



**ST. LOUIS ESTATE
P L A N N I N G L L C**

ESTATE PLANNING

WILLS / REVOCABLE LIVING TRUSTS

POWERS OF ATTORNEY / HEALTHCARE DIRECTIVES

SCOTT P. KEIFER ATTORNEY AT LAW

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stlestate.com



WHO NEEDS A TRUST?

Those who want peace of mind knowing that their wealth will be transferred to their loved ones with ease, financial protections, and without court involvement. Our trusts incorporate strong protections to insulate your family's inheritance from lawsuits, divorce, and creditors. In addition, trusts ensure your minor children (or grandchildren) have financial protections and fully inherit only when they are older and more mature.

BENEFITS OF OUR TRUSTS:

- A customizable and thoroughly drafted plan designed to skip probate.
- Planning for multiple contingencies such as unexpected events, deaths, and changes in family situations.
- **Provisions may be included to:**
 - Ensure your beneficiaries (children, young adults, or grandchildren if a child predeceases you) have the financial resources needed to become educated and productive citizens, while under the financial supervision of a trusted adult.
 - Ensure your beneficiaries inherit money distributed over time, when they reach ages that you deem to be appropriate.
 - Protect your loved ones' inheritance from creditors, lawsuits, or divorce.
 - Protect your beneficiaries if they are receiving government benefits or are institutionalized when they inherit.

WHAT IS INCLUDED?

All of our trust plans include:

- Revocable Living Trust
- Last Will and Testament
- Financial Powers of Attorney
- Health Care Directives
- Beneficiary Deed on your home
- HIPAA Authorization
- Memorandum to direct items of property
- Certificate of Trust
- Written funding instructions
- Coordination of asset titling with your financial advisor

THREE LEVELS OF TRUST PLANS

Our estate planning packages provide comprehensive protection, suited to your individual needs and goals.

LEVEL ONE

STREAMLINED PLAN

This is an affordable and excellent plan for those who want **the protections of a trust, and do not have many complexities** in their lives or family situation.

WHO NEEDS THIS PLAN?

- A couple in their first marriage with all "joint" children.
- An unmarried individual with minor children or anyone who has beneficiaries who are minors.
- A family with young children or who may have children in the future.
- A mature family who wants protection for their family members in case of unexpected events or a family tragedy.

\$1900 individual / **\$2200** married couple

LEVEL TWO

PROTECTION PLAN

This plan is for those who desire all of the benefits of the **Level 1: Streamlined Plan**, plus need added protections because their family has accumulated additional wealth or has additional complexity.

WHO NEEDS THIS PLAN?

- A family or business owner who has accumulated more than \$1 million in net worth and needs added levels of protection for this wealth.
- Those with real estate investments beyond their home.
- People whose plan includes leaving a substantial amount to their grandchildren, friends, or charities.
- A “blended family” that needs to ensure that the surviving spouse is financially protected upon the first death, and that children from both sides are treated fairly, regardless of which parent passes away first. (“Let’s All Get Along” Trust)
- Married individuals with “separate property” or who want to keep property separate from their spouse, including: businesses, real estate, inheritance.
- Anyone with concerns that beneficiaries will not work hard if they inherit too much money. (“Work Not, Get Not” Trust)
- Those who want to ensure a loved one can remain in the family home or farm after their passing.
- Someone who desires to account for past advancements or loans to adult children.
- A couple with two previous trusts who needs them updated or combined into a single estate plan.
- A married person establishing an estate plan separately from their spouse.

\$2900 individual / **\$3200** married couple

LEVEL THREE

CONCIERGE PLAN

This plan is for those who need the **Level 2: Protection Plan**, desire additional meetings and attorney time, expect future changes, and want the comfort of knowing that asset transfers and titling have been handled. **This is our most comprehensive estate plan.**

WHO NEEDS THIS PLAN?

- Busy families who want the least amount of personal effort and the greatest amount of convenience and assistance.
- Those who need up to three planning meetings or want their family members brought into the planning sessions.
- A family who expects to need additional changes to their estate plan within the next two years.
- A family with college-age children or grandchildren who want their loved ones to have estate plans.
- One future estate plan amendment (including any or all of your documents) within two years of document signing.
- A dedicated attorney collaborates with your financial advisors, accountant, insurance agent, and other advisors to maximize their collective knowledge and experience.
- Up to three planning meetings with your attorney.
- An attorney-facilitated meeting where you can bring your family and/or important parties so they can be informed of your plan, their responsibilities, and have their questions answered.
- Up to four “student estate plans” for children or grandchildren which include: Wills, Powers of Attorney, Healthcare documents, and asset titling instructions. This is appropriate for 18–25-year-olds who otherwise would not have an estate plan. (\$400 each over four)

WHAT IS INCLUDED?

All of the documents and benefits of the **Level 2: Protection Plan**; plus:

- Our office works directly with your bank, financial advisor, insurance professional, and others to handle your asset titling.

\$6400 individual / **\$6900** married couple

WILL-BASED PLAN

This is an affordable option for those who need a plan to skip 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

\$950 individual / **\$1050** married couple

THE ST. LOUIS ESTATE PLANNING TEAM

SCOTT KEIFER

After years of interacting with other attorneys, Scott saw that many lawyers spend little time listening to their clients, talk over their heads and charge too much. In 2015 Scott founded St. Louis Estate Planning with the mission of providing first class service, honest advice and excellent estate plans at fair prices. Scott passed the CPA exam in 1994 and has been an attorney since 1997. He is licensed in Missouri and Illinois. Scott has three children with his wife, Claire, and is happiest when he is being a husband and a dad.

DONNA PAULUZZI

Our paralegal, Donna, grew up in northern Illinois and attended the University of Illinois where she received a Bachelor's in Legal Studies. She has more than 20 years of experience as a paralegal. Donna enjoys talking to people and helping them set up individualized estate plans. She is highly skilled in navigating the probate court system. Donna adores spending time with her husband, kids, and friends, scrapbooking, photography and exploring parks with her dogs.

EMILY COVERT

Our client care coordinator, Emily, grew up in St. Louis, earned a Master's degree in Education from Webster University (Bachelor's from Mizzou) and taught for seven years. After staying home with her children, she loves being back at work to assist clients with their questions and estate planning needs. Her attention to detail helps our firm run smoothly. Emily enjoys art, museums, hiking and spending time with her husband and their two daughters.



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Quoted fee does not include: County Recorder of Deeds filing fees for real estate, review of pre/post-nuptial agreements, review of closely-held business buy-sell agreements, special-needs trusts, eldercare consulting, more extensive tax and estate planning necessary when estate values are greater than \$5 million, or other unusual situations. These services will result in additional charges, but will always be approved by the client prior to incurring any costs. Fees listed on this brochure are subject to change.

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.