

# Kids

## PROTECTION PLANNING GUIDE

- How To **CHOOSE** The Right Guardian For Your Kids
- **9 STEPS** to **ENSURE** Your Kids Will Be Raised With Your Parenting Style and Never Be Taken Into Care of Strangers Or Anyone You Wouldn't Want
- How to **AVOID** Making 1 Of 6 Common Planning Mistakes



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Inside this



You'll Discover

9 SIMPLE STEPS

**to Know Your Kids Would Always Be  
Raised By People You Want  
in the Way You Want and Have Immediate,  
Protected Access to Your Money.**

This Guide will give you the peace of mind you need to go on vacation with your spouse, have a romantic date, or just spend time enjoying yourself without your kids... without worrying about what would happen if something happened to you. It may save your family years of unnecessary pain, thousands or even millions of potentially lost dollars and countless headaches. With this Guide, you will learn why taking care of these matters is so important (and how easy it is to do).

Kids protection planning (often referred to as estate planning) is about protecting you, your assets and your family in the event of your death or incapacity. Though people often confuse estate planning with estate taxes, they are not the same thing. Estate planning, which includes estate taxes (or rather, avoiding estate taxes), is really about taking care of the people you love even after you are no longer here.

In this Guide you'll learn:

- **The 9 simple steps you can take immediately to ensure the safety and care of your children** ...and why the police would have to take your kids out of your house if you are in an accident and have minor children at home if you don't plan the right way.
- **A 3-step process for choosing the right person to raise your kids** . . . the 6 common mistakes parents make when making this critical decision.
- **How you can make sure that everything you leave to your kids stays in your family forever** ... and isn't lost to divorce, lawsuits or estate taxes, ever!
- **Why these 9 simple steps aren't something you "do" once and then never look at again...**and the rock bottom bare minimum your plan must be reviewed to ensure the safety and security of your kids.
- **How failing to plan could cost your family hundreds of thousands of dollars unnecessarily.** (Did you know that estate taxes and probate are totally voluntary?)

## **Ask Yourself Two Simple Questions:**

*What Would Happen to Your Children If Something Happened to You?*

*Would Your Loved Ones Have Immediate, Protected Access to Your Money?*

Protecting your children begins with the **essential question** no parent wants to think about, but with just a bit of consideration can give you total peace of mind: **what would happen to your children if something happened to you?** I'll tell you what would happen ...

## **For the Short Term: Your Children Could Be Taken Out Of Your Home**

If something happens to you and your children are home with a babysitter or friend, the police would have no choice but to call in Child Protective Services and take your children into the hands of social services (that's foster care!) until they can figure out what to do. Then, your children could **be raised by someone you wouldn't choose** in a way you might not agree with.

## **For the Long Term: Your Children Would Be At the Mercy of the Court**

Let's look at what would happen **in a familiar situation:**

I have two people in my life who would want to raise my children if something happened to me. **My sister and another close family member** I would never want. If I had made no provisions in writing, **both of them would petition the court to be appointed** to raise my children.

## **It's a Frightening Situation That Can Easily Be Avoided!**

Here's what the court would hear ...

The **one family member** I would never want is **an experienced mom** with two kids of her own,

a big house, a stable financial situation, and an outwardly stable relationship.

My sister is in her 20s, she has **never had children**, rents a small apartment, **does not have a stable financial situation** and isn't in a relationship.

Now, if you are the Judge, **who would you choose to raise my children?** On paper, the **one family member appears to be the best choice.**

But, only I know that **my family member is the last person I would want raising my children!** I love her dearly, but I've watched her raise her children and I know her relationship with her husband and I've seen how she manages her money – I know **I don't want her raising my kids.** But, **the court would have no way to know** that.

You see, my sister may be young and inexperienced, but I know she would raise my children as close as possible to the way I am raising them. But if my other family member received custody, **my children would not be raised with my values, my love, and my guidance.** In fact, quite the opposite.

And then, worst of all, **all of my life insurance and my assets** would be put into a guardian estate **controlled by the same family member I'd never want** (or a professional guardian at \$125+/hour) and then **distributed outright to my kids when they turned 18!**

If you are like me, **you want to do everything you can to protect your kids from unnecessary pain and suffering.** You want to rest easy at night knowing that no matter what happens to you, your children would be totally taken care of and protected by the people you want in the way you want. And, that's where estate planning comes in.

## Your Kids Would NOT Have Immediate, Protected Access to Your Money

Next, look around you ... **what would happen to everything you own** if you were no longer here? This includes your home, your bank and brokerage accounts, your life insurance policies, your retirement plans, your clothing, your jewelry,

your cars, your letters, your family heirlooms ... the things you care about most.

