

Kids BLANKET PLANNING GUIDE

**Inside You Will Learn the 9 Simple
Steps You Should Take to Ensure that
Your Kids Are Always Covered.**





Inside this



You'll Discover



**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 blanket 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.



As a mom myself, I know that means knowing your kids would be taken care of exactly as you want them to be if anything happened to you. 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.
- 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!
- 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?)

This Guide walks you through 9 simple actions you can take TODAY for absolute peace of mind that no matter what your children are totally protected.

Dedicated to Your Family's Wealth,
Health and Happiness,

Lori Woodward





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 me tell you a story about a mom I know. Her name is Ali and this is what would happen to her children if she didn't have a legally documented plan and the unthinkable happened.

Ali has two people in her life who would want to raise her children if something happened to her – her sister and another close family member she would never want to raise her kids. If she had made no provisions in writing, both of them could petition the court to be appointed to raise the children.





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

Here's what the court would hear ... The close family member is an experienced mom with two kids of her own, a big house, a stable financial situation, and an apparently stable relationship.



The **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 were the Judge, **who would you choose to raise these children?** On paper, **the close family member appears to be the best choice.**



But, only Ali knows that **her close family member is the last person she would want raising her children**. She has watched her raise her children and knows her relationship with her husband and has seen how she manages her money – **and knows for certain that she does not want her raising her kids**. And the court wouldn't be able to see any of that.



On the other hand, although her sister appears young and inexperienced, my friend knows in her heart that her sister would raise her children as close as possible to the way she is raising them, but the court wouldn't be able to see that either.

Obviously, **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. 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 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 Arizona, this process takes a **minimum of six months** 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 \$300,000; probate costs and fees could cost your family a whopping \$15,000! If you own a half million dollar home, that's **\$25,000 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 **most 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...



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 family members or friends in the order you would want them to serve as long-term guardians for your kids. If you are having a hard time choosing the right people to serve as guardians, let me know and I can guide you through a 3-step process that will give you the confidence of knowing you made the right choice.



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.



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 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 can answer yes to the following two questions:

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 Arizona, if you own no real property and less than \$75,000 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 a lawyer to determine whether your estate would be subject to probate.

If you can answer yes to the two questions above, 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 steps I outlined above, you can probably get by without a lawyer. Ask me how!

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 lawyer who plans with a parent's perspective 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!

Many people believe that estate planning is merely the preparation of form documents. The sad reality is that **form documents often do not work when your family needs 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 or her name after a while. 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 does NOT have to be your family's experience!

I went to law school so I could be a family problem solver and advisor. I did not go to law school so I could work at a document factory and have no real relationship with my clients.

There Is 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!**



This will 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 your neighborhood 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 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.





Do You Qualify?

Not everyone needs to work with their neighborhood lawyer nor qualifies to do so. Surprisingly, whether you qualify to work with a lawyer has **nothing at all to do with how much money you have!**

Working with your neighborhood 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 \$850 million of unclaimed property*** held by the State of Arizona.
- 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, our firm **strictly limits the number of new clients we see on an annual basis.**

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, we take on a limited number of new clients each month and once the new client appointments are filled, that's all there is.

Now you will learn what you need to do to qualify to have our office take care of everything for your family.



**Don't Wait Another Day To Protect Your Family.
Take Action TODAY!**

Step 1



CALL 480.788.8010

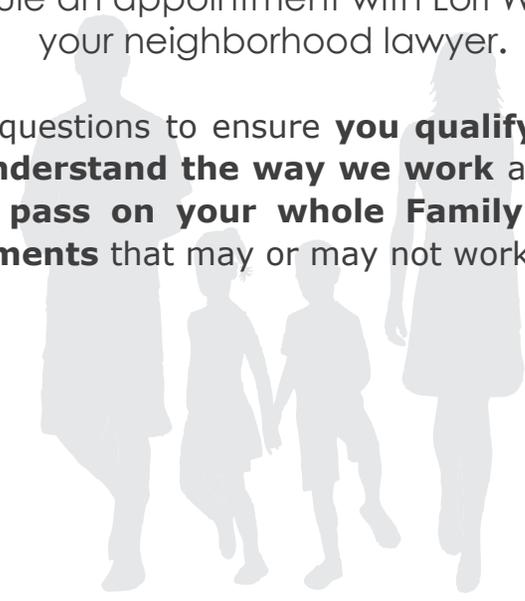
or email

Lori@RedWagonLawAZ.com

to schedule an appointment with Lori Woodward,
your neighborhood lawyer.



Lori will ask you a few questions to ensure **you qualify for our services**. She will 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.





Step 2

Reserve Your 2-Hour Family Legacy Planning Session.

We will then reserve up to 2 hours for your personal Family Legacy Planning Session with Lori.

Before the session, you will complete a Family Planning Questionnaire, which will help you begin to get your financial house in order and take control of your life. This Questionnaire 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, **only a limited number of appointments are available each month** – when they are full, that's it – you'll have to wait until the following month for your Planning Session.

Step 3

Check the Mail for the Priority Mailer

Approximately three days after making your appointment **you'll receive a USPS priority mailer with your Family Planning Questionnaire inside.** Open this right away! If you don't receive the package, please call the office.



Step 4

Complete and Return Your Family Planning Questionnaire

In the mailer is a Family Planning Questionnaire you must complete and return to us at least three days before your planning session. If we do not have your worksheet three days before your meeting, we will have to release your spot to another family.

We 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.

Lori 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 her what about that does not work for you, and **she will help you design a plan that ensures you make the best decisions for your family throughout your lifetime and have a trusted advisor to turn to at every life stage.**

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