity; (8) General guidance on ownership titles and titling of assets; (9) General guidance on impact of account and trust beneficiary designations (10) Assistance with gathering information to transmit to Encore Estate Plans.

The general nature of the matters for which EncorEstate Plans will be compensated on pursuant to the Agreement are the following: (1) Preparation of estate planning documents; (2) Preparation and recordation of real estate deed into trust; and (3) Review of information transmitted by CLIENT to make sure estate planning goals are adequately met.

FEES (ADVISOR TO KEEP ONLY 1 OPTION BELOW THAT BEST DESCRIBES THE CLIENT PAYMENT)

OPTION 1:

FINANCIAL ADVISOR and CLIENT agree to a flat fee of $_______. CLIENT understands that a portion of this fee is being paid to EncorEstate Plans by FINANCIAL ADVISOR for Encore's services as detailed above. FINANCIAL ADVISOR is also being compensated for their services as detailed above.

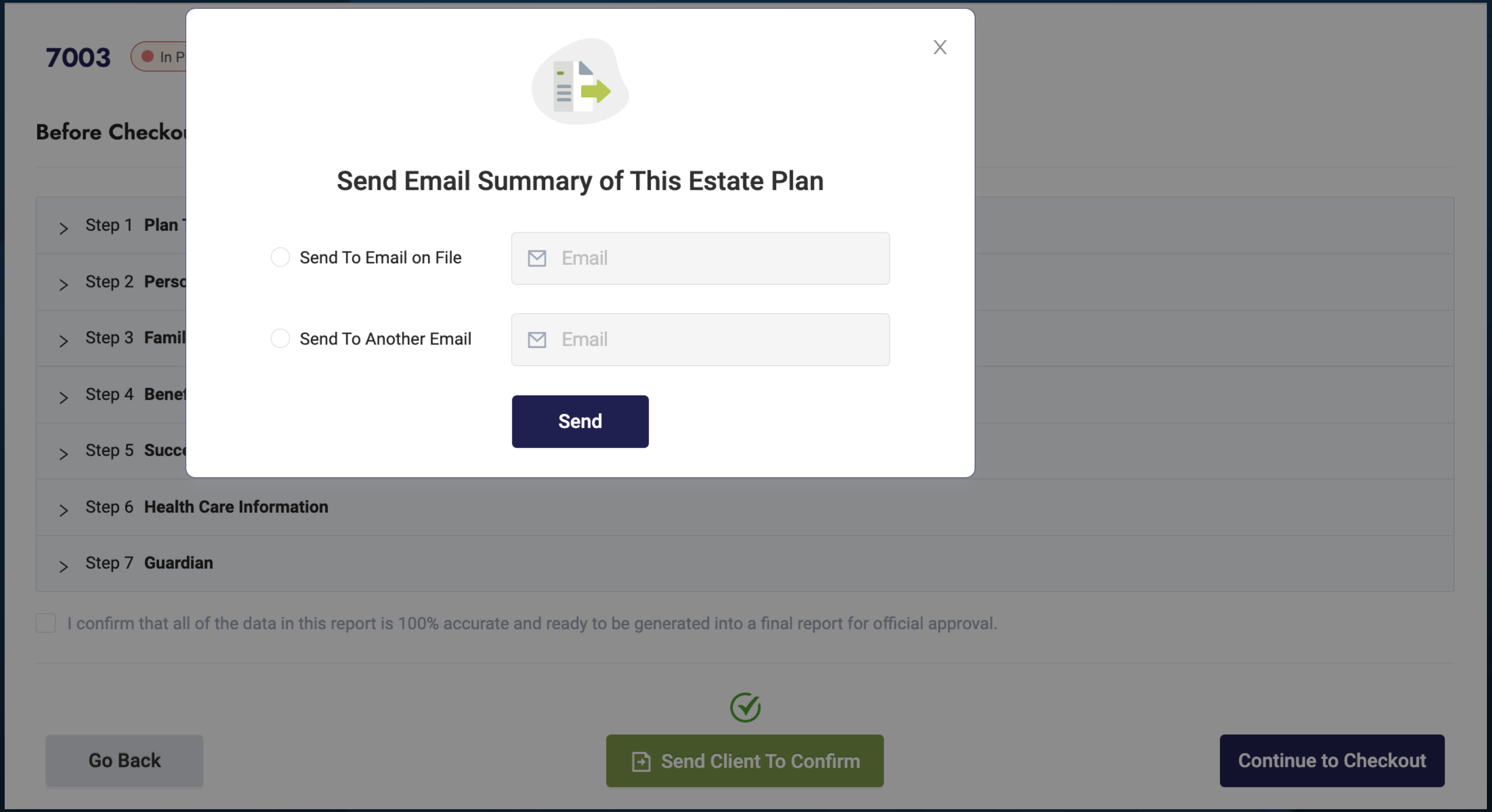
OPTION 2:

