GUIGA LAW

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PROPOSED AGENDA FOR THE WHOLE LIFE PLANNING SESSION

1. **Firm story and philosophies**

2. **Your story and information gathering**
    a. Walk through what would happen to your family and assets under your current estate plan if something were to happen to you today (or the State's plan for you if you don't have a plan).
    b. Discuss what you like and / or dislike about what would happen under your current plan.
    c. Prepare and prioritize the list of your goals and objectives based on what would happen today.

3. **Discuss how we can help you meet your goals and objectives and whether there is a fit between your family and our firm**
    a. If we both feel there is a fit, we will identify which of our Levels of Planning would be right for you and your family – fee range will be quoted at this time.
    b. If there is not a fit, we will make a referral to someone who can meet your goals and objectives.

4. **Discuss our planning process under the specific Level of Planning you chose**

5. **Design a plan to meet your goals and objectives**
    a. Detailed analysis of your present plan.
    b. Design an estate plan to meet your goals and objectives. This stage may carry over into a subsequent meeting depending on the complexity of planning you need and any time constraints.
    c. The exact fee within the range we discussed will be determined as we design your plan.

6. **Review and Execute Engagement Letter. Payment will be made.**

7. **Schedule Next Appointment** (either 4 weeks later if scheduling a signing meeting or within 2 weeks if an additional design meeting is needed).

How to Prepare for Your Whole Life Planning Session

You will get the most out of your personal Whole Life Planning Session if you are prepared.

First, you will want to complete the "Family Wealth Inventory and Assessment" that was attached in your welcome email. Complete the worksheet as best you can. Don't worry if you don't know all the details we've asked for, it's a great starting point for you to get your affairs organized. We realize that for many people this is a starting point. The planning process is extremely helpful in that regard. We are going to make organization even easier for you after you meet with us. Please get your worksheet back to us at least three days before your scheduled meeting so your Personal Family Lawyer will have an opportunity to thoroughly review your worksheet and will be ready to advise you when you come for your meeting.

Next, you will want to begin gathering bank account statements, brokerage statements, out of state property deeds, life insurance information, corporate records books (if you are a business owner), cryptocurrency documentation, and retirement plan statements. Don't worry if you can't find everything. Again, this is just a starting point and we will help you gather everything you need throughout our process. Please bring all the documents to your Planning Session.

If you have any trouble gathering any of this information, do not hesitate to give us a call… we're here to help.

What to Expect During Your Whole Life Planning Session

We have blocked two hours off on our calendar for your Planning Session. Please plan to be here for the full two hours so that you can get the most out of your Whole Life Planning Session. If this will not be possible during the time you scheduled, please give us a call so we can reschedule.

I will expect to meet with you and with anyone else you will be planning with such as your spouse or life partner. Please make sure all parties will be available during the meeting time so that you can make the most of your session.

Your meeting will begin with me sharing some of my background and history. We'll then walk through "what would happen" if something were to happen to you now. You'll let me know if "what would happen" is okay with you or not. If it's not, I will help you design a plan to ensure your family will have as little to worry about as possible if something happens to you.

As soon as possible, please review the enclosed document called "How Our Law Firm Is Different" for an overview of what makes us unique.

If, after reading "How Our Law Firm Is Different," you discover you are looking for a document preparation lawyer rather than a lawyer who provides a lifetime of guidance, protection and care, guarantees your plan will work at the time of your death or incapacity, and guides you and your family throughout your lifetime, please let me know right away so I can take your appointment off our calendar and refer you to a number of lawyers I know who operate on a more one-off transactional basis.

If, after reading "How Our Law Firm Is Different," you are ready to consider the nature of your family wealth and the best way to build it during your lifetime and leave it behind when you are gone, please review the document called "How to Prepare for Your Whole Life Planning Session."

How Our Law Firm is Different…



Explaining to you how we're different requires an explanation of what the "traditional" experience with a lawyer is like. If you've worked with a lawyer to prepare estate planning documents for you in the past, this will sound familiar.

During the traditional experience, you'll go in and meet with a lawyer who will often make things seem very complicated and confusing. You'll have a good idea that the lawyer is smart and seems to know what she's doing, so you'll nod and answer questions, as if you understand everything. Because you want to do the right thing for your family, you'll have the lawyer prepare the documents for you and you'll sign the documents, feeling relieved that you've got that taken care of.

You'll take your fancy planning binder home, stick it on a shelf or in a drawer, mark estate planning off on your checklist as DONE and never think about it again.

