

## FREE CONSUMER REPORT

# **“Six Errors Families & Business Owners Make When Hiring an Attorney ... and How to Make the Loving Choice For Your Family & Business.”**

Dear Friend,

Forgive me for being blunt in this special report I've prepared for you, but I've seen the ugly fall-out of these mistakes one too many times. Enough is enough.

Having worked with families & small businesses, like yours, for years, I've discovered that what you really want is to have a caring professional "give it to you straight" when it comes to your legal and financial matters.

So, I'm dispensing with the "legalese" during this short report and I'll give you the simple, unvarnished truth instead.

Sound good?

Did you know that many people "fly in the dark" when it comes to securing the financial future of their loved ones? Even if they have worked with a lawyer? It's sad, but true.

Far too often I see folks settle for a less than satisfying experience with their lawyer because they think that's all that's available - well, here's the great news, it's not!

You can (and should) expect the **same great service from your lawyer as you would from Zappos or Nordstrom's**, when you know what to look for – and that means you can trust that your business is set up for growth and your family will be in great hands after you are no longer there to care for them.

As a Family Business Lawyer™, **it truly breaks my heart when I hear the (countless) stories of families getting embroiled in legal battles during the most painful times in their lives or feeling lost with nowhere to turn after the loss of a loved one or a business going south**, simply because they never found a trusted advisor to help get their affairs in order (or it wasn't done well or right).

Well, here's the great news, you've already taken the first step towards shedding real light on your family's future by requesting this free report and further--you're about to discover how you can get real support and avoid the costly mistakes made by so many when choosing a lawyer for their family & business legal planning needs.

Here are the Six Biggest Mistakes I've seen... plus how to make smart choices for your family & business.

### **MISTAKE #1-- Going It Alone With Online Options or Cheap Lawyers Who Provide Documents Only Service**

Did you know that many lawyers like to sarcastically joke to one another about how "good" those online legal programs (LegalZoom®, RocketLawyer, Pre-Paid Legal®, etc.) are for THEIR business?

Why would that be?

First, because these **cheap, online options are NOT as "easy to use"** as claimed, and secondly...they actually cost you an arm and a leg because, more than likely you (or your loved ones) will need to hire a real lawyer to clean up the mess later!

You might think these online options seem like an inexpensive and safe option, but trust me they will cost your family far more in the long run. And I'm not referring to the money for the service itself – that may be cheap. But, consider this ...

Using those programs can **end up leaving thousands (or much more) of YOUR assets in the coffers of Uncle Sam or the County Court system...**even if you follow all of their instructions to a tee. I see it ALL THE TIME—frustrated clients bringing in online-generated documents, astonished at all the “hidden savings” my staff and I are able to find for them.

Not to mention all the errors we find by people who think they did everything just right, but still got stuck in unfortunate traps for the unwary that you just wouldn't know about.

***The security you get with these online services is actually false security.***

Even worse...

Now, it's not my intention to scare you, but again--I've seen it more than I'd like.

**Frustrated families and business owners coming to see me during a period of great stress, and my staff and I having to attempt to "undo" poorly-crafted documents created by well-intentioned families (or even other lawyers)** which ends up costing everybody far more than they'd like. (And I'm not just talking about money, either. *The time wasted and the emotional toll is where the real cost often shows up.*)

So, I hope you are with me:

YOU AGREE .... choosing to work with a highly-trained and caring professional, who will put YOUR interests first--rather than settling for the false security of legal documents drafted online or with a cheap \$399 alternative (that's really designed to sell you

high-commission insurance products) is really in the best interest of your business and the people you love.

**MISTAKE #2-- Choosing a lawyer who will charge you hourly for your legal work or lure you in with a \$399 offer**

Neither estate planning, nor business guidance should be provided on an hourly basis. **Any lawyer who knows his or her stuff will quote you a package fee for a comprehensive estate plan** or offer you a monthly ongoing, proactive arrangement for your business needs.

