



THE MOM'S *Freedom* GUIDE

*Discover How to
Take Control of Your Life,
Your Children and
Your Financial Future*



*Family Wealth
Planning Institute*

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Kids Protection Plan • A Must for Every Mom and Dad • Kids Protection Plan • A Must for Every Mom and Dad



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Complete and Return Your Family Wealth Inventory & Assessment



In the mailer is a Family Wealth Inventory & Assessment you must complete and return to us at least one week before your planning session. If we do not have your worksheet a week before your meeting, we will have to release your spot to another family; you will be responsible for the \$750 planning session fee.

Our Personal Family Lawyers meet with a limited number of new clients per month so we can give our time and attention to our existing clients. While we understand this creates some inconveniences for people wishing to become clients, you'll be grateful when you become a client.



Attend Your Meeting and Rest Easy.

Your Personal Family Lawyer will go over your Family Wealth

Inventory and Assessment with you and guide you step by step through your current estate plan. If you don't have a current estate plan in place, your Personal Family Lawyer will guide you through the State's plan for your children and your assets. You will then evaluate whether your current plan meets your goals for your family and your wealth. If it does not, your **Personal Family Lawyer will help you design a Family Wealth Plan that ensures you make the best decisions for your Family Wealth throughout your lifetime and have a trusted advisor to turn to at every life stage.**

That's it! Now you have the information and guidance you need to take control of your life, your children and your financial future. Please let us know your thoughts about The Mom's Freedom Guide by sending an email to Support@FamilyWealthMatters.com or by calling 866-999-3974.

Inside THE MOM'S *Freedom* GUIDE

You'll Discover

How to Take Control of Your Life, Your Children and Your Financial Future

With this Guide, you'll learn why understanding your legal and financial rights and responsibilities is so important (and how to make it as easy as possible for you to understand what you need to know).

As a mom, you have the responsibility for making sure that your future is well planned for and that your children's future is well planned for, **even after you are no longer here.**

I'm a mom myself and I know how difficult it can be to make sure all the little details have been thought of, so I've created this Guide to make it as easy for you as possible. In this Guide, you'll learn:

How to Take Charge of Your Finances In Case Something Happens to Your Spouse or you get divorced.

The 9 Steps to Know Your Children Are Taken Care of Should the Unthinkable Happen to You.

- How to Make Sure Your Children Are Raised With Your Values, Insights, Stories and Experiences.
- How to Guarantee You Are Not Left in Near Poverty in Your 80s Like My Grandmother Was! (It Might Seem Far Off, But Financially, It's Right Around the Corner).

The Mom's Freedom Guide walks you through everything you need to know for the absolute peace of mind of knowing that no matter what happens, you will be in control of your life, your children and your financial future.

If you would like more information about anything discussed in this Guide, contact:

Family Wealth Planning Institute™
www.FamilyWealthMatters.com,
(866) 999-3974.

Dedicated to Your Family's Wealth, Health and Happiness,



Alexis Martin Neely



Reserve Your 2-Hour Family Wealth Planning Session.



Assuming you meet the criteria to meet with your local Personal Family Lawyer, **your Family Wealth Counselor will reserve up to two hours for your personal Family Wealth Planning Session with your local Personal Family Lawyer.**

Before the session, you will complete a Family Wealth Inventory & Assessment, which will help you begin to get your financial house in order and take control of your life. This Inventory will be used during your planning session to help you make the best decisions for yourself and your family.

Our fee for a Family Wealth Planning Session is \$750. Your Session fee is applied to any future planning work undertaken with your Personal Family Lawyer. Because you've taken the time to read through this Moms Guide and educate yourself, we have worked out a special deal with each Personal Family Lawyer who has agreed to waive the \$750 Planning Session* fee for 5 moms each month on a first-come, first-serve basis. To take advantage of this offer, go to www.PersonalFamilyLawyer.com right away and enter in Certificate Code MFG08. We will contact you to let you know about availability for this special offer.

Because our Personal Family Lawyers take on a very limited number of new clients each month so they can provide trusted guidance and counsel to their existing clients, we do require you to reserve your Planning Session with a major credit card. Nothing will be charged on your card unless you do not attend your Planning Session.



Check the Mail Daily in Eager Anticipation

Approximately three days after making your appointment you'll receive a USPS priority mailer with your Family Wealth Inventory & Assessment inside. Open this right away! If you don't receive the package, please call the office.

