

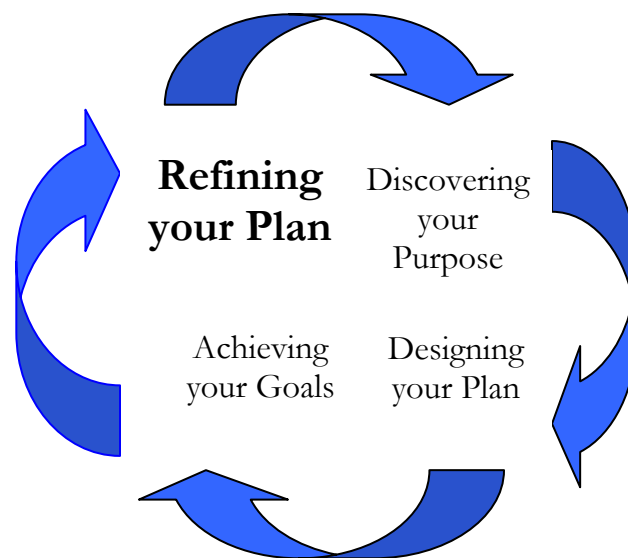
ESTATE PLAN REVIEW & REFINEMENT PROGRAM

*"The difference is in the refinement."*TM

PROGRAM DESCRIPTION & AGREEMENT

An effective estate plan is a lifetime process, not simply an after-death distribution system. Over time, as laws, family circumstances, and the make-up of your wealth change, it is critical to know whether your estate plan has adapted or whether it needs to be updated. Performing a systematic and yearly review ensures the integrity of your estate plan and confirms that your planning goals are being addressed. Broadly speaking, those goals are Caring for your loved ones, Anticipating incapacity or advanced age, Protecting your assets, and Settling your estate efficiently, or "CAPS."

Reviewing and refining our clients' plans has long been a part of our services at BWG, but only in 2007 did the practice become a formal program. The diagram below illustrates this process as an ongoing activity to achieve success in all of the CAPS areas of concern.



The unique services described here are available to clients participating in our Review and Refinement Program ("R&R" Program or "R&R"). While all clients of the Firm can request a review of their estate plan documents in light of their situation at any time, R&R Program participants can expect to receive information and advice annually through R&R enabling them to respond to the changing legal environment and circumstances, provided they fully participate in the review process. With full participation, R&R Program participants will enjoy superior results from their plans, not to mention enjoying special privileges and discounts.

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BWG's Review and Refinement Program Description:

BWG's Review and Refinement Program is an on-going service designed to maintain a comprehensive and effective estate plan for each of our clients.

Three Year Cycle: the Optimal Review and Refinement schedule. We believe that, in the long term, *face to face* meetings are the only effective environment to thoroughly review and refine each client's estate plan. In the case of routine maintenance of the estate plan, however, annual telephone conferences are sufficient to update each other, with face to face meetings normally being held every three (3) years. Accordingly, the R&R Program is arranged in three-year cycles.

In years one and two of each 3-year cycle, scheduled ***"Check-In" Telephone Conferences*** of 15 to 30 minutes in length are held to review your circumstances, the law and your estate plan. Every 3rd year (sooner if needed), a *face to face* meeting between attorney and client will be expected in order to complete a ***Comprehensive Review*** of your plan, at which time attention will be given to particular nuances in your circumstances and in the law affecting your plan, and any recurring or deferred topics will be discussed. If needed, additional meetings will be held to discuss specific refinements or to execute documents. Any additional meetings or refinements that come out of the calls or meetings will be paid for separately.

BWG's Review and Refinement Program includes:

1. ***Check-In Telephone Conferences and Comprehensive Review Meetings will address some or all of the following:***

- a. Discuss **changes in family, health, investment, insurance and real estate assets, business assets, personal and family plans, and employment** and their impact on your estate plan, especially as it relates to:
 1. Persons receiving **distributions** from the estate.
 2. Persons receiving **current gifts** from the estate, including college funding, health and housing provisions.
 3. The **proportions and timing** of distributions.
 4. The effect of the **"3 D's": Debt, Disability or Divorce** on any beneficiary or family member,
- b. Inform you of important **changes in law** that affect your estate plan;
- c. **Revisit your planning concerns** that you raised during our planning meetings and remain open from year to year;
- d. Determine whether all assets are properly **"funded,"** i.e. that they are **properly owned** (title) and/or have appropriate **beneficiaries named** (designations);
- e. Update of your **Asset – Trust Organizer** (or create one for the first time);
- f. BWG's attorney will recommend **appropriate estate planning Refinements** to meet your needs and goals;

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2. **"Funding" Advice.** Advice on funding of new assets between annual conferences will be free of charge. Assistance with funding new or changed assets will be provided at a discount (described below).