If not, beware because you may be paying for your lawyer to learn how to do things OR you are going to end up with big expenses down the road when things change in your life, your business, the law or your assets.

Worst of all, your business lawyer is being reactive to problems rather than proactive for growth. You, of course, want the latter.

**And really watch out if the package fee you are quoted is less than a few thousand dollars.**

A lawyer offering legal documents for \$1000 or less is either cutting corners somewhere, luring you in to sell you something expensive, ugly and unseen on the back end or simply will not be able to provide you with the quality service and care your business and family deserves.

There are lawyers out there who have based their business model on churning through as many new clients as possible, undercutting their fees and providing little more than you would get with a do it yourself online option.

If you are going to go that route, you might as well go online and do it yourself. But, don't! Your business & family deserves better than that.

## **When you're investigating flat fee or monthly services from a lawyer, here are some simple questions to ask:**

- Are *all* of your fees flat fees?
- What about ongoing assistance after the initial completion of my estate planning or incorporation documents?
- How do you proactively stay in contact with me to make sure my family & business stay at the top of your mind?
- What happens when I call with legal questions 2 years after my documents were completed? What if the questions are about something other than my estate plan?
- What about my assets? Will you ensure my assets are owned in the right way?
- Will you keep my estate plan up to date as my life, the law and my assets change? How does that get paid for?

You need to be satisfied by the answers you receive to these questions, as they often sneak up after-the-fact, and can be a major drain on your cash flow and peace of mind.

**MISTAKE #3-- Not ensuring there is a plan in place for regular communication as your life, business the law and your assets change.**

There are actually multiple problems I've seen here.

- a) ***What happens when things change?*** To advise you well, your business lawyer needs to be in regular communication with you, and understand the regular operations of your business.

Is that happening with your current lawyer? If not, how are you being properly advised?

Plus, your life is going to change. Period. You will want to change your mind about who raises your kids, who takes care of your money, who makes financial and health care decisions for you.

Your kids will grow, they won't necessarily be exactly as you thought. They will marry and have their own children. You will want to change your plan.

You will buy a home, sell a home, start a business, close a business, invest in something new, sell it, enter into a partnership, make a loan to a brother-in-law, etc. Your assets will change.

**Will your lawyer make sure your assets are owned properly?**

**It not, your plan will fail when your family needs it. And your business is not adequately protected.**

You will retire, age and need help taking care of yourself. Your kids will worry.

**Will your lawyer be there to comfort your children and ensure you are cared for the way you want?**

And that doesn't even account for changes in the law. The tax code changes just about every year. Many of those changes have a direct impact on your family and your business.

**Will your lawyer make sure you stay informed about those changes and how they affect you, your business, your family and your plan?**

**Make sure your lawyer will not only keep in touch with you about changes in your business, life and the law, but will also welcome your calls and not charge you in six minute increments to respond.**

b) ***Does the package fee include a regular review of your plan?*** If not, then you'll be faced with having to initiate reviews yourself, and having to pay additional fees for the privilege, at that.

In fact, the optimum scenario is when your lawyer will provides you with an "estate plan maintenance", or business membership program for ongoing service--which saves you money and gives you peace-of-mind over the course of your business and your family's life together.

***The ideal lawyer will have a "membership program" in place.*** With a membership program, you pay a monthly fee, receive ongoing benefits and have periodic reviews of your business and family legal needs to make sure everything stays up to date and will work when you need it.

**MISTAKE #4-- Only addressing "obvious" assets, and not having a lawyer work with you to pass on your intangible whole family wealth.**

You and I both know that life is about more than just "making money." Think about this ... you have to choose between being infinitely wealthy or infinitely healthy, which do you choose?

Health, of course.

Or this ... you have to choose between leaving your child a million dollars or the values and insights that are most important to you. Which do you choose?

I think we'd all say the values and insights, right?

The money is replaceable, but without the values, the money will be quickly lost.

