

| Description | Why It's Important | Cookie-Cutter Documents | CFEP Bare Essentials Plan | CFEP Heir Safeguard Will Plan | CFEP Probate-Avoidance Plan | CFEP Heir Safeguard Trust Plan | CFEP Stretchout Protection Plan | CFEP Foundation Protection Plan | CFEP Wealth Protection Plan | CFEP Legacy Protection Plan |
|---|--|-------------------------|---------------------------|-------------------------------|-----------------------------|--------------------------------|---------------------------------|---------------------------------|-----------------------------|-----------------------------|
| Basic Durable Power of Attorney | financial matters if you become incapacitated. Often requires that your family jump through hoops getting 2 doctor certifications to establish incapacity. Does not address critical issues such as future handling of retirement plans, asset protection, tax planning, or long-term care planning needs. | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Comprehensive Durable Power of Attorney | things as easy as possible. Includes thorough provisions to ensure family won't run into any roadblocks with handling retirement plans, or future need for asset protection, tax planning or long-term care planning needs. Our documents also address important items that are frequently overlooked such as care of pets and digital assets. | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| HIPAA Authorization | Ensures family will not get roadblocked by cumbersome HIPAA medical privacy laws in the event of a medical event or incapacitation | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Statutory Living Will | Minimal guidance to family regarding use of artificial hydration, nutrition, and/or respirate in extreme end-of-life situations (end stage terminal illness, persistent vegetative state, or end stages of brain disease or dementia). | ✓ | ✓ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ | ✗ |
| Enhanced Living Will, Health Care Guidelines for Family, and Final Arrangements Instructions | Thorough guidance to family regarding a multitude of treatments ranging from non-invasive (e.g., diagnostic tests, antibiotics, etc.) to invasive (e.g., hydration, nutrition, dialysis, chemotherapy, etc.) in varying circumstances. Guidance regarding long-term care preferences under varying circumstances. Guidance to family regarding final arrangement preferences. Our goal is to help significantly reduce burden on your family by giving clear guidance regarding your wishes, rather than leaving to guesswork. | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Children's Safeguard Plan | Comprehensive planning for families with minor children that includes nomination of guardians, nomination of standby guardians, nomination of temporary/emergency guardians, medical authorizations for minor children, instructions to caregivers, instructions to guardians and trustees, and more. Included in our "Family" plans (i.e., Family Basic Will Plan, Family Enhanced Will Plan, etc.) | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Lifetime Asset Protection Trust for Beneficiaries | future lawsuits, creditors, disability, or divorce. Also ensures bloodline protection so that assets pass down to grandchildren rather than to son-in-law or daughter-in-law. This is invaluable protection that you can create for your family. Even if your children are minors and it's hard to envision them in the midst of a future divorce at this point, it's important to have this protection in place ahead of time in case anything happens to you while they are young/vulnerable. | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ |

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| Additional Beneficiary Protections for Special Circumstances | Upon request, CFEP can include additional provisions to address future potential concerns such as substance abuse issues or education trusts. | ✗ | ✗ | ✓ | ✗ | ✓ | ✓ | ✗ | ✓ | ✓ |
| Probate Avoidance | Avoids the stress, headache, costs and delays of a probate court proceeding upon death if assets are titled according to instructions provided on Asset Detail Report. | ✗ | ✗ | ✗ | ✓ | ✓ | ✓ | ✗ | ✓ | ✓ |
| Enhanced Incapacity Determination within Revocable Living Trust | Most revocable living trusts either lack a definition of how your incapacity will be determined or require a judge or 2 doctors to certify that you are incapacitated. This results in headaches and unnecessary hurdles for your family, especially if you are in a slow-decline situation where a conservative doctor is not yet willing to declare you fully incapacitated. Rather than rely on this cumbersome standard, our documents allow this to be a private decision made by the family and friends of your choice, making the process as seamless as possible and putting control in the hands of those you trust the most. | ✗ | ✗ | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Financial Guidelines during Incapacity within Revocable Living Trusts | Most "cookie cutter" revocable living trusts are designed strictly for probate-avoidance purposes and neglect to address what would/should happen if you become incapacitated. If they do provide any instruction, then it is typically minimal instructions that tell the trustee to use the assets for your care if you are incapacitated. But what about your spouse or family? In the absence of specific instructions, your trustee is not authorized to use trust assets for your spouse's or family members' needs. Our trust documents included clear instructions from you about who trust assets can be used for and guidelines for prioritizing spending among family members. | ✗ | ✗ | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Estate Tax Exemption Maximization for Married Couples | Ensures that both spouses effectively use their estate tax exemptions to pass estate to children/beneficiaries protected from estate taxes. Even if current estimated gross estate would not be taxable, estate tax exemption may be reduced in the future. This ensures that a married couple passes as much as possible to their beneficiaries free of estate taxes. | ✗ | ✗ | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Remarriage/Asset Protection for Surviving Spouse | Passes your share of assets to your surviving spouse protected from future remarriage, lawsuits, creditors, or divorce. Ensures that your assets pass to your children upon your death, rather than to a new spouse. This is critical protection that a future prenuptial agreement is unlikely to guarantee. | ✗ | ✗ | ✗ | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Deed Transferring Primary Residence to Your Trust | Ensures that your home does not get stuck in probate before passing to your children/beneficiaries | ✗ | ✗ | ✗ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

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| Instructions Regarding Pets | We know that pets are an important member of many families. Provisions for pets are woven into our various documents from provisions in the durable power of attorney regarding care of your pets, provisions in your will or trust regarding who should receive and care for pets, and tools to capture your pet's health care and important care needs. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Pet Trust | Ensures prudent handling of fund aside for your pets care. Flexibility to nominate one person to manage the funds and another to be your pets caregiver for greater checks and balances. Remaining funds upon your pets passing can revert back to named beneficiaries or a charitable organization. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Retirement Plan Income Tax Provisions | While 401Ks, IRAs and similar can be a great way to save for retirement, they are subject to a multitude of complex income tax rules, especially when they pass to your beneficiaries. Use of a Stretch-Out Protection Trust helps your family maximize the power of long-term income tax deferral while also protecting the retirement plans from your beneficiaries' future lawsuits, creditors, divorce, and bloodline protection. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| DocuBank Enrollment | Docubank ensures 24/7 access to your critical healthcare-related legal documents. Enrollment and first-year of service provided as part of your plan. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Successor Trustee Manual | Chances are that the person you're naming as Successor Trustee may have never served as a Trustee before. It's a lot of responsibility to impart upon them. Our Successor Trustee Manual provides your Successor Trustee with a roadmap of what they'll need to do when the time comes. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Automobile Trust | Our Automobile Trust seeks to find the best balance of minimizing fees at the DMV, keeping automobiles out of probate, and not causing issues with insurance carriers. Documents organized in Estate Planning Folder or Portfolio for organized storage and use by family. Signed documents also received electronically on USB thumbdrive for easier sharing with family members. Ongoing receipt of our newsletter to keep up-to-date on important law changes and beneficial information. Ongoing referral assistance as needs arise for other professionals in our community or planning needs for family located out-of-state. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Additional Services | Documents organized in Estate Planning Folder or Portfolio for organized storage and use by family. Signed documents also received electronically on USB thumbdrive for easier sharing with family members. Ongoing receipt of our newsletter to keep up-to-date on important law changes and beneficial information. Ongoing referral assistance as needs arise for other professionals in our community or planning needs for family located out-of-state. | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |