

CELEBRATING
10 YEARS
OF ESTATE PLANNING
2015 – 2025



**ST. LOUIS ESTATE
PLANNING LLC**

ATTORNEYS AT LAW

ESTATE PLANNING

REVOCABLE LIVING TRUSTS / WILLS
POWERS OF ATTORNEY / HEALTH CARE DIRECTIVES / DEEDS

PROBATE

TRUST AND ESTATE ADMINISTRATION

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FOUNDER & MANAGING PARTNER

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BENEFITS OF A TRUST

A Trust is created to allow the private transfer of wealth to loved ones with ease and financial protections. Our Trusts are fully customizable and include layers of protection to cover every situation. An estate plan which uses a Will to transfer assets will involve probate court oversight. A Trust avoids probate court.

ALL OF OUR TRUST PLANS INCLUDE

Revocable Living Trust / Wills / Financial Powers of Attorney / Health Care Directives
Beneficiary Deed for your home / HIPAA Authorization / Memorandum to direct items of property
Certificate of Trust / Written funding instructions / Coordination of asset titling with your financial advisor

FOUR LEVELS OF PLANS

YOUNG FAMILY PLAN

For a young family who has minor children or plans to have children

This plan includes everything a family with minor children needs to ensure that their children are protected in case of an untimely death. Guardians are appointed to raise children and a succession of trustworthy adults is chosen to manage money for the best interests of minors. Once all children are grown, any remaining funds will be released to them as they reach responsible ages.

This estate plan is drafted so that families will not have to update it while their children are growing up. Most clients will transition to a more extensive plan (Level 1, 2 or 3) once their children are older than 25 years old and can be placed into positions of responsibility.

LEVEL 1 PROTECTION PLAN

For those with adult beneficiaries

This plan is for people who have adult children (or other adult beneficiaries) and they want their lifetime savings to benefit only those people. This plan allows clients to pass assets in a way where these recipients can protect their inheritance from possible divorce, bankruptcy, lawsuits, and nursing home costs. **This is not just a way to transfer money, but a long-term game plan to ensure that inheritance is protected for the rest of the recipients' lives.**

LEVEL 2 PROTECTION PLAN

For someone who needs enhanced protections

This plan is for those who need the benefits of the Level 1 Protection Plan, plus desire added protection for additional wealth, or who need a more flexible plan.

In addition to other factors, this plan is appropriate for clients who:

- Have accumulated a net worth over \$1 million.
- Need enhanced customization of trust terms.
- Have business ownership interests, additional properties, or family farms.



LEVEL 3 PROTECTION PLAN

When the plan is a bit more complex

For those whose situation may be a bit more complex, rest assured that we have seen it all. **The most frequent situations which require a Level 3 Plan are:**

- A “blended” family that desires surviving spouse protection and assurance that all children are treated fairly.
- A married person establishing a plan separately from a spouse or who is trying to protect their inherited money.
- A couple with two existing trusts, needing updates or a combination into a single estate plan.

PLAN COMPARISON

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	YOUNG FAMILY PLAN	LEVEL 1 PLAN	LEVEL 2 PLAN	LEVEL 3 PLAN
Guardians for minor children	✓	✓	✓	✓
Financial controls for minor children while growing up	✓	✓	✓	✓
Flexible use of funds by a trustworthy adult for the children's benefit	✓	✓	✓	✓
Ages chosen for when children can receive their inheritance	✓	✓	✓	✓
Inheritance protection from divorce, bankruptcy, lawsuits, and nursing home costs		✓	✓	✓
More extensive planning in case any of your intended beneficiaries predecease you		✓	✓	✓
Special Needs Trust to ensure continued availability of "needs-based" government benefits		✓	✓	✓
Greater than \$1 million in net worth			✓	✓
Enhanced customization of trust terms			✓	✓
Substantial amount passing to grandchildren, friends, or charities			✓	✓
Estate tax and income tax considerations			✓	✓
Planning which includes business ownership			✓	✓
Ensuring a loved one can remain in the family home or farm			✓	✓
Ensuring a surviving spouse is protected upon the first death in a " blended family ," and that both sides are treated fairly — involves 2 or 3 trusts				✓
A married person establishing a plan separately from a spouse or trying to protect inherited money				✓
Updating or combining 2 existing trusts into a single plan for a couple				✓
"Legacy Planning" — Donating significant wealth to your alma mater or charities in your community				✓

NON-TRUST ESTATE PLAN

This is an affordable option for those who need a plan to avoid probate and do not have young kids, disabled beneficiaries, or concerns about protecting their family's inheritance from lawsuits, divorce, creditors, or poor financial decisions.

WHAT IS INCLUDED?

This plan provides peace of mind knowing that we are here to help you navigate the system during your life and establishes a plan to assist your family after you are gone. **It includes the following documents:**

- Last Will and Testament
- Financial Powers of Attorney
- Health Care Directives
- Memorandum to direct items of property
- Beneficiary deed on your home
- Written funding instructions

COMPARED TO USING A TRUST...

- This is still a solid estate plan, but at a lower cost.
- Similar to a trust, we structure your plan to skip probate.
- This plan is only appropriate if your beneficiaries are all adults who are in stable marriages, financially responsible, and healthy.
- A trust is a better option if you desire protection for any of these:
 - A child predeceases you and a minor grandchild inherits
 - Protection of inheritance from divorce
 - Financial restrictions on those who inherit

ABOUT ST. LOUIS ESTATE PLANNING

OUR STORY

Our founding attorney, Scott Keifer, saw that most lawyers spend little time listening to their clients, use too much legal-jargon and charge too much. In 2015, he created St. Louis Estate Planning to be different. Our goal is to provide first-class service, clear and honest advice, and excellent estate plans at fair prices. We understand that everyone deserves to have an estate plan to protect their family. Our team of attorneys, paralegals, and support staff has years of estate planning experience working with thousands of clients in Missouri and Illinois.

WHY CHOOSE US?

We are not your traditional law firm. Our team is friendly, detail-oriented and knowledgeable. It is important to us that you understand your legal documents. We spend more time with our clients than most law firms and produce a finished product that is customized to meet your specific needs. Additionally, we can work with your investment advisor, accountant or insurance agent to help protect your interests at no additional charge.

WHAT TO EXPECT

We offer a FREE initial consultation in-person or online. This meeting is a casual discussion where we get to know you and your situation so we can assess how best to protect you and your family. If you engage with us, your estate plan will be fully customized and typically completed four weeks after your first meeting. We make sure you are completely comfortable with your plan and understand the multiple ways it will protect you for years to come.



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Quoted fees do not include any 3rd party fees such as: title search fees, title company work (if necessary), county Recorder of Deeds recording fees which are necessary to record deeds, or any other 3rd party fee. Any additional charges will be disclosed and approved by the client prior to incurring. The above fees do not include extensive estate tax planning.

Disregard this solicitation if you have already engaged a lawyer in connection with the legal matter referred to in this solicitation. You may wish to consult your lawyer or another lawyer instead of us. The exact nature of your legal situation will depend on many facts not known to us at this time. You should understand that the advice and information in this solicitation is general and that your own situation may vary. This statement is required by rule of the Supreme Court of Missouri.