CLIENT CARE PROGRAM AND EXCLUSIVE CLIENT PORTAL

SIMMONS & SCHIAVO, LLP

ATTORNEYS AT LAW

SIMMONS & SCHIAVO, LLP

Introduces you to your exclusive benefits:
The Client Care Program & Exclusive Client Portal

As an estate planning client of Simmons & Schiavo, LLP, you become a member of our Client Care Program ("CCP"). This annual program is an important benefit as it ensures that your estate plan (which may include a revocable trust, wills, durable powers of attorney, health care proxies and living wills) stays up to date and is ready when you and your family need it the most.

Legal & Tax changes

The laws are in a constant state of flux. Unless you closely follow state legislative and court case developments, you won't know when a new law or judicial decision affects your estate plan.

But we will.

Massachusetts and federal tax laws that affect your will, trust, investments, IRA and 401(k) retirement accounts change frequently. If you don't keep your estate plan up to date, it may not work out as you intended. This could have negative implications not only at your passing, but also if you become disabled during your lifetime.

It's therefore vitally important that you don't lock your important estate planning documents in a drawer and forget about them. We also realize that you don't want to spend the time or energy ensuring that your plan keeps up with all of these changing laws and circumstances.

That's why WE come to YOU every year with a printed synopsis of your plan. If a legal or tax law change affects you, we'll let you know and advise you on how your plan needs to be adjusted in order to stay up to date.

Change
in Family Circumstances and Dispositive Intent

Tax and estate laws aren't the only matters that affect your plan. Births, deaths, marriages, divorces, lawsuits, inheritance, aging, health and family disputes are some of the events that can impact an estate plan. Our Client Care Program keeps your estate plan up to date with your ever-evolving family and financial circumstances.

Simple changes to your trust like adding a bequest to a child, grandchild, other loved one (or even a charity) are included. Removing a beneficiary or changing the amount or percentage of a bequest are also examples of easy changes that won't cost you any more than your CCP enrollment fee. You'll have no more worries about being "on the clock" or having to spend thousands of dollars in legal fees just to make the simple changes that every family experiences from time to time.

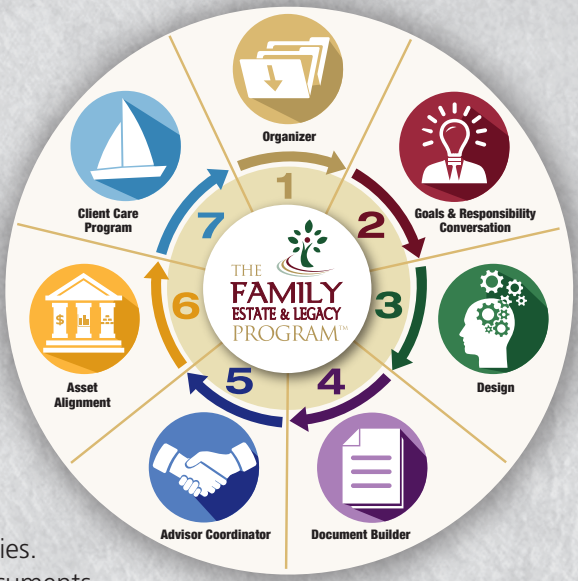
ADDING
NEW ASSETS AND ACCOUNTS

You'll learn during your estate planning experience how vital the asset alignment process is to the success of your estate plan. That's why our trademarked seven-step process includes our efforts to work with your banks and financial firms to transfer your various assets into your trust. We call this "Asset Alignment." If you don't transfer your bank accounts, brokerage accounts and real property into your trust then those assets will still be subject to probate upon your death. Moreover, in the event of your incapacity, your trustee won't have access to the accounts to manage your investments and pay your bills.

But what happens after your initial asset alignment is completed? That's where the Simmons & Schiavo Client Care Program adds tremendous value. If you should open a new bank account or mutual fund account, if a certificate of deposit matures, or if your financial advisor changes firms, or anytime you acquire a new account or asset, all you need to do is tell your dedicated Asset Alignment Coordinator here at Simmons & Schiavo, LLP. They'll make sure that your assets remain aligned with the right "bucket."

OUR ENHANCED
CUSTOM CLIENT PORTAL

We recently enhanced our client portal. It will continue to provide you 24/7 access to your important legal documents like your trust, wills, durable powers of attorney, health care proxies, living wills and recorded deeds.



Should you find yourself in a hospital late at night or during a holiday, have no worries. Just download your documents right from the portal. All you need is an internet connection. You can even do it from your smartphone!

But now the Simmons & Schiavo, LLP Client Portal gives you so much more!

Record a video on your smartphone and upload it to your secure and exclusive client portal. Send messages of love and support, or even instructions, to your loved ones regarding your thoughts and wishes for them in handling any inheritance that you leave;

Upload your prepaid funeral arrangements and instructions;

Upload family photographs and written stories; and

Send messages to your legal team.

