Richard A. Littorno
Littorno Law Group

Legal Services:

Probate and Trust Administration

Estate Planning, Trusts, Wills

VA Pension Benefit Planning (VA Accredited)

Tax Planning, (LL.M. Tax)

Medi-Cal Benefit Planning

Licensed to practice in California State Courts, U.S. Court of Appeals Ninth Circuit (No.CA), U.S. Tax Court and before Veterans Affairs

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MET-LIFE OR ARAG THIRTY (30) DAY ESTATE PLANNING ENGAGEMENT

Dear Clients:

Thank you very much for selecting the Littorno Law Group to develop your estate plan and prepare the documents needed to implement this plan by utilizing your prepaid legal coverage.

We appreciate your business and will strive to provide excellent service. You, in turn, commit to working with us to complete the process within thirty (30) days to lock in your coverage.

We know that proper estate planning for your loved ones and the orderly distribution of your family's wealth without probate proceedings is most imperative to your peace of mind.

The following is an outline of how your estate planning engagement will proceed with us:

I. Step One-Getting Started:

Please provide us with your MetLife Eligibility ID or ARAG Case Number(s) or Membership Number. We will then confirm the nature and scope of your coverage.

II. Step Two- Input Choices:

Once your coverage is confirmed, we immediately send you our Estate Planning Organizer and other reference materials.

Please carefully complete and return our Estate Planning Organizer (fill-in savable PDF), sent to you by email attachment, listing your beneficiaries, successor trustees, health care agents, etc. with their contact information for inclusion in your forms. We will periodically check in with you on your progress and to answer questions.

III. Step Three-Preparation of Draft Documents

Once you complete and return your Standard Organizer, we will contact you by email to retrieve any omitted items and seek needed clarifications. We then immediately prepare first drafts of all of your estate planning documents included in your coverage and transmit by email for your review, usually in about one weeks time.

For those of you with full coverage, you will receive the following comprehensive estate planning package of forms, a $2,999 or more value (* one form provided for each spouse/partner):

- Revocable Living Trust (“RLT”) Agreement
- Certification of Trust (for circulation to your financial institutions)
- Declaration of Trust
- * Durable Power of Attorney for Management of Property and Personal Affairs*
- * Advance Health Care Directive
- * Authorization (Medical) and Waiver for Inspection (“HIPAA”)
- Assignment of Personal Property to RLT
- Instructions for the Distribution of Personal Property
- Final Disposition Instructions (Burial or Cremation, etc.)
- * Last Will and Testament (Pour-over to RLT)
- * Nomination of Guardian (If any Minor Children)
- Grant Deed to Transfer Primary Residence into RLT
- Preliminary Change of Ownership Report (“PCOR”) required by California County Tax Assessors (to avoid reassessment of property taxes)
- Asset Transfer Instructions
- Summary of Estate Plan

Please note that many other participating law firms provide some, but not all of these above-listed forms. Or, they charge additional fees for some forms. If you have full coverage, we include <u>all</u> of these forms in your package, whether specifically listed by the carrier or not.

IV. <u>Step Four-Document Review</u>

After receipt by email of your draft estate planning documents, please immediately review them and email any corrections and/or questions that you may have. The first set of corrections and changes are included at no charge with your coverage, so please carefully list all of them at one time. A word of caution. Do not delay the process risking probate and conservatorship proceedings. Do not let your coverage lapse. You can easily amend these documents in the future, as needed.

V. <u>Step Five-Signing and Notarization</u>

<u>Upon receipt of the draft forms, call to arrange an appointment with us to carefully review and correct all of the forms for your signature</u>. Please note that we are not compensated by MetLife or ARAG for our work until after you sign your forms. We appreciate your courtesy in this regard by working with us to timely complete the process within thirty (30) days.

VI. <u>Step Six-Costs and Additional Services NOT COVERED BY METLIFE OR ARAG</u>

A. We charge a discounted fee of $100 for notarization of all of your documents and provision of your Trust binder with cover, a savings of over $300.

B. Additionally we do a Title search and handle any needs recording of the Grant Deed on your California primary residence, pay recording fees and process your Preliminary Change of Ownership Report required by County Tax Assessors, all for a fixed fee of $100.00.

C. Note that once your documents are signed and notarized, subsequent amendments in the future may also be included in your MetLife or ARAG coverage, so do not hesitate to check in with us as needed.

D. Unfortunately, your coverage is only for your principal residence, not additional parcels of real property. All real property owned by you should generally be titled in the name of your Trust to avoid probate proceedings and other unintended consequences, so it is strongly recommended that you privately pay for transfer of additional properties to your Trust. The cost is minimal compared to potential probate costs.

If you own rental and/or commercial parcels of real estate, we offer to provide additional California Grant Deeds and the Preliminary Change of Ownership Report (required by California County Tax Assessors) for a total fee of $450.00 which includes recording fee and processing services payable at the signing meeting. Note that there is an additional $75.00 tax in California for all secondary properties, which is included in the above total.

Our firm has over forty (40) years of experience in estate and tax planning and very much look forward to providing you with first rate comprehensive estate planning documents for you and your loved ones during this process.

Once again, thank you very much for choosing the Littorno Law Group to assist you and please be so kind as to refer us to your family, friends and co-workers.

Very Sincerely,

Richard A. Littorno