



## FREE CONSUMER REPORT



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### **"Six Major Mistakes Families Make When Choosing an Estate Planning Attorney ... and How to Make a Loving Choice For Your Family."**

Dear Friend,

Forgive me for being blunt in this special report I've prepared for you, but I want you to know what I know.

Having worked with families for years, I've discovered that what you really want is to have a caring professional "give it to you straight" when it comes to your legal and financial matters.

So, I'm dispensing with the "legalese" during this short report and I'll give you the simple, unvarnished truth instead.

Sound good?

Did you know that many families "fly in the dark" when it comes to securing the financial future of their loved ones? Even when they have worked with a lawyer? It's sad, but true.

Far too often I see families settle for a less than satisfying experience with their lawyer because they think that's all that's available – well, here's the great news, it's not!

You can expect the **same great service from your lawyer as you would from Zappos or Nordstrom's** when you know what to look for – and that means you can trust that your family will be in great hands after you are no longer there to care for them.

**It truly breaks my heart when I hear the (countless) stories of families getting embroiled in legal battles during the most painful times in their lives, or feeling lost with nowhere to turn after the loss of a loved one**, simply because they never found a trusted advisor to help get their affairs in order (or it wasn't done well or right).

Well, here's the great news: you've already taken the first step towards shedding real light on your family's future by requesting this free report. And further--you're about to discover how you can get real advice and avoid the costly mistakes made by so many when choosing a lawyer for their family's legal planning needs.

Here are the Six Biggest Mistakes I've seen... plus how to make smart choices for your family.

## **MISTAKE #1-- Going It Alone With Online Options or Cheap Lawyers Who Provide Documents Only Service**

Did you know that many lawyers like to sarcastically joke to one another about how "good" those online legal programs (LegalZoom®, Pre-Paid Legal®, etc.) are for THEIR business?

Why would that be?

First, because these **cheap, online options are NOT as "easy to use"** as claimed, and secondly... they actually cost you an arm and a leg because more than likely you (or your loved ones) will need to hire a real lawyer to clean up the mess later!

You might think these online options seem like an inexpensive and safe option, but trust me they will cost your family far more in the long run. And I'm not referring to the money for the service itself – that may be cheap. But, consider this ...

Using those programs can **end up leaving thousands (or much more) of YOUR assets in the coffers of Uncle Sam or the County Court system**...even if you follow all of their instructions to a tee. I see it ALL THE TIME—frustrated clients bringing in online-generated plans, astonished at all the "hidden savings" my staff and I are able to find for them.

Not to mention all the errors we find by people who think they did everything just right, but still got stuck in unfortunate traps for the unwary that you just wouldn't know about.

**The security you get with these plans is actually false security.**

Even worse...

Now, it's not my intention to scare you, but again--I've seen it more than I'd like.

**Frustrated families coming to see me during a period of great stress, and my staff and I having to attempt to "undo" poorly-crafted plans created by well-intentioned families (or even other lawyers)** which ends up costing everybody far more than they'd like. (And I'm not just talking about money, either. The time wasted and the emotional toll is where the real cost often shows up.)

So, I hope you are with me:

YOU AGREE .... choosing a well-trained and caring professional, who will put YOUR interests first--rather than settling for the false security of legal documents drafted online or with a cheap \$399

alternative (that's really designed to sell you high-commission insurance products) is really in the best interest of your loved ones.

With all that, now we come to the issues you'll deal with in choosing the right estate planning lawyer for your needs.

## **MISTAKE #2-- Choosing a lawyer who will charge you hourly for your planning or lure you in with a \$399 offer**

Estate Planning should almost never be provided on an hourly basis. **Any lawyer who knows his or her stuff is able to quote you a package fee for a comprehensive service.**

If not, beware because you may be paying for your lawyer to learn how to do things OR you are going to end up with big expenses down the road when things change in your life, the law or your assets.

**And really watch out if the package fee you are quoted is less than a few thousand dollars.**

A lawyer offering plans for \$1000 or less is either cutting corners somewhere, luring you in to sell you something expensive, ugly and unseen on the back end or simply will not be able to provide you with the quality service and care your family deserves.

There are lawyers out there who have based their business model on churning through as many new clients as possible, undercutting their fees and providing little more than you would get with the do it yourself online option.

If you are going to go that route, you might as well go online and do it yourself. But, don't! Your family deserves better than that.