There is so much that you can do with your client portal. So long as you remain a member of the Simmons & Schiavo Client Care Program your secure account remains open to you and any loved one with whom you wish to share it.

Client
Maintenance Tools

Webinars, podcasts and workshops

We provide continuing education through webinars, podcasts and workshops. These educational materials are available exclusively for our client care members.

We conduct client workshops and webinars free of charge for our CCP clients. We frequently review updates to the trust and tax laws as well as new techniques that become available to ensure your estate plan accomplishes everything you hope for, giving you and your loved ones confidence that your estate plan is up to date.

Books and articles

We are committed to writing new books and articles that give you estate planning tips, thoughts, and insight. We've covered common sense matters in estate planning, selecting your successor trustees and the important topic of asset alignment. Future topics include IRAs, 401(k)'s, pensions and estate planning issues affecting blended families, long term care planning, estate settlement and many other interesting topics. We've found that after reading our books, clients often engage in significant conversations with loved ones and advisors leading to improvements in their estate plans.

Keeping It Up to Date!

It's evident how the Simmons & Schiavo Client Care Program provides you and your family the utmost comfort and clarity in the knowledge that your estate plan will never fall out of date in an ever-changing world. Now we offer two levels of client care. You get to choose which level is right for you and your family:

THE ESSENTIAL
CLIENT CARE PROGRAM™

The Essential Client Care Program™ includes everything described above. It is built exclusively for clients of Simmons & Schiavo, LLP, and no other law firm's clients have access to these exclusive benefits.

- Every year you receive a written review of your trust and ancillary documents like your last will & testament, durable power of attorney, health care proxy and living will;
- If a law changes, affecting your estate plan, we will let you know and advise you on possible solutions to keep your plan in compliance and up to date;
- We ask you whether your family or financial situation has changed, and therefore consider adjustments to your plan accordingly;
- If you have added assets or accounts during the year, we will help you properly align those assets into your trust where applicable; and
- Your exclusive and personal client portal is available to you 24/7.

You simply can't pass up these benefits, as you've invested significant time, effort and money into your plan. It doesn't make sense to let that plan become obsolete when it's so easy to let us keep it up to date for you for a nominal annual fee of $495.00.

New clients to Simmons & Schiavo, LLP will receive 12 months of this Essential Program for free. The program is billed each January 1st, so any remaining free months are credited to your January 1st billing.

YOUR **FAMILY**
IS WORTH
PROTECTING

THE **ELITE**
CLIENT CARE PROGRAM™

The Elite Client Care Program™ is geared towards those clients who desire and require an annual face-to-face consultation (either in person or by video conference if you prefer) with the attorney and your asset alignment coordinator. The Essential Client Care Program™ does not include this valuable benefit but the Elite Program does. You are welcome to invite family members, successor trustees and other trusted advisors to this meeting.

Many estate plans and family situations speak to the necessity of having an annual conference:

- Blended marriages and children not of that marriage;
- A beneficiary is undergoing a divorce or financial difficulties;
- Your named successor trustee/personal representative/agent under durable power of attorney or health care agent has a health situation or for any other reason that that individual or

entity may not remain the right choice for you;

- Your financial situation or types of assets that you own materially changes;
- Your health has changed;
- You changed financial advisors and/or professionals;
- You opened new bank accounts or brokerage accounts;
- You acquired new parcels of real property or residences;
- You are leasing residences or properties that you previously did not rent to third parties;
- You are considering making substantial gifts to your loved ones or to charities;
- Your plan contains a Retirement Protection Trust where, upon your death or the death of the survivor of you and your spouse, your IRA/401(k) names a continuing trust share for your loved ones;
- If a beneficiary is experiencing significant health problems;
- You are considering selling a closely-held business or have sold your business recently;
- You are considering purchasing a long-term care contract with a long-term care facility.
- You recently filed a Federal Gift Tax Return Form 709;
- You inherited amounts from a loved one either outright or in trust;
- You are financially supporting a loved one, including making gifts for medical and/or educational expenses;
- You are considering retirement;
- You are considering purchasing an annuity or life insurance product;
- Your company has provided you a retirement benefit that requires you to make a choice as to whether the contract should be paid out in lump sum, or continue on for your lifetime and/or that of your spouse;

- You may receive deferred compensation;
- You are considering marriage or divorce;
- You have new children/ grandchildren; or
- Any other significant development in your family, professional or financial circumstances that affect your estate plan.

When any of the above circumstances apply to your situation, it is always a good idea to upgrade your membership to the Elite™ level. Your children or other loved ones are always welcome to attend our annual in-person meeting included in the Elite Client Care Program™. We can even video conference them in the event they cannot appear physically. The annual fee for the Elite level is $895.00.

NEXT STEP

Complete your estate plan and enjoy one year of complimentary enrollment in our Essential Client Care Program. We value our continuing relationship with you!

If you are unsure which Client Care Program is right for you, consult with one of our team members.

For more information
visit us online at
www.simmonsandschiavo.com
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