FINANCIAL ADVISOR and CLIENT agree to a fee of $________ to be paid directly to Encore, plus an hourly rate of $_______/hour to be paid to the FINANCIAL ADVISOR for the respective services detailed above. FINANCIAL ADVISOR estimates that __ hours will be required to complete their portion of the services detailed above.

OPTION 3:

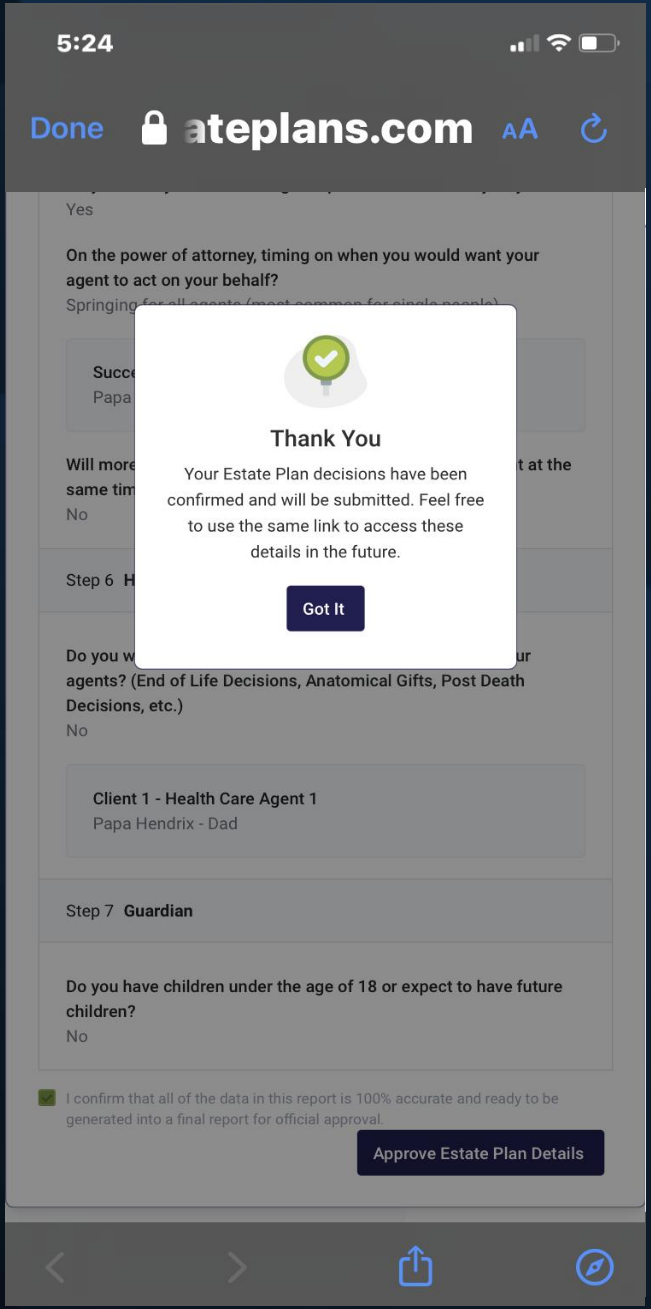
Document:

