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## FREE CONSUMER REPORT

# “Six Major Mistakes To Avoid When Choosing an Estate Planning Attorney”

Dear Friend,

Forgive me for being a bit blunt in this special report I've prepared for you.

Having worked with families for years, I've discovered that what you really want is to have a caring professional "shoot straight" with you 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.

Sound good?

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

As a Life Transitions Lawyer, **it truly breaks my heart when I hear the (countless) stories of families getting embroiled in legal battles over money during the most painful times in their lives**, simply because they never found a trusted advisor to help them get their affairs in order.

Well, 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 cut through "lawyer talk" 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...

## **MISTAKE #1-- Going It Alone With "Cheap" Online Options**

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'll need to hire a real lawyer to clean up the mess!

You might think they seem like an inexpensive and safe option. But I'm not referring to the money for the service itself.

Using those programs can **end up leaving thousands (or much more) of YOUR assets in the coffers of Uncle Sam**...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 without specialized training.

The security you get from these plans is actually false security.

Even worse...

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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 immense as well.)

So, I hope you are with me: YOU AGREE .... choosing a well-trained and caring professional, who will put YOUR interests first--rather than just making another "sale" online.

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 outrageously high hourly rates for simple services.**

Many lawyers will lure you in with (again) "cheap" basic services...and proceed to rack up the fees as they execute planning services which really should have been covered by the flat fee.

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 work 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?

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

### **MISTAKE #3-- Not ensuring there is a plan in place for regular communication as the laws and tax code change.**

There are actually multiple problems I've seen here.

- a) ***Some lawyers don't have a "team" in place to serve the needs of families.*** This creates a "less than ideal" circumstance for a family who wants active management, as things inevitably slip through the cracks.

These solo lawyers have to spend so much time working "in" their practice, that they don't have the time (or often, inclination) to make sure assets are owned properly (which means your plan will fail!) or that they're up to date on the changes which come through every year.

This leaves new opportunities untouched, or worse...it can create plans which work for 2009...but not for 2019.

And then what happens if your lawyer retires or dies?

- b) ***What happens when things change in the life of your family?*** Unfortunately, even when there IS a team approach in place, there is no previously-agreed-upon plan for communication when the laws inevitably change, or when family dynamics also become different.

**Make sure that your lawyer will notify you when, in fact, there are changes to the tax or legal code, and that they keep in regular communication with you otherwise. Most don't.**

c) ***Does the planning 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, get ongoing benefits and have periodic reviews of your plans to make sure they are up to date and will work when your family needs them.

**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."

So why is that most lawyers don't (or won't) address this very obvious truth?

I happen to believe that families seek to pass on wealth to their loved ones in a manner which passes on a deeper heritage than just a bank account.

I'm referring to **a process which captures and passes on intangible wealth, such as your intellectual, emotional, spiritual and human assets.** Does your estate plan take these factors into consideration, or is it all just "dollars and cents"? Too often, families may be left with a structure that doesn't properly honor the richness of their experience. Don't let that happen--life is more than cash.

## **MISTAKE #5-- Working with a lawyer that fails to give you a Total Satisfaction Guarantee, or runs a "Find-and-Replace" documents driven practice.**

The toughest thing in the world is to get a lawyer to put a promise of theirs in writing. Do you have a planning lawyer that guarantees their work...in WRITING? Many lawyers run a wills and trust practice as a branch of their "regular" practice. The result for you is that you don't get an expert in the field (see Mistake #6) and the lawyer looks at your plan like a commodity. They'll pick Plan "A" from the shelf, change the names and move on.

You also want a lawyer who will work with you as a trusted advisor to provide you with a plan that meets all of your goals - today, tomorrow and in the future. This includes customizing your estate plan to protect assets that you leave your children from legal challenges in the future.

Will your lawyer structure your estate plan so that whatever you leave to your kids will be protected from a lawsuit against them or if they are divorced in the future? How often does the lawyer build that kind of planning into client's plans?

These are essential questions, which too often go unanswered.

## **MISTAKE #6-- Not choosing a lawyer who is 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 family person, 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 an accurately prepared plan.** You want the whole thing broken down in terms that you understand, and in a way that you don't need a translator to communicate. You want there to be processes in place to ensure that the most money is kept out of the grasping hands of Uncle Sam, and in your wallet (legally).

**You want a "heads up" about future ways you can legally add provisions and make sure that you can preserve even more assets in the future.** You want assurances everything your lawyer is doing for you is valid and correct, so a guarantee(s) is essential to the process. And, you want to hear from your lawyer regularly and be able to communicate back, without getting a surprise bill in the mail a few weeks later.

**And of course, you want do it in a timely manner.** Look, I know this is a big deal for you...you don't want your lawyer pushing back at you all the time, saying "give me more time", when you know it's not because they're working hard on your behalf, but that they're so poorly organized that they're not getting ANYBODY'S work done on time!

**Here's the bottom line:** You want professionalism...personal service, accuracy ... you want clarity ... you want to be aware of beneficial tax options ... you want peace of mind ... you want an efficient use of your time .... And at the end of the day, you want to KNOW you are preserving the greatest proportion of your assets possible, so that you and your family can sleep in peace.

If the lawyer you are talking to can't do these things, you need to call one that can.

## **CONCLUSION**

### **How You Don't Have To Fall Prey To These Mistakes ...**

I hope this Free Report has opened your eyes to important 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.

Avoiding these mistakes 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.

### **Take Action Now.**

I'd rather not engage in "salesy" tactics to urge you to call right now, but the truth is that our schedule is quite full.

That's why I'd like to provide you with a small incentive to call our offices and sit down with my team as soon as humanly possible.

**I've included below a special "Gift Certificate towards a "Peace of Mind Consultation." These consultations are normally \$450.**

As your neighborhood Life Transitions 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 Peace of Mind Consultations per month.** There's a good chance that we do have a spot or two available for you, so it's a good idea for you to call my office, or email us, and set up your personal meeting.

When you do, make sure that you include that you would like one of these Peace of Mind Consultations, that you have a Gift Certificate, and we'll give you two options for a meeting.

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

Warmly,



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Life Transitions Lawyer

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PS: Your \$450 certificate and details about what you'll discover during your Peace of Mind Consultation are on the next page.

# Peace of Mind Consultation (A \$450 Value)

If you own a home and have minor children, and make an appointment this month for a "Peace of Mind Consultation," I will waive the regular \$450 planning fee.

## During Your Planning Session You And Your Spouse Will...

- Choose the Right Guardians for Your Kids and Avoid Making Six Common Mistakes
- 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
- Discover How To Legally Avoid ALL Estate Taxes & Keep Your Family Out of Court
- Learn the Secret to Protecting Your Kids' Inheritance From Lawsuits and Divorce
- Discover How to Leave Your Loved Ones • a Gift Far Greater Than All the Money in the World

## Call Today & Schedule Your Consultation

**916.241.9661**

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