# PAULY LAW OFFICES, Inc.

**Arthur J. Pauly Jr., JD**
**Attorney at Law**

## Online Estate Planning

**This document contains important information about what you can expect during the online estate planning process. Please read it carefully.**
**Since I am licensed only in California right now, this program is only for California residents.**

**Caution: Estate Planning is only as accurate and complete as the information you supply to me.**

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WealthCounsel
Practice Excellence.
FOUNDING MEMBER

## *Our Goal:*

### TO PROVIDE SUCH A HIGH DEGREE OF CLIENT SERVICE AND TECHNICAL EXCELLENCE THAT OUR CLIENTS WANT TO TELL OTHERS ABOUT US.

**"Proper Legacy Planning is doing whatever it takes to ensure that when you are gone: Family harmony is realized, and the inheritance you leave protects, improves and enhances the lives of your beneficiaries."**

**ARTHUR J. PAULY, JR.**
**Attorney at Law**

Art Pauly obtained his Juris Doctor degree and was admitted to the California State Bar in 1987, after spending 18 years as an insurance claims professional.

He holds degrees in General Insurance and Associate in Claims with the Insurance Institute of America.

He was a ***Professor of Law*** teaching contracts, trusts and ethics.

He is a ***former Board President*** for the River Oak Center For Children, former Board member for San Jose Christian College.

Art Pauly is a former Chapter President of Toastmasters International and holds the prestigious *Accomplished Toastmaster* designation.

Former Pro-Tem Settlement Conference Judge in Sacramento and Placer Counties.
5 years as a Staff Trial Attorney for CIGNA and then for Hartford Insurance Companies, Art opened his Estate Planning practice in 1992.

Art Pauly, recognized as an outstanding communicator and as an ***authority*** in estate planning, business continuity planning and asset protection, has been a ***contributing speaker*** at the Advanced Skills Workshops sponsored by the National Network Of Estate Planning Attorneys, an international organization of Estate Planning Professionals.

He is a *CONTRIBUTING AUTHOR* of the book "GENERATIONS, Planning Your Legacy", Practical Answers from Americas Foremost Estate Planning Attorneys", 1999. Available through Borders and other fine booksellers.

Art is one of the founding members of ***The WealthCounsel, LLC,*** who specialize in wealth transfer strategies for clients.

Art volunteers as a Law Enforcement Chaplain in Placer County and enjoys cars, dune buggies and aviation.

## *Overview:*

I have been practicing law for 30 years and Estate Planning for 25 years. When I started we did the planning on a yellow pad while meeting with clients face to face. Most of the documents were forms that we modified with family information. In my view, Estate Planning is too personal to be done with "Fill in the blank" forms. Along with my colleagues, we developed a way to create documents that are personal to each client and still affordable. Even so, I still held on to my habits of meeting clients face to face. I still do meet clients face to face, when needed, but I find it consumes my client's time and my time and is not always convenient. It also adds to the cost of doing your Estate Planning.

Because of the cost and inconvenience, many are turning to online document services. I will admit that I look at this type of planning as substandard and in some cases dangerous to a family estate.

The problem I have seen over and over again is that online programs offer generally standard documents, no opportunity to talk with a qualified Attorney. What do you do if you do not want your children to inherit money when they may not be old enough to know how to deal with it? Who do you select as successor Trustees and Guardians? There is little help in what to do after you receive all the documents. Needed documents are not available and, there is no follow up when laws change or when you need to change your planning.

I have to ask myself, "Is there a way to do the same quality planning I do using modern online methods and still save clients time and money?". I think there is so I developed this program. Yes, a bit more expensive than the low quality "document only" programs but substantially less than traditional Estate Planning.

Now I have to say that this approach will work on smaller estates (under $5 Million) and uncomplicated by special problems in the family. Even these situations can be worked out in a phone or email consultation.

I will also add you to my email list to receive periodic newsletters and updates on the laws that effect Estate Planning.

## *First step:*

Click on the "ONLINE PLANNING" tab on the website. Complete the worksheet and email it to me using the "Contact " tab or email it directly to me at:

artpauly@paulylaw.com

I will then get back to you either by email or phone to go over the worksheet and answer any questions you may have. I will send you an invoice you can pay online. I will then create the documents.

## *Creating the Documents:*

I will create the documents according to the information you provide in the worksheet and during our phone or email discussions. I will email summaries for you to review to make sure all the names are correct and all parts of the plan are as you want them. If all is correct, I will create the final documents and email them to you. You will print them out, take them to your notary for signature and notarization and then store them in a safe place.

There will also be instructions and documents for you to fund the trust. Funding is the most important part of Estate Planning and the other online computer generated programs do little to help with this part of the planning.

***My Fees:***

Average fees for Estate Planning done by a qualified Estate Planning Attorney with face to face meetings in their office can run between $2,500.00 and $5,000.00.

Most of the online services offer a fee for each document and most do not offer all the documents needed to do the planning properly. You interact only with the computer and have no chance to get your questions answered. Average costs for these document only programs could be $850.00 to $1,000.00 for a married couple.

**Plan 1, Trust-based Estate Plan for a married couple**.

**$1,500.00**

Includes:

Revocable Living Trust
Certificate of Trust
Pour Over Wills for each
Durable Powers of Attorney for each
Advanced Healthcare Directives for each
HIPPA Authorizations for each
Community Property Agreement
Funding instructions
Real property transfer deed
Account transfer letters

***These fees do not include Notary fees or recording fees.**

**Plan 2, Will-based Plan (estates with no real property and under $150.000 in assets)**

**$750.00**

Wills for each
Durable Powers of Attorney for each
Advanced Healthcare Directives for each
HIPPA Authorizations for each

***These fees do not include Notary fees or recording fees.**

**Plan 3,  Trust-based or Will-based Plan for a single person.**
**Deduct $250.00 from the above fees**

***These fees do not include Notary fees or recording fees.**

**We look forward to diligently working with you to achieve your goals, dreams and aspirations for you and your family through your Estate Plan.**

**Sincerely,**
**Arthur J. Pauly, Jr.**