So why is that most lawyers don't (or won't) address this very obvious truth?

If you have worked with a lawyer, you know that the legal documents most lawyers create focus entirely on your financial wealth, when what we all know is most important is the intangible wealth – values, insights, stories and experience.

Too often, the most valuable family assets are lost at death because the intangible assets are left out of the planning completely.

**That's why we focus on passing your business, your money AND your values, insights, stories and experience on to the next generation as part of the planning we do with your family at no extra charge.**

It's just part of our culture and service.

### **MISTAKE #5-- Expecting Poor Service and Receiving It.**

It's true, lawyers have a bad reputation. Phone calls not returned for days or even weeks on end, surprise invoices for hundreds (or thousands) of dollars, and generally being unaccommodating or surly are just a few of the complaints I have heard.

You deserve better.

Look for a lawyer who has a team supporting him or her (a solo lawyer without support cannot help but get overwhelmed and not be able to return phone calls) and a process for answering phones and returning phone calls.

Hold out for a lawyer who will never send you a surprise invoice in the mail and never charges for his or her time hourly (or in six minute increments).

Ask your prospective lawyer whether he or she has a culture of service and what that looks like in his or her office. If s/he looks at you like you are crazy, leave, fast.

## **MISTAKE #6-- Choosing a lawyer who is not an expert in the kind of service you actually need.**

Unfortunately, with the way that most lawyers present themselves to the world, it seems like we're all the same. We all seem to offer the same services, for pretty similar fees.

If I weren't working every day in this industry, I'm pretty sure I would think that all lawyers in our industry were the same.

NOTHING could be further from the truth.

You see, each lawyer does have certain qualifications. Some might be experts at tax law, or in working with corporations or with debt collection, or a whole variety of different things...but are they really providing what you, the head of your business and family, wants and needs?

What **do** you want from a lawyer?

When I sit down and talk with regular folks, here's what I discover:

**You want to be able to work with a caring professional who knows you and your family...**NOT one of those "cattle call" shops, where you're squeezed in with a bunch of other people, and seen by harried, poorly-trained paralegals. Or worse... a "corporate" shop which can't shake the legalese, and can leave you feeling cold by not relating to you as a family with sincere desires.

**You want a lawyer who understands the unique needs of YOUR business and YOUR family.**

Have young children at home? Look for a lawyer who has specialized training in serving the needs of families with young children. They really are quite different.

Have elderly parents you are caring for? Look for a lawyer with specific training in serving the needs of the elderly.

Have a child with special needs? Your lawyer needs to have had training in serving the needs of families with special needs.

Have a business you care a lot about? You need a lawyer who gets that business and the life of an entrepreneur.

**And whatever you do, do not hire a generalist who does not have specialized training in estate and/or business planning UNLESS they are co-counseling with a lawyer experienced in planning for families and small business owners, like you.**

**Here's the bottom line:** You want a lawyer who can confidently help you make good decisions. That's ultimately what it comes down to – you want to feel empowered, informed, and sure about the decisions you are making and it takes a special kind of lawyer to help you in that way.

That's a hallmark of the Personal Family Lawyer® way that we embrace as your Family Business Lawyer.

## **CONCLUSION**

### **Now You Will Be Empowered to Make Smart, Loving Choices When It Comes to Hiring a Lawyer For Your Family and Your Business**

I trust this Free Report has opened your eyes to important insights you need to have before hiring a lawyer. Some of them may be ones you already knew in your gut...you just never had them verbalized before.

Knowing this before you engage an attorney for your family and/or small business will ensure your business is primed for continued growth, and your family will be cared for the way you want, no matter what.

Yes, choosing the RIGHT lawyer is an investment of time and money ... and, I will add, a wise investment indeed. I say "wise" because the consequences of poorly-executed legal documents are awful in the short and long term for the people you love the most.

