

JILL GREGORY LAW

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WELCOME

PACKET

www.jillgregorylaw.com

ESTATE PLANNING

Peace of mind knowing that you, your children, your loved ones, & your legacy will be taken care of in the best way possible.

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your attorney for life

Hello,

Congratulations on taking the first step towards the protection of your family and your wealth. You've made a great decision - one your family will appreciate for years to come.

During your Life and Legacy Planning Session we will discuss your desires, goals and concerns for your family and your wealth. We will discuss updates and revisions to any existing estate plan, tax avoidance strategies, guardianship planning for any minor children, your medical and health related goals and decisions, and various estate planning options and their fees and costs.

Please complete the Family Wealth Inventory & Assessment in as much detail as possible.

Please provide us with copies of any existing planning documents, including wills, trusts, powers of attorney, health care directives, etc. at least 3 days before our first meeting.

You may securely upload your documents at the following website:

<https://www.encyro.com/jillgregorylaw>

Or you may send your documents via fax to (949) 396-2134, or deliver/mail them to us at 620 Newport Center Drive, Suite 1100, Newport Beach, CA 92660.

For clients that are not able to easily scan your planning documents, please contact us so that we may assist you.

If you have any questions or need any help completing your Family Wealth Inventory & Assessment, contact us at support@jillgregorylaw.com or at 949-522-5455 (Jill's direct line). We are here to help!

We look forward to serving you and your family.

Warmly,

Jill Gregory, Attorney at Law
JILL GREGORY LAW, a Professional Corporation



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HOW WE ARE 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 may make things seem very complicated and confusing.

You'll have a good idea if your lawyer is smart and seems to know what they are 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 documents for you and you'll sign the documents, feeling relieved you got THAT taken care of.

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

But then what?

You might remember your lawyer said something about moving your bank accounts into your 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 \$125 for 15 minutes of your lawyer's time for answering a couple of questions. You'll make a mental note— don't call lawyer ever again.

Most People Don't Talk to Their Traditional Lawyer Again

Several years later, you'll refinance your house or sell it and you'll buy a new home and forget that you were supposed to let your lawyer know or make sure you kept the title in the name of your 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 their contact information. Who has time for that?

It's not until you become incapacitated or die that family finds the binder you stuck up on a shelf several years before and never looked at again.

It is that moment when your family realizes your plan is so outdated that it has nothing to do with your life, your assets or 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 I have seen countless clients come in to see me who have had this exact experience.

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. Sadly, it was designed for later-in-life clients who were preparing for death.

Our Firm Helps You Prepare for Life

What makes our firm different is that we were built with the needs of growing families in mind. We understand you are BUSY, you are growing, you are planning for a life of prosperity and you value ease, convenience and efficiency.

You are raising children and caring for elderly parents while also working hard to build your own nest egg for a lifetime of support.

You want to know you have made the best decisions for your family and that your plan will work when your loved ones need it most. You want to make sure your minor children would be raised by the people you choose, and never by anyone you wouldn't want, and that your teens and adult children are properly prepared to care for you and what you leave behind.

You want to feel confident that you've made the right choices and handled everything so that you aren't leaving behind a mess when something happens.

This is our focus as well.

We have developed unique systems to give you the same access to a Personal Family Lawyer® as was previously only available to the super-wealthy so you can have the guidance you need to build and maintain a life of prosperity and wealth. And, we can guide you to keep your family out of court and out of conflict, which is the greatest risk to the people you love and all you have

created.

We can do all of this even if you have already worked with a traditional lawyer or created DIY documents online.

We Are Here for You

We encourage communication with our clients. In fact, we have thrown out the time clocks, so you never have to be afraid to call with a quick question. Everything we do is billed on a flat-fee basis, agreed to in advance, so there are never any surprises.

If you need to schedule an in-depth legal or strategic call with me, we have an online calendar so you can schedule a call when both you and your attorney are available and ready for the call so we can make the very best use of your time and not waste your time by leaving voicemail after voicemail back and forth.

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

You have the option to have us ensure your assets are owned the right way throughout your lifetime and that none of your assets will end up going through a long, expensive court process or lost to the state department of unclaimed property because they were missed after your death.

We have created unique maintenance programs to keep your plan up-to-date year after year as well as to give you access to our trusted team of legal experts for guidance on any legal or financial matter.

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.

We Help You Transfer More Than Your Assets

Lastly, we believe your financial wealth is only a small part of your overall "Family Wealth" which is made up of your far more valuable – and most often lost upon incapacity or death – intellectual, spiritual and human assets. These assets are what make you who you are, and sum up what's most important to you. And, a survey of inheritors has revealed that what they care about even more than inheriting your money, is inheriting these intangible assets.