If you die with all of these things owned in your own name, **your children would not have immediate access to your assets because your family would have to deal with a court process called probate**, which is **complex, costly, time intensive, and totally public.** In California, this process takes **a minimum of one year** and most often longer, during which time **your loved ones do not have easy access to your assets** for their needs. And, just to give you an idea of the cost, we estimate the total **cost of a probate to be around 5% of the value of the gross estate.**

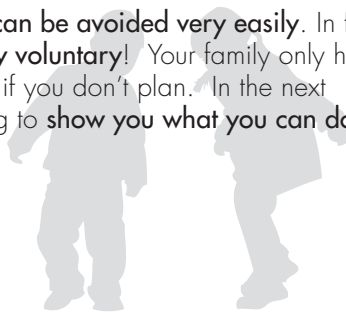
If all you own is a house that would sell for \$500,000; probate costs and fees could cost your family a whopping \$25,000! If you own a million dollar home, that's **\$50,000 in costs.** And, that doesn't even count everything else you own.

But that's not all...

The worst part is that **at the end of the probate**, all of your assets would be put into a guardianship estate overseen by someone chosen by the court and then **when they turn 18**, your children would be **given everything** left in the estate – **outright and totally unprotected!**

And, **probate is totally public**, which means anybody with **unscrupulous intentions** can find out that your 18 year old is inheriting lots of money and that it's not protected. I don't know about your children, but I am certain that **my children would not be ready to handle that much money at 18** and would blow it on fancy cars, expensive meals, extensive travel and other potentially disastrous habits.

All these issues **can be avoided very easily.** In fact, **probate is totally voluntary!** Your family only has to deal with this if you don't plan. In the next section I'm going to **show you what you can do right away.**



## There Are 9 Easy Steps to Protecting Your Children & Your Assets ...

While the nightmares of having no plan in place are scary, **it's easy to put in place a plan** that will give you peace of mind. Here are **nine steps you can take right away** to protect your children...

**step 1** Choose the friends or family you'd want to raise your kids with your values if you were in an accident.

Legally document your choice of at least 3 friends or family members (in first, second, third order) as long-term guardians for your kids. If you are having a hard time choosing the right people to serve as guardians, go to **www.KidsProtectionPlan.com** and be guided through an interactive 3-step process that will give you the confidence of knowing you made the right choice.

**step 3** Choose local friends or family (within 20 minutes) who your kids know, love and trust that would be able to go to your house immediately and comfort your kids and keep them secure (until your long-term guardians could arrive and take over).

Legally document your choice of short-term guardians.

**step 4**

**step 2**

**step 5** Give the short-term guardians you've chosen the legal documentation they'll need if you are in an accident and make sure to tell them what to do if called upon.

Instruct caregivers to call the short-term guardians if you don't come home. Carry a Family Emergency ID Card in your wallet at all times that identifies you as a parent with minor children and has the names and phone numbers of your short-term guardians.

**step 6**

**step 7** Tell your long-term guardians what to do if called upon and where to find your long-term guardianship documents. Leave your long-term guardians specific instructions about how you want your kids raised and the values, insights, stories and experiences you want to leave for your children.

Be sure to exclude anyone you know you would never want raising your kids so they could never challenge your decision.

**step 8**

**step 9** Make sure you've left behind enough financial resources so that whoever is raising your children will have immediate and protected access to your assets and raising your children will not be a financial struggle.

Work with a trusted advisor to determine exactly **how much savings or insurance would be sufficient** to support your family

if something happened to you. The decision as to what to purchase **must be made with an advisor you absolutely trust.**

And, most importantly, make sure that the **financial resources you do leave would be available to your guardians and your children and would be totally protected.** You will want to designate **a trust as the beneficiary of your life insurance** so it doesn't get pulled into the court process and be unavailable when it's most needed.

## You Don't Have to Do This Alone!

These 9 steps are easy to follow, but it **can be a bit overwhelming at first.** Far too many people put this planning off because they don't know where to start or how easy it can be.

There are **two options available to you** for absolute peace of mind of knowing your family is taken care of during a most difficult time. You can either **handle your planning yourself** or you can **work with an attorney** to take care of these issues for you.

### OPTION 1:

*Do it Yourself*

You might be a **candidate for the do-it-yourself** approach to planning if you are in both of the following two circumstances:

You would have **no problem with your children controlling everything you own when they turn 18**

AND

Your **assets are small enough** that they would not be subject to the court process of probate. In California, if you own no real property and less than \$100,000 of assets, your family will not have to deal with probate in the event of your death and

you could get by with a simple form will, health care directive, and power of attorney. Each state has specific limits and you should absolutely talk with your local Personal Family Lawyer™ to determine whether your estate would be subject to probate.