**When you're investigating flat fee services from a lawyer, here are some simple questions to ask:**

- Are all of your fees flat fees?
- What about ongoing assistance after the initial completion of my estate plan documents?
- What happens when I call with legal questions 2 years after my planning documents were completed?
- What if the questions are about something other than my estate plan?
- What about my assets? Will you ensure my assets are owned in the right way?
- Will you keep my plan up to date as my life, the law and my assets change? How does that get paid for?

You need to be satisfied by the answers you receive to these questions, as they often sneak up after-the-fact, and can be a major drain on your family's cash flow and peace of mind.

## **MISTAKE #3-- Not ensuring there is a plan in place for regular communication as your life, the law and your assets change.**

There are actually multiple problems I've seen here.

- a) **What happens when things change?** Your life is going to change. Period. You will want to change your mind about who raises your kids, who takes care of your money, who makes financial and health care decisions for you.

Your kids will grow, they won't necessarily be exactly as you thought. They will marry and have their own children. You will want to change your plan.

You will buy a home, sell a home, start a business, close a business, invest in something new, sell it, enter into a partnership, make a loan to a brother-in-law, etc. Your assets will change.

**Will your lawyer make sure your assets are titled properly?**

**It not, your plan will fail when your family needs it.**

You will retire, age and need help taking care of yourself. Your kids will worry.

**Will your lawyer be there to comfort your children and ensure you are cared for the way you want?**

And that doesn't even account for changes in the law. The tax code changes just about every year. Many of those changes have a direct impact on your family.

**Will your lawyer make sure you stay informed about those changes and how they affect you, your family and your plan?**

**Make sure that your lawyer will keep in touch with you about changes in the law,** welcome your calls for changes in your life and that they keep in regular communication with you otherwise. Most don't.

- b) **Does the package fee include a regular review of your plan?** If not, then you'll be faced with having to initiate reviews yourself, and having to pay additional fees for the privilege, at that.

In fact, the optimum scenario is when a lawyer will provide you with some sort of "estate planning maintenance" program, or membership group for ongoing service--which saves you money and gives you peace-of-mind over the course of your family's life together.

**The ideal type of lawyer is someone who has a “membership program” in place.** With a membership program, you pay a small monthly fee, receive ongoing benefits and have periodic reviews of your plan to make sure it's up to date and will work when your family needs it.

## **MISTAKE #4-- Only addressing "obvious" assets, and not having a lawyer work with you to pass on your intangible whole family wealth.**

You and I both know that life is about more than just "making money." Think about this ... you have to choose between being infinitely wealthy or infinitely healthy, which do you choose?

Health, of course.

Or this .... you have to choose between leaving your child a million dollars or the values and insights that are most important to you. Which do you choose?

I think we'd all say the values and insights, right? The money is replaceable, but without the values, the money will be quickly lost.

So why is that most lawyers don't (or won't) address this very obvious truth? If you have worked with a lawyer, you know that the plans most lawyers create focus entirely on passing on financial wealth, when what we all know is most important is the intangible wealth – values, insights, stories, and experience.

So why is it that most planning with lawyers doesn't take this into account at all?

Too often, the most valuable family assets are lost at death because the intangible assets are left out of the plan entirely.

**That's why we focus on passing those on to the next generation as part of the planning we do with your family at no extra charge.**

It's just part of our culture and service.

## **MISTAKE #5-- Expecting Poor Service and Receiving It.**

It's true, lawyers have a bad reputation. Phone calls not returned for days or even weeks on end, surprise invoices for hundreds (or thousands) of dollars, and generally being unaccommodating or surly are just a few of the complaints I have heard.

You deserve better.

Look for a lawyer who has a team supporting him or her (a solo lawyer without support cannot help but get overwhelmed and not be able to return phone calls) and a process for answering phones and returning phone calls.

Hold out for a lawyer who will never send you a surprise invoice in the mail and never charges for his or her time hourly (or in six-minute increments).

Ask your prospective lawyer whether he or she has a culture of service and what that looks like in his or her office. If s/he looks at you like you are crazy, leave, fast.

## **MISTAKE #6-- Choosing a lawyer who is not an expert in the kind of service you actually need.**

Unfortunately, with the way that most estate planning lawyers present themselves to the world, it seems like we're all the same. We all seem to offer the same services, for pretty similar fees.

If I weren't working every day in this industry, I'm pretty sure I would think that all lawyers in our industry were the same.

NOTHING could be further from the truth.

You see, each lawyer does have certain qualifications. Some might be experts at tax law, or in working with corporations or with debt collection, or a whole variety of different things...but are they really providing what you, the head of your family, wants and needs?