**this offer may be revoked at any time.*

Once your Personal Family Lawyer's practice is closed, the only new clients allowed in are those that are directly related to existing clients.

This limit is imposed because it's impossible for a lawyer to have a real relationship with an unlimited number of families and still serve them with the ongoing care that is so critical to ensuring your plan works the way you want when you are gone.

As a result, each Personal Family Lawyer takes on a limited number of new clients each month and once the new client appointments are filled, that's all there is.

On the next page, find out what you must do to qualify to have a Personal Family Lawyer take care of everything for your family.

Here's What You Must Do Now To Give Your Family the Gift of a Personal Family Lawyer™



CALL
866-999-3974
or go to

www.PersonalFamilyLawyer.com

to request an appointment with your neighborhood Personal Family Lawyer™.

An expertly trained Family Wealth Counselor will ask you a few questions to ensure you qualify for our services. She'll also confirm you understand the way we work and that you are looking for guidance on how to pass on your whole Family Wealth and not just seeking a set of documents that may or may not work when your family needs them.

If you are looking for documents only, we can give you a list of attorneys or websites that can help.

Ask Yourself Two Simple Questions:

Would You Be Prepared and Provided For Without Your Husband's Income?

How Would Your Children Be Cared For If You Weren't Here?

Ensuring you are prepared for any eventuality first requires you understand your current situation.

I know far too many moms who have no idea what's in the bank, how much life insurance they have in place, or even where all the bank accounts are located!

So, your **Task #1** is to TAKE A FAMILY WEALTH INVENTORY of everything you own that would be available to you if you got divorced or if your husband died. Or, if you are already parenting alone, so that you will know what would be available to your kids' guardians if you died. (If you haven't yet named both short and long term guardians for your kids, learn how to get started for free (www.kidsprotectionplan.com.)

To begin your inventory, gather the following 6 essential items:

1. Most recent bank and brokerage statements for all bank and brokerage accounts.
2. Most recent retirement account statements.
3. Copies of insurance policies.
4. Deeds from all real property owned.
5. Signed tax returns for the past 3 years.
6. Business documents, such as operating agreement, by laws, and meeting minutes.

I recommend you make a little notebook with categories for each of these 6 things and keep the notebook up to date. That way, if anything happens, you'll know just what you own and where to locate what you'll need. If you are working with a Personal Family Lawyer™, you'll have a Family Wealth Inventory created for you, but if you aren't, you should do this yourself.

In addition to preparing you, this will also make sure your loved ones know what to look for if anything happens to you and that none of your assets will end up sitting in your State's unclaimed property treasury.

quick tip:

(Do a google search for [your state name] unclaimed property and see if you have anything waiting there for you now).

Task #2 is to consider whether there is enough life insurance on your spouse's life (and on yours).

So, how much is enough and what kind should you have?

A good rule of thumb on how much insurance to have is to multiply your family income by 15 to 20 times. You'll want at least that much TERM insurance to ensure your kids' would be taken care of if something happens to both parents.

And, if you are not the breadwinner in your family, you want to make sure you've got enough life insurance on your spouse's life to take care of YOU throughout the rest of your life.

I'm generally not a fan of permanent insurance (also called Whole, Variable and Universal), except in specific situations. One of those situations is if you have left the work force and you don't have absolutely certainty that your family will have enough money in savings when you are 65 years old so that if your spouse died you wouldn't have to go back to work. Can you imagine having to re-enter the workforce at 65? If not, you'd better be absolutely certain your family is on-track to have enough money in the bank so you never have to.

For a comprehensive article on the different types of life insurance and what is best for your personal situation, see www.FamilyWealthMatters.com.

Last thing; if you don't know how much your spouse earns, you MUST find that out now.

How much insurance should you have on your life, mama?

Whether you bring home any of the bacon or not, you should have a term insurance policy on your life

"I Left the Big Law Firm So I Could Make a Real Difference in the Lives' of My Clients, Ensure Their Plans Would Work, and Be There For Their Family When They Couldn't Be"

Do You Qualify?

Not everyone needs to work with a Personal Family Lawyer™ nor qualifies to do so.

Surprisingly, whether you qualify to work with a Personal Family Lawyer™ has **nothing at all to do with how much money you have!**

Working with a Personal Family Lawyer™ is most beneficial for people who:

Want a trusted advisor to *guide them through a lifetime of the right decisions.*

Want to pass on not just financial assets, but your *whole family wealth*, which includes the most often lost *intellectual, human, and spiritual assets* or who you are and what's important to you.

