## The CFEP Difference

At CFEP we're committed to creating comprehensive plans that work when your family needs them the most. We spend countless hours each year in continuing education and tweaking our services to keep abreast of changes in the law and our community to better serve our clients. We know that when people are first starting the estate planning process, it can be a little daunting, and you may not be sure what questions to ask. You may be wondering how the services of our office might compare to another law office that you've called, or you might even be wondering if this is something you need or can do on your own.

If you call several offices and ask "How much for a will or trust?" you may get a variety of answers, but ultimately, there may be a vast difference in what those plans actually include and what benefits they provide to your family.

Over the years, we've reviewed thousands of estate planning documents, and most of the time, we find that the documents are significantly lacking important provisions or do not do what the client expected. While CFEP offers a variety of estate planning and long-term care planning-related services, here's a breakdown of how some of CFEP's most popular plans compare to most "cookie cutter" plans based upon past documents that we've reviewed. Before you hire a law firm, make sure that you really know what you're getting and that it matches your family's goals and needs.

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
Specific Bequests for Sentimetal Items	Ensure that sentimental items such as family heirlooms are given to the correct beneficiary.	?	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
	bequests of sentimental items without having to update the will.	?	<b>V</b>	<b>V</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>V</b>	$\overline{\checkmark}$
Trust for Minor Beneficiaries	beneficiaries. Even if your children are adults, if they predecease you, funds may pass to minor grandchildren. Most cookie-cutter documents are either missing this important provision or use age 18 or 21 to turn accounts over to minors. Studies show this is not ideal, as minor does not yet have financial knowledge and maturity to handle funds.	?	<b>V</b>	<b>V</b>		V	V	V	V	V
Back-Up Special Needs Trust	Ensures that beneficiaries will not lose important public benefits, if applicable. Even if you currently do not have a disabled family member, this is important to protect beneficiaries against future events such as getting injured in an automobile accident, having a child or grandchild with special needs, or having a parent or loved one need nursing home care.	X				V	<b>V</b>	V		
Asset Detail Report	own with specific instructions about how to title the account or structure beneficiary designations to make things as easy as possible for your family, limit or avoid probate, reduce taxes, and maximize asset protection for beneficiaries.	X	<b>V</b>	V	<b>V</b>	<b>V</b>	V	<b>V</b>	V	<b>V</b>
Asset Designation Assistance	Assistance with completing applicable forms to update asset titling or beneficiary designations to ensure estate plan works cohesively as possible.	×	V	V	V	V	$\overline{\checkmark}$	V	V	V
Health Care Power of Attorney	Designates who you would appoint to make medical decisions on your behalf in the event of incapacitation	$\checkmark$	V	V	$\checkmark$	<b>√</b>	<b>√</b>	<b>√</b>	V	V

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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.	V	×	×	×	×	×	×	×	×
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.	×	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>
HIPAA Authorization	Ensures family will not get roadblocked by cumbersome HIPAA medical privacy laws in the event of a medical event or incapacitation	×	$\checkmark$		$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
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).	V	<b>V</b>	×	×	×	×	×	×	×
Family, and Final	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, chemotheraphy, etc.) in varying cirumstances. Guidance regarding long-term care preferences under varying circumstnaces. 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.	×	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>
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.)	×	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	V
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.	×	×	<b>V</b>	×	V	<b>V</b>	V	V	☑

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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.	×	×	V	×	$\overline{\checkmark}$	$\overline{\checkmark}$	×	V	V
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.	×	×	×	$\overline{\checkmark}$	$\overline{\checkmark}$	$\overline{\checkmark}$	×	V	V
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 is 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.	×	×	×	V	V	V	V	<b>√</b>	<b>V</b>
Incapacity within	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	×	×	×	V	V	V	V	<b>\</b>	<b>\</b>
Revocable Living Trusts  Estate Tax Exemption Maximization for Married Couples	prioritizing spending among family members. 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.	×	×	×	V	V	V	V	<b>V</b>	<b>V</b>
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.	×	×	×	×	V	V	V	<b>V</b>	<b>V</b>
Deed Transferring Primary Residence to Your Trust	Ensures that your home does not get stuck in probate before passing to your children/beneficiares	×	×	×	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	V	<b>V</b>

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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.	×			<b>V</b>	V			V	<b>V</b>
Pet Trust	Ensures prudent handling of fund aside for your pets care. Flexibility to nomiate one mperson 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.	×	×	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	<b>V</b>	V	<b>V</b>
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.	×	×	×	×	×	<b>V</b>	×	×	<b>V</b>
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.	×	×	$\checkmark$	$\checkmark$	<b>√</b>	$\checkmark$	<b>√</b>	<b>√</b>	$\checkmark$
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.	×	×	×	V	V	V	V	V	V
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.	X	X	X	V	V	V	×	V	V
Additional Services	Portfolio for 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.		<b>V</b>	<b>V</b>	<b>V</b>	V	<b>V</b>	V	V	<b>V</b>