### **Take Action Now.**

Even though I would love to help your family, I won't engage in "salesy/scarcity" tactics to urge you to call right now, but if you are excited to find a relationship with the kind of lawyer I have described – caring, service-focused, helping your family through every life stage and there for your loved ones when you can't be – I do have an incentive to reward you for getting on our calendar now.

**I've included below 2 certificates: 1) a Certificate for a complimentary Family Wealth Planning Session or Existing Estate Plan Checkup and Review for your family, and 2) a Certificate for a complimentary LIFT Your Life & Business Planning Session for your Small Business.**

As your neighborhood Family Business Lawyer™, I am serious about making sure that you have planning that works for your family and your small business -- both now, and in the long term.

That's why I'm going to such extraordinary lengths to demonstrate my good faith.

The bad news is that **I'm only able to schedule two of the complimentary sessions per month and two of the discounted sessions because I devote a substantial chunk of my time to existing clients.**

If you would like to be one of the two people I meet with at no-charge or with a big discount this month (and you qualify for this offer), please do call or email us now.

When you do, make sure that you include that you would like one of these *complimentary or discounted sessions*, that you have a Certificate, and my Client Services Director will give you two options for a meeting.

Until then, and to more of your assets "staying home"!

PS: Your certificates and details about what you'll discover during your Family Wealth Planning Session, Existing Estate Plan Checkup and Review, or LIFT Your Life & Business Planning Session begin on the next page.

# **No-Charge Family Wealth Planning Session or Existing Estate Plan Checkup and Review (A \$750/\$950 Value)**

If you own a home and have minor children, and are one of the first 5 families to schedule an appointment this month for a Family Wealth Planning Session or Existing Estate Plan Checkup and Review, I will waive our regular \$750 planning fee/\$950 review fee.

## **During Your Time Together, You And Your Spouse Will...**

- Choose the Right Guardians for Your Kids, Avoid Making One of the Six Common Mistakes Most Parents Make (or Fix Mistakes You May Have Made)
- Get Your Financial House in Order and Keep it that Way
- Confirm You Are Making Smart Financial Choices About Things Like Saving for College, Keeping Your Money Safe and Buying Life Insurance
- Ensure Your Kids (& Spouse) Are Prepared for Life Without You
- Keep Your Family Out of Court & Legally Avoid All Estate Taxes
- Learn the #1 Best Way to Protect Your Kids' Inheritance From a Future Lawsuit, Creditor, Predator or Divorce
- Discover How to Leave Your Loved Ones a Gift Far Greater Than All the Money in the World ...Truly.

**Call Today & Schedule Your Family Wealth Planning  
Session Or Existing Estate Plan Checkup and Review**

# **No-Charge LIFT Your Life & Business Planning Session**

## **(A \$750 Value)**

If you are just getting started in business, you need a LIFT Your Life & Business Planning Session to identify the best way to set up your Legal, Insurance, Financial and Tax foundation. From there, you can decide whether to do the set up yourself or hire us to do it for you. Either way, you'll know your business is getting set up right.

If you've been in business for a while and have not had a comprehensive look at the Legal, Insurance, Financial and Tax systems in your business, it's very likely we can recover some leaking cash flow, plug some holes and overall improve your company's bottom line.

### **During Our LIFT Your Life & Business Planning Session, We Will ...**

- Review the legal aspects of your business, including entity structure and compliance, agreements, intellectual property protections and missed revenue opportunities, as well as necessary systems to minimize your personal risk and pass your assets to your loved ones;
- Consider overlooked insurance protections, whether you are over or under-insured in any area of your business or family life – this part of the session alone could save you thousands;
- Look at each of your financial reporting systems to identify where the holes in your financial systems are leaking cash flow and revenue, or resulting in unnecessary costs and expenses;
- Strategize the tax structures to keep more money in your family and business accounts and keep it out of the hands of the Government ... legally and with the minimal amount of risk.

## **Call Today & Schedule Your LIFT Your Life & Business Planning Session**