You might remember your lawyer said something about moving your bank accounts into the trust. So you'll go to the bank, forget what you were supposed to do, call your lawyer's office, get a voicemail, have to leave the bank and wait for a call back, (which takes several hours at least and sometimes days) and by that time, you'll have gotten busy with other things and never get around to moving that bank account.

A few weeks later, you'll get a bill in the mail for $67.50 for 15 minutes of your lawyer's time for answering a couple of questions. You'll make a mental note – don't call the lawyer ever again.

Several years later, you'll refinance your house or sell it and buy a new one and forget that you were supposed to let your lawyer know or make sure you kept the title in the name of the trust.

Your children will get older, making your guardianship choices outdated, but you don't want to call your lawyer because you know you'll get a bill in the mail two weeks later.

You'll hear something about a change in the tax law, but you figure you'd surely get a letter in the mail from your lawyer if it was something that affected you, so you don't worry about it. And, you'd have to dig through boxes to find your trust documents so you could remember your lawyer's name and find her contact information. Who has time for that?

It's not until you become incapacitated or die and your family finds the binder you stuck up on a shelf several years before and never looked at again, that they'll realize your plan is so outdated that it has nothing to do with your life, your assets and the law.

Your family is at a loss. They don't know where to turn or what to do, so they contact the same lawyer you used to prepare the documents, who is as happy as can be to probate your assets, which never made it into the trust.

How Do I Know All This?

Because it has happened in my family, and I swore it would never happen to my clients when I created Guiga Law PLLC. And I've seen how easily it can happen just like this both personally and professionally.

Unfortunately, what I discovered is the estate planning industry was not designed to serve growing families who experience lots of change on their way to success. It was designed to serve 70 and 80 year olds who were preparing for death.

Our Firm Helps You Plan Your Whole Life

What makes our firm different is that we are here not just to create a set of documents you will likely never update or look at again, we are here to ensure your loved ones have someone to turn to when you are no longer here. And, to support you in planning for not just legacy (what you leave behind when you are gone), but for life as well.

We've been told by many of our clients that the experience of considering their own death before and during their Whole Life Planning Session, in the way we take you through the experience, offers a deeper and better experience of life afterwards.

We understand you are BUSY, you are growing, you desire a life of prosperity and you value ease, convenience and efficiency. You want to know you've made the best decisions for your family during your lifetime and that your family will be left with ease and aware of your love by how well you prepared.

You want to make sure your children would be taken care of in the best way possible and will be properly prepared to receive your wealth, when it is time.

That's our focus too. We've developed unique systems to give you the same access to a Personal Family Lawyer as was previously only available to the likes of Bill Gates, Warren Buffet, and Sam Walton so you can have the guidance you need to build and maintain a life of prosperity and leave a legacy of Family Wealth.

Family Wealth is so much more than financial wealth. It really encompasses everything you care about even more than money, your values, insights, stories, experience — your intellectual, spiritual and human assets. As part of our planning process, we guide you to consider and plan for those most often lost assets.

We encourage communication with our clients. In fact, we've thrown out the time clocks so you never have to be afraid to call with a quick question (or even a not so quick question). Everything we do is billed on a flat-fee basis, agreed to in advance, so there are never any surprises.

And, we ensure the most important details of your planning are followed through on and help you make sure your plan continues to work throughout your lifetime.

We've created unique membership programs to keep your plan up to date year in and year out as well as give you access to our trusted team of legal experts for guidance on legal matters. One day you will need a lawyer. I don't know why and I don't know when, but when you do, you will be grateful you can call on us and we'll be here to advise you, help you find the right counsel to get you out of a jam.

And, as I mentioned, we believe your financial wealth is only about a quarter of your overall "Family Wealth" which is made up of your far more valuable, intellectual, spiritual and human assets – who you are and what's important to you.

Most lawyers only focus on transferring your financial wealth to the next generation; we focus on identifying and building your Family Wealth during your lifetime and leaving a legacy of love that goes far beyond money after you are gone. We've developed a tool that allows us to pass on your whole Family Wealth, including your intellectual, spiritual and human assets.

We look forward to seeing you and caring for your family soon!



Crystal Guiga

PS – if you think this all sounds expensive, well, you are right and wrong. The Whole Life Planning Session is worth its weight in gold because you'll immediately feel clearer than you ever have before about what you really need and what you don't really need when it comes to the lifelong well-being and care of your family. And, you'll only choose to invest in work beyond the Planning Session if doing so would save your family more money than it would cost. Plus, we've made creative financing available to our clients so it can be affordable to all who want to be well-prepared for a life and legacy worth leaving.