What **do** you want from a lawyer?

When I sit down and talk with regular folks, here's what I discover:

**You want to be able to work with a caring professional who knows you and your family...**NOT one of those "cattle call" shops, where you're squeezed in with a bunch of other people, and seen by harried, poorly-trained paralegals. Or worse... a "corporate" shop which can't shake the legalese, and can leave you feeling cold by not relating to you as a family with sincere desires.

**You want a lawyer who understands the unique needs of YOUR family.**

Have young children at home? Look for a lawyer who has specialized training in serving the needs of families with young children. They really are quite different.

Have elderly parents you are caring for? Look for a lawyer with specific training in serving the needs of the elderly.

Have a child with special needs? Your lawyer needs to have had training in serving the needs of families with special needs.

**And whatever you do, do not get your estate plan prepared by a generalist who does not have specialized training in estate planning UNLESS they are co-counseling with a lawyer**

**experienced in planning for families.**

**Here's the bottom line:** You want a lawyer who can confidently help you make good decisions. That's ultimately what it comes down to – you want to feel empowered, informed, and sure about the decisions you are making and it takes a special kind of lawyer to help you in that way.

That's a hallmark of the Personal Family Lawyer® way.

## **CONCLUSION**

### **Now You Will Be Empowered to Make Smart, Loving Choices When It Comes to Hiring a Lawyer For Your Family**

I hope this Free Report has opened your eyes to valuable lessons about setting up your plan. Some of them may be ones you already knew in your gut...you just never had them verbalized before.

Knowing this before you engage an estate planning lawyer will ensure you put in place an estate plan for your family that will really work when your family needs it and won't end up just a pile of worthless paper after you are gone.

Yes, choosing the RIGHT lawyer is an investment of time and money ... and, I will add, a wise investment indeed. I say "wise" because the consequences of a poorly-executed plan are awful in the short and long term for the people you love the most.

### **Take Action Now.**

Even though I would love to help your family, I won't engage in "sales-y/scarcity" tactics to urge you to call right now. But if you are excited to find a relationship with the kind of lawyer I have described – caring, service-focused, helping your family through every life stage and there for your loved ones when you can't be -- I do have an incentive to reward you for getting on our calendar now.

### **I've included below a special "Gift Certificate towards a "Family Wealth Planning Session or Plan Checkup/Review."**

**These sessions are normally \$750 for Planning or \$950 for Review.** However, if you are one of the first 5 families to call our office, mention this report and schedule this month, you can sit down with me for a comprehensive plan design or checkup/review absolutely **FREE**.

As your neighborhood Personal Family Lawyer®, I am very serious about making sure that your family creates a plan that works--both now, and in the long term.

That's why I'm going to such extraordinary lengths to demonstrate my good faith.

The bad news is that **I'm only able to schedule five of these complimentary Sessions per month because I devote a substantial chunk of my time to existing clients.** If you would like to be one

of the five families I meet with at no-charge this month (and you qualify for this offer), please do call or email us now.

When you do, make sure that you include that you would like one of these complimentary sessions, that you have a Gift Certificate, and my Client Services Director will give you two options for a meeting.

Until then, and to more of your assets "staying home"!

Warmest regards,

Kristen Wong  
Personal Family Lawyer®

PS: Your \$750 certificate and details about what you'll discover during your Family Wealth Planning Session are on the next page.

# **No-Charge Family Wealth Planning Session or Plan Checkup/Review (A \$750/\$950 Value)**

If you own a home and have minor children, and are one of the first 5 families to schedule an appointment this month for a “Family Wealth Planning Session,” or Plan Checkup/Review, I will waive our regular \$750 planning fee/\$950 review fee.

## **During Your Time Together, You And Your Spouse Will...**

- Choose the Right Guardians for Your Kids, Avoid Making One of the Six Common Mistakes Most Parents Make (or Fix Mistakes You May Have Made)
- Get Your Financial House in Order and Keep it that Way
- Confirm You Are Making Smart Financial Choices About Things Like Saving for College, Keeping Your Money Safe and Buying Life Insurance
- Ensure Your Kids (& Spouse) Are Prepared for Life Without You
- Keep Your Family Out of Court & Legally Avoid All Estate Taxes
- Learn the #1 Best Way to Protect Your Kids’ Inheritance From a Future Lawsuit, Creditor, Predator or Divorce
- Discover How to Leave Your Loved Ones a Gift Far Greater Than All the Money in the World ...Truly.

**Call Today & Schedule Your Planning Session  
Or Plan Checkup/Review**

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