

A DIFFERENT
KIND OF LAW FIRM
SINCE 2015



ST. LOUIS ESTATE
PLANNING LLC
ATTORNEYS AT LAW

ESTATE PLANNING

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

PROBATE

TRUST ADMINISTRATION

SCOTT P. KEIFER
FOUNDER & MANAGING PARTNER

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stlestate.com

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 could 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

INTENDED FOR: Young families who have minor children or plan to have children.

This plan includes everything a family with minor children needs to ensure their children are protected in case of an untimely death.

\$2,900 individual / **\$3,200** married couple

ESSENTIALS PLAN

INTENDED FOR: Straightforward clients with clear beneficiaries, stable goals that are unlikely to change, and minimal complexity.

The Essentials Plan is for people who have children and they want their lifetime savings to benefit only them. 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.

\$3,400 individual / **\$3,700** married couple



ENHANCED PLAN

INTENDED FOR: Clients who are looking for a plan which will adapt over time and provide the greatest likelihood of NOT needing to visit an attorney to make updates as your family or financial situation changes.

The Enhanced Plan is our most frequently chosen plan for a reason. It includes everything in the Essentials Plan **PLUS adds in extra attorney time to plan for all the real-life extras** most families have or will need such as:

- Additional complex planning needed for those with over \$1 million in assets
- Planning designed to evolve over time as your life changes in the coming years
- Enhanced customization of trust terms
- More extensive planning in case any of your intended beneficiaries predecease you

*“The planning we do in the Enhanced Plan is beyond what most law firms offer. It builds upon best practices learned from decades of experience. This plan will adapt over time as your family changes and has protections most attorneys don't think about. **This is the plan we put in place for our relatives.** Ask us about it.”*

— **Scott Keifer** (founder STLEP)

\$4,500 individual / **\$4,800** married couple

COMPLEX PLAN

INTENDED FOR: Those whose situation may be more complex. Rest assured that we have seen it all. **\$6,000+**

PLAN COMPARISON

COMPLEX PLAN

\$6,000+

ENHANCED PLAN

\$4,500

\$4,800

ESSENTIALS PLAN

\$3,400

\$3,700

YOUNG FAMILY PLAN \$2,900 – \$3,200

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



Special Needs Trust to ensure continued availability of "needs-based" government benefits



More in-depth planning necessary for those **with greater than \$1 million** in net worth



A plan **designed to evolve over time** as your life situation changes



Enhanced customization of trust terms



More **extensive planning** in case any of your intended beneficiaries predecease you



Gifts to **grandchildren, friends, or charities**



Planning which includes **business** ownership



Estate tax and income **tax considerations**



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



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
 - Inheritance protection from the divorces of your beneficiaries
 - Financial restrictions on those who inherit

\$1,700 individual / **\$2,000** married couple

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 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 six weeks after your first meeting. We make sure you are completely comfortable with your plan and understand the multiple ways it will protect you and your family for many years.



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and learn about our team ►



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.