Most estate plans only focus on the transfer of your financial wealth to the next generation. Most people have such great intentions of passing on the intangible, but very few ever get around to it. It's just not a priority, until it's too late. How much do you know about your grandparents' values? Their most prized personal possessions? How did they feel about you? What did they learn during their lifetime?

If you are like most people, you know very little. That's why we build the capture and passage of these most valuable assets into every estate plan we create. Not only will we help you pass on your money, but also your values, your insights, your stories and your experience – the truly valuable assets your loved one's care about the most.

We've developed a tool that allows us to capture and pass on your whole family wealth, including your Intellectual, Spiritual and Human assets. I can't go into all of the details here, but we'll definitely talk about it when you come in for your Life and Legacy Planning Session.

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

– Jill Gregory

P.S. If you think this all sounds expensive, well you're right and you're wrong. I can guarantee you that if you qualify to meet with a Personal Family Lawyer®, this planning is substantially less costly than it would be for your family if you become incapacitated or die with a plan that doesn't work or if you don't have a plan in place at all. I've never had a single family who believed in this kind of planning and wanted to put it in place for their loved ones leave my office because they couldn't afford it. We've made creative financing available to our clients because we know that this planning is the foundation for a life of success!



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WHAT TO EXPECT DURING YOUR LIFE AND LEGACY PLANNING SESSION

Estate planning can be a big step so I have designed our planning process to be as comfortable and streamlined as possible.

The planning process begins with an initial meeting, known as the **Life and Legacy Planning Session**. This is an opportunity for you to meet with Jill Gregory, Attorney & Counselor at Law, one-on-one.

We have blocked two hours off on our calendar for your planning session. Please plan to be available for the full two hours so that you can get the most out of your Life and Legacy 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 Planning 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.

THE DESIGN STAGE

Assuming there is a good fit between you and the firm, Jill will help you to choose the planning level and fee that is right for you and your family (we have several different planning levels to accommodate your needs – our fees begin at \$2,000 and they are all-inclusive, so there are no surprises). You and Jill will then design a plan that will give you the peace of mind of knowing your family will be taken care of in the event the unthinkable happens.

Sometimes, depending on the level of planning you choose and the complexity of your situation, a second design meeting is needed to review your more complex financial matters and assets.

Once we have completed the design of your plan, we will have you review your decisions via our Confirmation of Decisions Process and review or update your Family Wealth Inventory.

PLAN DOCUMENTS REVIEW and THE SIGNING CEREMONY

About 4 weeks later, we will review your plan and your legal documents with you, answer any remaining questions, review your asset inventory, and if we are creating a trust for you, review the plan to move your assets to your trust. We call this “funding” the trust.

Once your plan has been finalized, you will then sign your planning documents before a notary. At this point, your family and your assets will be protected in the case of your death or incapacity.

In most law firms, this is where the attorney-client relationship ends. Our mission is to be your attorney for life, so we do things drastically different.

After you sign your estate planning documents, we don't just send you on your way and wish you luck for the future. Instead, we create an electronic record of all of your legal documents so you can easily access them anytime you need to in the future and we schedule a Binder Review Meeting.

During your Binder Review Meeting, we will not only review your binder with you, but will review letters to your plan fiduciaries (so they will know what to do in an emergency), discuss how to use your Kids Protection Plan, confirm that all of your assets are transferred properly, update your Family Wealth Inventory, and conduct your Family Wealth Legacy Interview.

ESTATE PLAN REVIEW

Then, we still aren't done! We review your plan with you at least every three years to make sure it stays up to date. If that's not included in the planning you are doing, the set of documents you get are very unlikely to work when your family needs them.

If you participate in one of our annual programs, you will have an opportunity to review your plan on an annual basis. Clients love the peace of mind that comes with knowing that we are here for you, year in and year out.