If you meet those two criteria, you don't have to worry too much about the transfer of your assets after you are gone, so long as you ensure your kids would be taken care of in the way you want by the people you want by following the first eight (8) of the nine (9) I outlined on pages 6 & 7, you can probably get by without a lawyer. I've created a **website where you can get started for free and if you don't have assets, this would be a great option for you.** Go to <http://www.KidsProtectionPlan.com> to get started!

There's **plenty of software and books out there that give you forms** you can complete to prepare a Will or even your own living trust. **Note: If you are going to use an online trust service, make sure your fee includes a review by a lawyer who understands how to plan from a parents' perspective.**

I've seen far too many people **try to do it themselves** on the internet and **leave their family in big trouble.**

The **only surefire way to avoid making critical, big dollar mistakes** is to seek the guidance of a lawyer you can trust to guide you right.

### OPTION 2:

*Work with a Lawyer*

Remember, the **people who benefit** if you take the time and thought to create a plan **are the people left behind after you are gone – like your children.** It is **so much easier for you to take care of** these important matters **while you are alive** than it will be for your loved ones to try and take care of them when you are gone. **Your family will thank you** for finding a Personal Family Lawyer™ instead of a mere document preparer.



Look in any yellow pages or search on the internet and you'll find estate planning lawyers everywhere. And, it's hard to differentiate. They all seem the same. As a parent, it is critical you choose an attorney who is right for your family. Who you choose as your family's lawyer **can be one of the most important decisions you ever make** for the well-being of your family and yourself.

And, not all lawyers are the same ...

## **Insist on a Lawyer Who Plans With a Parent's Perspective ... Your Family Deserves It!**

I spent three years at a big law firm where I learned that **today estate planning means the preparation of form documents** that oftentimes do not work when your family needs them most.

That was not what I imagined when I went to law school. I became a lawyer to help my clients solve their problems so that I could make a difference in their lives. Instead, I discovered **lawyers are constantly focused on bringing in the next new client, maintaining their hourly billing minimums, and finding problems that will mean more work for them.**

The **typical estate planning experience** is one in which you meet with an attorney, the attorney prepares some documents, you sign the documents (oftentimes without really understanding what you're signing) and then you go on your way hoping the attorney has accurately reflected your wishes.

You **never hear from your lawyer** again, even forgetting his name after awhile. And, even though your life changes and you acquire new assets and you even hear that the law has changed, you don't contact your lawyer because you just know you'll get a big bill in the mail a couple of weeks later. **Your attorney bills you every single time you call in 15 minute increments.** That certainly goes a long way to discouraging communication.

And, if you do call, **it's hours or even days before you get a call back.** The single biggest complaint against attorneys is that they are not responsive to their clients.

Then, something happens. **Your family goes to your home**, locates your estate planning documents and finds they no longer reflect your life, your assets or the law. **They don't know where to turn.**

This was NOT why I had gone to law school!

**I considered switching law firms;** I looked everywhere for one where I could be the kind of lawyer I imagined when I started law school ... a family problem solver and advisor. **They were all the same ... Document Factories.**

## **I Knew There Had To Be A Better Way!**

I quickly realized the **traditional law business model** requires attorneys to constantly focus on bringing in new clients. It **doesn't leave any time for taking care of existing clients.**

For example, let's say you call your attorney from the bank to make sure you are opening your bank account in the right way for maximum protection (it's critical that your assets are owned the right way!) If your attorney is always focused on meeting with new clients and doesn't have a strong support team, **you're going to wait hours or even days for a call back.** That means leaving the bank and having to go back on another day. **What a waste of your time!**

Again and again, both in a big law firm and then among the small and solo firm practitioners I learned from, I saw that **attorneys did not educate their clients about how to own their assets and did not make sure their plan worked for their whole lifetime.**

When my husband's father died, I was in law school, so I didn't know much about estate planning. I did know that he had died with a Trust, so I was confused about why we were dealing with the probate court.

Turns out **my in-laws never transferred their assets into their Trust and their lawyer hadn't either!** I thought **it was malpractice!** But, I came to find out **it's common practice!**

I swore that would never happen to my clients!

Unfortunately, I've discovered **most people think once they signed their estate planning documents, they are done for life**. Their attorneys don't educate them otherwise because they must focus on bringing in new clients and can't serve their existing clients. Plus, their clients are elderly and life is fairly static.

Your life is dynamic; your assets are growing; your family is growing ... and you are busy!

As a Personal Family Lawyer™, **it is my duty to make it as easy for you to make the right decisions for your family, keep up with your changing life** and not to let you walk out of my office believing your plan will forever take care of you, your children and your assets. The **truth is your plan must be maintained**. You want to have a trusted family lawyer, a Personal Family Lawyer™, to turn to when your spouse dies or for your spouse to turn to when you die. **Most estate planning lawyers don't serve in this way...** not because they don't want to; they just haven't been trained to do it.