3. **Phone Call and Email Policy.** The Client, the Client's advisors and immediate family participants may contact BWG's support staff as needed to ask questions related to Client's plan.

4. **Subscription to BWG's R&R participants-only newsletter.** Three times a year, Client will receive a link to *The Wealth Counselor*, a newsletter prepared by BWG highlighting practical advice and information on current topics and laws or trends to be aware of in estate planning, business, real estate, taxes and asset protection.

5. **Special Events.** Once a year, BWG will invite Client to attend a special R&R Participant-only event that will include a presentation on topics of interest.

6. **Update of Essential Legal Documents.** Some legal documents can be considered "stale" due to the length of time since they were signed. Those legal documents that BWG considers essential (Client's Durable Power of Attorney, Agreement to Defer and Deeds and other transfer documents) will be updated periodically at no charge to the Client.

7. **Military Service or Missions:** If a Client has a child entering US military service or the mission field, BWG will prepare a Fundamental Estate Plan™ (Will, Powers of Attorney, Health Care Proxy, HIPAA Release and Living Will) *at no charge*.

8. **Discounted Fees.** Clients whose accounts are in good standing with the firm will be eligible to receive a **10% reduction** in fees for the following services:

- **Funding Services.** This service involves the completion of the paperwork required for the re-titling of assets and making correct beneficiary designations.
- **Refinements and Other Estate Planning Services.** If client requires estate planning advice or services beyond annual conferences, new documents or updates to existing documents or other planning services, Client will receive a 10% discount off BWG's standard fees.
- **Real Estate Law Services.** If the Client engages BWG on residential purchases, refinance and/or sale of residential property), the Client will receive a 10% discount off BWG's standard fees.
- **BWG's Corporate Maintenance Program.** If a client participates in our corporate maintenance Program the client will receive a 10% discount off the flat fee portion of that Program.
- **Plans for Family Participants.** If a client wishes to give a gift of the cost of a Fundamental Estate Plan™ to a family member, there will be a 10% discount off BWG's standard fees.
- **Young Adult Legal Documents Program.** If a Client has a young adult child (between the ages of 18 and 23), the client will receive a 50% discount off BWG's standard Young Adult Legal Documents Program fees (This Program includes the preparation of Powers of Attorney, Health Care Proxy, Release of College Records, and HIPAA release.)

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9. *Reduced administration/settlement fees upon death or disability of a participating Program member.*

10. *Use of BWG as resource in other than estate planning matters.* The attorneys and staff of BWG wish to be available to clients for reference in areas of law and finance outside of the area of direct representation. We welcome your “miscellaneous” legal questions and reference to our many referral sources of attorneys, CPA’s, and business and financial advisors at no fee. These calls and emails fall under our firm’s “Ten Minute Rule” for brief telephone conferences for all clients, but R&R Participants will be given priority for these services, including especially reference to other advisors for services related to estate planning.

Fee and Renewal Agreement:

The fee to participate in the R&R Program is a flat fee for each three-year cycle. This fee may be paid in full upon joining the Program, or in three annual installments that will be paid at the signing of this Agreement and at each of the next anniversaries. The Program will renew automatically at the end of the three-year cycle. The Fee for the three-year cycle commencing in 2007 or 2008 and running through the year 2010 is \$495.00, payable in full up front or in annual installments of \$165.00. The fee for subsequent cycles is subject to change. Fees paid are non-refundable.

You understand that the Review and Refinement phase of your estate plan is a disciplined process and requires your attention and commitment. To assist the process, you will provide BWG with copies of all relevant information and copies of any documents required. BWG will notify you of the yearly conference about one month in advance and will provide a written reminder of the information BWG requires to prepare for the conference.

All information furnished by you, your agents, and employees shall be treated as confidential and shall not be disclosed to third parties except as may be necessary to fulfill the terms of this agreement or as may be required by law.

This agreement represents the complete agreement and supersedes any prior understanding or agreements, oral or written. This agreement may be amended only by a written document signed by all of the parties. Any party, without the express written consent of the other parties, may not assign this agreement.

Accepted:

_____, Printed Name

Date: _____

_____, Printed Name

Date: _____

Borchers Ware & Guglielmo, P.C.:

Date: _____

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