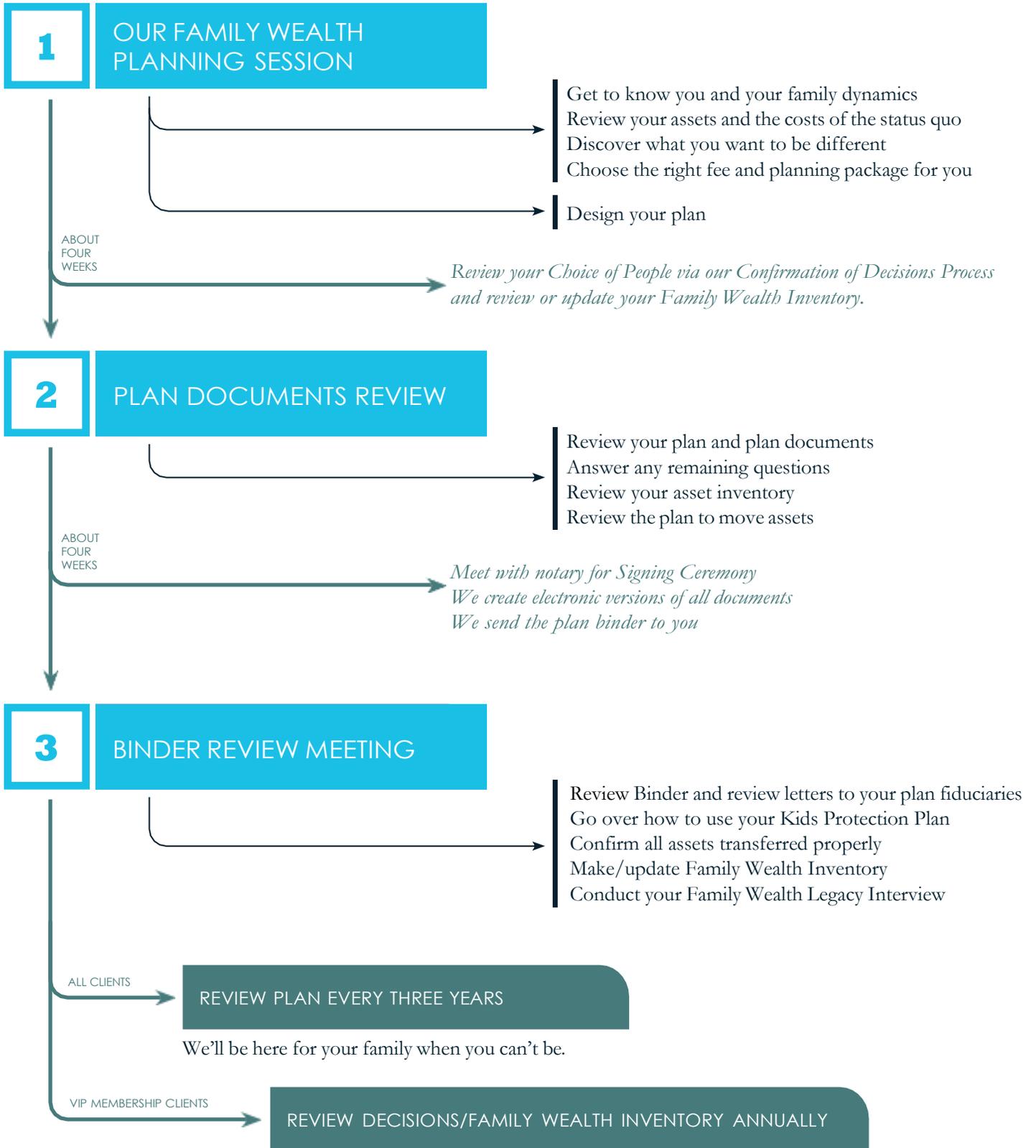
Finally, we are always here for you and we don't charge you for phone calls or emails. We love hearing from our clients!

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PROPOSED AGENDA LIFE AND LEGACY PLANNING SESSION

1. Introductions.
2. Assurance that YOUR goals and objectives are what we plan to attain and that we will only proceed together if there is a fit between your goals and objectives and the service we can provide.
3. What is most important to you? Your story. Information gathering for:
 - Who you are and what's important to you.
 - Detailed analysis of your present plan.
 - Understanding and prioritizing your goals and objectives.
4. Discussion of whether we can help you meet your goals and objectives and whether there is a fit between you and our firm.
 - If we both feel there is a fit, identification of which of our Levels of Planning would be right for you – fee range will be quoted at this time.
 - If we feel there is not a fit, we will make a referral to someone who can meet your goals and objectives.
5. Discussion of our process under the specific Level of Planning chosen.
6. Designing the plan to meet your goals and objectives.
 - The design of your proposed new plan. (This stage may carry over into a subsequent meeting depending on the level of planning and time constraints.)
 - After the design of your plan is completed, we will determine the exact fee for the plan that will accomplish your goals and objectives.
7. Explanation and Execution of Engagement Letter.
8. Schedule next Appointment for 4 weeks later to review your estate planning documents (or within 2 weeks if additional design meeting is needed).





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HOW TO PREPARE FOR YOUR LIFE AND LEGACY PLANNING SESSION

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

First, you will want to complete the “Family Wealth Inventory and Assessment.” Complete the form 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 return your worksheet at least three days before your scheduled meeting so Jill Gregory will have an opportunity to thoroughly review your worksheet and will be ready to advise you during your planning session.