*"I Left the Big Law Firm So I Could Make a Real Difference in the Lives' of My Clients, Ensure Their Plans Would Work, and Be There For Their Family When They Couldn't Be"*

## Do You Qualify?

Not everyone needs to work with a Personal Family Lawyer™ nor qualifies to do so.

Surprisingly, whether you qualify to work with a Personal Family Lawyer™ has **nothing at all to do with how much money you have!**

Working with a Personal Family Lawyer™ is **most beneficial for people** who:

- Want a trusted advisor to **guide them through a lifetime of the right decisions**.
- Want to pass on not just financial assets, but your **whole family wealth**, which includes the most often lost **intellectual, human, and spiritual assets** or who you are and what's important to you.

- Care about **preserving family wealth** by ensuring it **doesn't leak out to strangers through divorce and lawsuits, unnecessary and avoidable estate taxes, or end up part of the \$5.2 billion of unclaimed property** held by the State of California.
- Are **willing to follow a system** and structure that **prepares their children to receive family wealth** in such a way that family opportunities are maximized and family wealth actually grows at each generation instead of being frittered away by unappreciative and undisciplined heirs.
- Never want to risk their minor children would be taken out of their home if anything happened to them and instead want to **guarantee their children would always stay in the care of people they know, trust, and love**.

Unlike many law firms that take on an unlimited number of new clients, each **Personal Family Lawyer™ strictly limits the number of new clients they see on an annual basis** and then **closes their practice to new clients** when they reach relationship capacity.

Once your Personal Family Lawyer's™ practice is closed, the **only new clients allowed in are those that are directly related to existing clients**.

This limit is imposed because it's **impossible for a lawyer to have a real relationship with an unlimited number of families and still serve them with the ongoing care that is so critical** to ensuring your plan works the way you want when you are gone.

As a result, each Personal Family Lawyer™ takes on a limited number of new clients each month and once the new client appointments are filled, that's all there is.

On the next page, **find out what you must do to qualify to have a Personal Family Lawyer™ care of everything for your family**.





## Here's What You Must Do Now To Give Your Family the Gift of a Personal Family Lawyer™

### Step 1

#### Call your local Personal Family Lawyer™.

An expertly trained Family Wealth Counselor will ask you a few questions to ensure you qualify for our services. They'll also confirm you understand the way we work and you are looking for guidance on how to pass on your whole Family Wealth and not just seeking a set of documents that may or may not work when your family needs them.

If you are looking for documents only, we can give you a list of attorneys or websites that can help.

### Step 2

#### Reserve Your 2-Hour Family Wealth Planning Session.

Assuming you meet the criteria to meet with your local Personal Family Lawyer™, you will reserve up to two hours for your personal Family Wealth Planning Session with your local Personal Family Lawyer™.

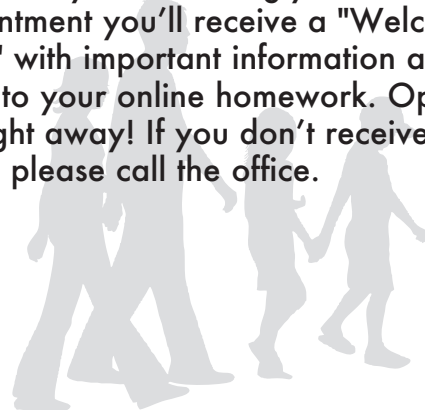
Before the session, you will complete your pre-meeting homework, which will help you begin to get your financial house in order and take control of your life. This homework will be used during your planning session to help you make the best decisions for yourself and your family.

Our normal fee for this session is \$750, but that fee will be waived because you've taken the time to request this information and get educated by reviewing this report. But we have only limited appointment slots each month, so do not delay.

### Step 3

#### Check Your Email in Eager Anticipation.

Immediately after making your appointment you'll receive a "Welcome Email" with important information and a link to your online homework. Open this right away! If you don't receive the email, please call the office.



## Step 4

### Complete and Return Your Pre-Meeting Homework

Please complete and submit the online homework at least one week before your planning session. If we do not have your homework a week before your meeting, we will have to release your spot to another family; you will be responsible for the \$750 planning session fee.

Our Personal Family Lawyers™ meet with a limited number of new clients per month so we can give our time and attention to our existing clients. While we understand this creates some inconveniences for people wishing to become clients, you'll be grateful when you become a client.

## Step 5

### Attend Your Meeting and Rest Easy.

Your Personal Family Lawyer™ will walk you step by step through what would happen to your children and your assets if anything happened to you under your current plan or the state's plan for you. You'll share with your Personal Family Lawyer™ what about that does not work for you and your Personal Family Lawyer™ will help you design a Family Wealth Plan that ensures you make the best decisions for your Family Wealth throughout your lifetime and have a trusted advisor to turn to at every life stage.



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