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At Guiga Law PLLC, I use not only my legal expertise, but my personal experience to help families create estate plans today to avoid unnecessary pain and conflict tomorrow. I've experienced the same feelings of worry when it comes to loved ones. Whether it's thinking about possible guardians for your children, caring for a family member, losing a loved one, or thinking about all the ways things could go wrong if something should happen to you—I've been there too. The process of estate planning is often complicated and confusing. I know first-hand how important it is to have a plan in place. As a former educator, my main goal is to educate and empower my clients to make the best decisions to protect the ones they love the most.

As a mom, I am most passionate about planning for children's protection. However, all of our estate plans focus on wealth preservation and values-based planning. I customize planning strategies for married couples, nontraditional partners, and divorced or single individuals both with or without children. I believe that passing on your intellectual, spiritual, and human wealth is just as important as your financial assets. I strive to build lifelong relationships with my clients as a trusted advisor. My main goal is to make sure my clients have a plan in place that will protect who they love and what they have not only today, but for their whole life…and beyond.

I graduated from the University of Michigan Law School where I received my Juris Doctor degree, and Shawnee State University where I earned a Bachelor's Degree in International Relations. I also earned a Master's Degree in Education from Long Island University and worked for seven years as a public middle school teacher in Brooklyn, New York. I have focused my career on serving the public—through educating students with disabilities in a low-income district and doing government affairs work for The Food Bank for New York City. My estate planning law practice follows my passion of both being an educator and serving my community. In creating Guiga Law PLLC, I've built a client-centered estate planning process so all my clients leave feeling educated, empowered, and confident that they have a solid plan in place.

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You Might NOT Want to Keep Your Appointment If …

You Think You Already Have an Estate Plan

If you already have a Will, Trust, Health Care Directives and/or a Power of Attorney in place, you may think you don't need to come in for your Family Wealth Planning Session.

Here's why you do.

Estate planning documents by themselves are meaningless to your family if they are not kept up to date throughout your lifetime and if your assets are not owned in the right way to keep your family out of Court and out of conflict, when something happens to you.

If there have been any changes in your life, the law or your assets since you put in place those documents and the documents have not been updated, come on in so we can make sure your plan still serves you and your family.

And, if you have minor children at home, there is a very good chance that the documents were not prepared properly in the first place. That means your children could be at risk of being in the care of someone you would not want. Sadly, most lawyers simply do not have the knowledge, training or experience to plan properly for the care of minor children.

Not to worry though ... we'll discuss how to fix that when you come in.

You Think You Do Not Have Enough Assets

You may be thinking you do not have any Family Wealth to plan for or that you don't have an estate, so why consider investing time and energy to plan for and protect what you don't have.

In reality, you DO have Family Wealth, no matter how much or how little financial wealth you have.

Family Wealth goes far beyond your money. It covers everything you create in your life and pass on when you are gone. No matter what, your family will have to make hard decisions, pay your bills, get access to your home, vehicle and social media accounts, when something happens to you.

This can be easy for them during a time of extreme grief, or hard. What you do now determines how hard or how easy it will be.

And, if you have dependent children at home, planning is a must. You would never think of leaving your young kids or teens at home for an extended period with the one person you would never want caring for them, so why would you leave that to chance for a substantial part of their lives if something happens to you.

The Whole Life Planning Session you have scheduled with us is designed to take an honest look at what you really do need in place to provide for the well-being of the people you love the most.

If it turns out you don't need any planning at all beyond the Session, you leave the Session educated, informed and feeling great that you have done the right thing for your family by investigating what's necessary to make things as easy as possible for them at the end of your life. Plus, most people who meet with us say that they've never felt more organized or at ease about their financial life than after experiencing our Whole Life Planning process.

If it turns out you do need legal work beyond the Planning Session, we will work together to determine what's right for you and your family based on your needs, your budget, and your stage of life. And most importantly, we will make sure that whatever gets put in place will stay up to date and continue to work throughout your lifetime.

You Think You Can't Afford to Plan

The last reason you may not want to keep your appointment is that you may think you cannot afford to plan. That may or may not be true. But you don't have to worry about that yet because when we meet we are first going to look at whether you need to plan.

If it turns out you do need to plan, we will work together to make it affordable for you and your family.

If you do not need to plan, you leave the meeting feeling great about having done everything you can to make sure things will be as easy as possible for your loved ones if and when something happens to you.

So, rest easy, don't worry about a thing.

I am here to make this whole process of thinking about difficult subjects easier for you and your family.

I look forward to meeting with you for your Whole Life Planning Session. Please remember to complete your Family Wealth Inventory and Assessment and return it to us before your Whole Life Planning Session so we can make the very most of our time together.