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), 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.

Now would also be a good time to request beneficiary designation change forms from your insurance company, retirement account custodians, or from your HR department if you have work-related benefits. While you won’t need those right away, you will need them eventually and starting now can’t hurt.

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

TESTIMONIALS

“Jill is absolutely amazing and professional! She met me at my house and worked around my busy schedule. She was patient, kind and explained every document in detail, explaining my options and the result of each option. I literally felt how genuine her care for my family was and still is. I have already referred her. She is extremely knowledgeable... I highly recommend her.”
Irene, Corona del Mar

“Following the birth of our first daughter we asked Ms. Gregory to help us with our wills and trusts. She was helpful, knowledgeable and provided such insightful guidance, we subsequently utilized her services to incorporate our businesses. She is personable, well-informed, experienced, and offers clients the ability to handle a variety of different legal services. Jill makes confusing legal matters manageable and easy to handle and we will continue to look to her to assist us with our needs in the future.” Katja, Tahoe City

“I was so overwhelmed just thinking about doing our trust. Jill is so confident, kind and easy to talk to that the experience was easy and painless. We are so happy that we hired her to take care of our family!” Jessica, Sacramento

“I strongly recommend Jill Gregory for your estate planning and trust preparation needs. Jill is richly experienced, knowledgeable, and client needs-focused. I put off doing my trust for years because I thought it would be a painstaking process. It was not at all thanks to Jill! I no longer lay awake at night thinking, “I need to have a trust done!” Wendy Beasy, Newport Beach

“Caring, loving lawyer who takes great care of your family. For life.” Alexis Neely

“In setting up a living trust, I wanted to make sure that if anything happened to me or my husband, our kids would be covered. Dealing with family matters can be difficult, uncomfortable and emotional. Jill is kind and very professional, making the whole process smooth. We never felt rushed in making our decisions. When we need to make changes, I know Jill will be there.”
Gina, Granite Bay

“We grew a small business over time and were seeking professional expertise with the various financial aspects as the asset grew. Knowing that the growth with our company was increasing, there was a need for protection and our need for professional services to insure our hard work and efforts with our company were safe in our lives became an imperative, consequently, our C.P.A. suggested Jill’s services and we sought her expertise. The process was highly systemized, straightforward, with lots of support, guidance and counsel. Jill’s approach was such a genuine pleasure, that we truly appreciated as the various aspects of the process we sought and built over time. It became very educational as we utilized the annual follow-up to enhance and improve our various key documents. We highly recommend Jill’s broad range of professional services to give Families needed peace of mind on Estate Planning and Trust matters.” Greg and Barbara, Sacramento

“Until I met Jill Gregory, everything I knew about lawyers came from jokes. People who make those jokes clearly haven’t met Jill Gregory. I couldn’t imagine my team without her. She communicates her expertise in layman’s terms, ensuring that I can follow along and then make the informed choice that is right for me. She is insightful and personable, taking an intimidating topic and making it accessible. She is invested in my success . . . offering thoughtful suggestions that resonate with what I’m striving to achieve ... I’d recommend her in a heartbeat.” Heather



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Hello! I'm Jill Gregory, your neighborhood Personal Family Lawyer®.

My goal is to be your trusted advisor who helps you make the very best personal, financial, and legal decisions for your family throughout your lifetime. I want to help you not just now, but also when you can't be there so that we can help guide your loved ones through a difficult process.

As your Personal Family Lawyer® I'd love to start protecting the people you love and everything else you care about today. I look forward to meeting you!

The "Official" Bio

Jill Gregory, the founder of Jill Gregory Law, a Professional Corporation, focuses on highly personalized estate planning, probate and trust administration, and business planning.

Jill began her practice in 1997 in the estate planning department of a downtown San Francisco law firm and later with a boutique estate and business planning law firm in the Bay Area.

Jill was raised in Tahoe City and Corona del Mar. When she decided to open her own practice where she could focus on creating plans that would keep her clients' families out of court and out of conflict, and bring back that personal family lawyer relationship, Jill returned to her hometown and opened an estate planning, probate and business law firm in Tahoe City. Her practice grew primarily through referrals from clients, tax advisors and financial planners to serve clients in Sacramento and the San Francisco Bay Area. In 2014, Jill opened an estate planning, probate and business law firm in Newport Beach (her other hometown). Jill continues to serve clients throughout California virtually and in-person.

Jill has a Bachelor of Arts in International Studies and a minor in Political Science from Pepperdine University and a Juris Doctorate from Pepperdine University, Caruso School of Law. She was selected to serve as a California Superior Court pro-tem Judge. Jill Gregory is licensed to practice law in the state of California.