

Important Next Steps (Please Read)

Final Review of Your Estate Plan

What Do I Do With This Binder? Using the information below, review this hard copy of your estate plan. Our objective at this stage is to iron out any wrinkles so that we have a signature-ready set of documents in your hands.

How Do I Review My Documents? A little further down you will see a section entitled, “Reviewing Your Documents.” Everything you need to know is there.

What Is The Next Step? The documents should look pretty close to complete since we already approved the draft. If everything looks good, then go to the section below entitled, “Signing and Notarizing Your Estate Plan.”

However, if you see anything that needs to be changed or updated at this stage, please let me know right away.

Reviewing Your Documents

To review this hard copy of your documents, read the following steps in order.

1. Before you open the binder, in the *outside* cover pocket, you will see a COVER PAGE with a list of all ten tabs and their contents. We will go over each of these.
2. Open the binder. Immediately before Tab #1, you will see a COVER LETTER on our letterhead. This gives you a brief general overview of your plan.
3. In the inside left cover jacket pocket, you will see QUITCLAIM DEEDS (if any) that we prepared for you, along with other miscellaneous documents if needed. These will be discussed later (I just wanted you to know what those were).
4. Flip past Tab #1. The first page you see is a GRAY COVER SHEET titled, “Introduction and Estate Plan Summary.” Each of the ten tabs in the binder begin with one of these cover sheets. They provide a plain-English summary of what is behind that particular tab.

5. TAB #1 contains the SUMMARY OF ESTATE PLANNING DECISIONS. Since we already reviewed and approved this information, there isn't anything in particular you need to do behind Tab #1.
6. Flip through each of the other NINE TABS to get a plain-English explanation of what is behind that tab. If you want to re-review any of your personal decisions throughout these documents, go to Tab #1 to review the detailed summary.

***Does Everything Look Good?** If so, then proceed to the next section titled, "Signing and Notarizing Your Estate Plan."*

***Does Something Need To Be Changed, Corrected, or Updated?** If so, let us know right away so we can send you any replacement pages or documents.*

Signing and Notarizing Your Estate Plan

***Is This The Final Step?** Although this has been our primary objective throughout this process, there is still some additional information to cover in the days ahead. However, with the documents ready to sign and notarize, we should go ahead and do that now.*

***Can I Go Ahead And Sign This Alone?** Signing and notarizing these documents can seem daunting, but it is just a simple function of carefully reading each step below. *These steps were carefully written to cover everything you need to know.**

***Do I Need a Notary or Witnesses?** With a couple of exceptions (discussed below), all of the documents require your notarized signature. One document needs to be witnessed.*

***Where Can I Find a Free Notary?** Your bank or credit union will have complimentary notary services for customers. The American Automobile Association (AAA) also provides free notary services for its members. Many real estate agents provide free notary services and are happy to meet you in your home.*

***What Is This Witness Requirement?** The Pourover Will (behind Tab #3) is the only document that is NOT notarized but rather witnessed. You will need to get TWO independent witnesses to sign the witness page located immediately after your signatures. An "Independent" witness is ANYONE who is NOT a beneficiary. To be safe, it would be prudent to avoid using the spouse of a beneficiary or any possible contingent beneficiaries.*

What If I Don't Feel Ready or Comfortable to Sign Everything Right Now. If you need assistance, more information can be found following these steps. Regardless, review the information below to see how everything will come together.

- TAB #1** is the summary. There is nothing here you need to sign.
- TAB #2** contains three different (but related) documents.
 - Sign and date the Living Trust (for a married couple, each will sign twice on the same page). Notarization needed . **This signature page will be the fourth from the last page of Tab #2.*
 - At a later time, both of you will sign the “Instructions for Distribution of Personal Property.” **This is the third from the last page of Tab #2.*
 - Sign and date the Declaration of Trust . Notarization needed. **This is the Second to the last page of Tab #2.*
- TAB #3** contains your Pourover Will(s). For a married couple one will be located immediately after the other (both behind Tab #3).
 - Sign and date your Pourover Will. You also need to handwrite in the county. Note that for a couple, each spouse will sign their own.
 - Have your Pourover Will witnessed. Witnesses can be anyone but a spouse or beneficiary (and ideally not the spouse of a beneficiary). Anyone else, as long as they are at least 18, can be a witness.
- TAB #4** contains your Power(s) of Attorney For a married couple, one will be located immediately after the other (both behind Tab #4).
 - Initial Page 7 where noted. For married couples, *do not* initial or sign your spouse's document (only your own). Also, as a married couple, you will each also need to initial your own Page 8 as well.
 - Sign and date your Power of Attorney. Notarization needed . **For a married couple, one document will be located behind the other.*
- TAB #5** contains your Health Care Directive(s) For a married couple, one will be located immediately after the other (both behind Tab #5).

- *Important → Your Health Care Directive is accompanied by a separate 3-page document titled, “HIPAA Authorization and Waiver.” This HIPAA Authorization is located immediately behind the Health Care Directive.*
- Initial Page 5 of your Health Care Directive where noted. You may also have to initial on Page 6 as well. For married couples, *do not* initial or sign your spouse’s document (only your own).
- Sign and date your Health Care Directive. Notarization needed .
- Sign and date your HIPAA Authorization. Notarization needed . **Note for a married couple that the first spouse’s HIPAA Authorization is located directly behind their Health Care Directive, after which the two documents for the second spouse are located.*
- TAB #6** contains your Certification of Trust. For a married couple, there will only be one, joint document requiring both of you to sign. Sign and date your Certification of Trust. Notarization needed .
- TAB #7** contains information about transferring your assets to your trust. This topic is discussed in greater detail later on. Sign and date at the end of Tab #7. Notarization needed .
- TAB #8** **This tab will likely be empty if you are creating this estate plan as an individual. This is intentional.* For married couples, your Marital Property Agreement will be located here. Sign and date your Marital Property Agreement. Notarization needed .
- TAB #9** contains your Assignment of Personal Property. Sign and date your Assignment of Personal Property. Notarization needed .
- TAB #10** contains Final Memorial Instructions (for a married couple, you each have your own; one after the other). Sign and date your Final Memorial Instructions. Notarization needed . **This is actually an optional document. If you have other documents, notes, or records you would rather use, replace these documents with your.*

Need Assistance With Your Documents?

If you need assistance reviewing your documents, feel free to set up a phone call or Zoom appointment and we can go over everything together. Visit <https://calendly.com/ltlg/frm> to schedule.

After Signing Your Documents

What's Next? Getting your trust signed and notarized is by far the most important step. With everything signed, your estate will be exempt from probate. However, to ensure a smooth transition for your loved ones, you will need to notify your various financial institutions of the existence of your trust (also known as “Trust Funding”).

When Are We Going to Talk About Trust Funding? We intentionally let a week pass before going over this information so as to let our clients digest the information in this packet. However, if you want to start reviewing that information right away, review Tab #7 in your binder.

So, What Can I Expect Moving Forward? Everything you *need to know* is in this packet and also behind Tab #7. We will be reaching out to you shortly to go over Trust Funding and some other minor information with you. This information will be presented to you in the form of emails, handouts, and video (coming soon). With every communication, there is an open invitation to set up a phone call or Zoom meeting to discuss any part of this.

Congratulations!

You did it! Mark this off your to-do list, relax, and keep one eye on your inbox for some follow-up information.

Again, congratulations!



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