Decisions made by clients



Document:

Decisions made by clients



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Document:

Decisions made by clients

ESTATE PLAN SUMMARY

This document is a summary of the decisions you have made to complete your estate plan. The estate planning documents were produced with this information. Please check everything on this page, including beneficiaries, spelling of names, and listing of all agents. If everything is correct, please date and sign at the bottom of the page.

Trust Name: Smith Family Trust

Names on Documents: George Smith and Judy Smith

Children: Chase D. Smith, Samantha A. Smith, and Amy F. Smith

Beneficiaries and Method of Distribution:

Specific Gifts:

Beneficiary	Relationship	Share	Upon Death	Restrictions
Chase D. Smith	Child	1/3	Per Stirpes	Age Based – Undergrad or 25/30/35
Samantha A. Smith	Child	1/3	Per Stirpes	Age Based – Undergrad or 25/30/35
Amy F. Smith	Child	1/3	Per Stirpes	Special Needs Trust

Successor Financial Agents (Trustee/Executor/Power of Attorney): Matthew Bennett, then Michael Morris, then Michelle Dunn.

Health Care Agents – George Smith: Judy Smith, then Michael Morris.

Health Care Agents – Judy Smith: George Smith, then Matthew Bennett.

Guardian (physical custody of minor children): Michelle Dunn and David Dunn (if married to each other and living together), then Douglas Smith and Debby Smith, or the survivor of them.

I confirm that the above information is true and correct.

DATE: ______________________

______________________ GEORGE SMITH

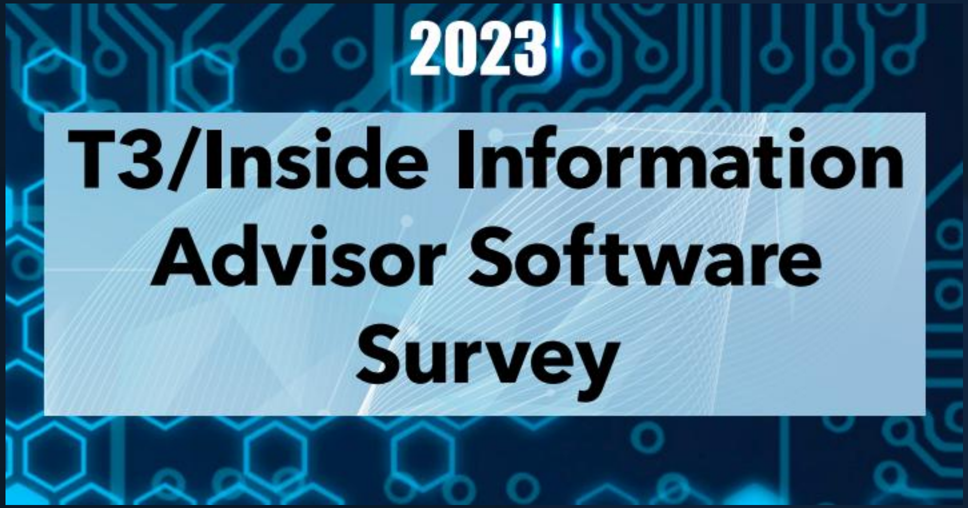
______________________ JUDY SMITH

What Advisors Say

"Just set up plan #8. More of my clients will have completed estate plans in the first 60 days with Encore than in the last 5 years combined."

Y. Harrison – Advisor in TX

What Advisors Say



Highest Rated Customer Satisfaction

In Estate Planning Category!

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www.encorestateplans.com

Use Affiliation Code: FEIWEHUB

Receive 50% off first Trust and Will Based Plan if completed by

Reach out to: info@encorestateplans.com

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