Care about *preserving family wealth* by ensuring it doesn't leak out to strangers through divorce and lawsuits, *unnecessary and avoidable estate taxes*, or *end up part of the \$5.2 billion of unclaimed property* held by the State of California.

Are willing to follow a system and structure that *prepares their children to receive family wealth* in such a way that family opportunities are maximized and family wealth actually grows at each generation instead of being frittered away by unappreciative and undisciplined heirs.

Never want to risk their minor children would be taken out of their home if anything happened to them and instead want to *guarantee their children would always stay in the care of people they know, trust, and love.*

Unlike many law firms that take on an unlimited number of new clients, each Personal Family Lawyer strictly limits the number of new clients they see on an annual basis and then closes their practice to new clients when they reach relationship capacity.

you're going to wait hours or even days for a call back. That means leaving the bank and having to go back on another day. **What a waste of your time!** Time, I know you don't have.

Again and again, both in a big law firm and then among the small and solo firm practitioners I learned from, I saw that **attorneys did not educate their clients about how to own their assets and did not make sure their plan worked for their whole lifetime.**

When my husband's father died, I was in law school, so I didn't know much about estate planning. I did know that he had died with a Trust, so I was confused about why we were dealing with the probate court.

Turns out **my in-laws never transferred their assets into their Trust and their lawyer hadn't either!** I thought it was malpractice! But, I came to find out it's common practice!

I swore that would never happen to my clients!

Unfortunately, I've discovered **most people think once they signed their estate planning documents, they are done for life.** Their attorneys don't educate them otherwise because they must focus on bringing in new clients and can't serve their existing clients. Plus, their clients are elderly and life is fairly static.

Your life is dynamic; your assets are growing; your family is growing ... and you are busy!

As a Personal Family Lawyer,TM **it is my duty to make it as easy for you to make the right decisions for your family, keep up with your changing life and not to let you walk out of my office believing your plan will forever take care of you, your children and your assets. You want to have a trusted lawyer for your family, a Personal Family LawyerTM, who you can turn to throughout your lifetime during times of joy and grief and who your children can turn to when they need guidance. Most estate planning lawyers don't serve in this way...** not because they don't want to; they just haven't been trained to do it.

as well. If you are not employed outside the home, a good rule of thumb for insurance on your life is enough so that your husband could pay off the mortgage with your insurance or, if you rent, so your husband could pay at least 1 year of expenses without any additional income.

If you are bringing home the bacon (or parenting without a partner), you'll want to multiply your annual income by 10 and have at least that much TERM insurance.

And, of course, you'll want to make sure that insurance would go into a trust for you and your kids if anything happened. Talk to a Personal Family LawyerTM today to make sure your life insurance would be protected for your children.

Task #3 is to consider what no mom wants to think about, but the peace of mind when you do feels oh so good! **What would happen to your children if something happened to you?** I'll tell you.

For the Short Term: Your Children Could Be Taken Out Of Your Home

If something happens to you and your children are home with a babysitter or friend, the police would have no choice but to call in Child Protective Services and take your children into the hands of social services (that's foster care!) until they can figure out what to do. Then, your children could **be raised by someone you wouldn't choose** in a way you might not agree with.

For the Long Term: Your Children Would Be At the Mercy of the Court

Let's look at what would happen to my children

I have two people in my life who would want to raise my children if something happened to me. **My sister and the one family member I would never want.** (You may have one of those too!) If I had made no provisions in writing, **both of them would petition the court to be appointed** to raise my children.

It's a Frightening Situation That Can Easily Be Avoided!

Here's what the court would hear ... My **family member is an experienced mom** with two kids of her own, a big house, a stable financial situation, and an apparently stable relationship.

My **sister is in her 20s**, she has **never had children**, rents a small apartment, **does not have a stable financial situation** and isn't in a relationship.

Now, if you are the Judge, **who would you choose to raise my children?** On paper, **my family member appears to be the best choice.**

But, only I know that **my family member is the last person I would want raising my children!** I love her dearly, but I've watched her raise her children and I know her relationship with her husband and I've seen how she manages her money – I know **I don't want her raising my kids.** But, **the court would have no way to know** that. And, **so my children would not be raised with my values, my love, and my guidance.** In fact, quite the opposite.

You see, my sister may be young and inexperienced, but I know she would raise my children as close as possible to the way I am raising them.

And then, worst of all, **all of my life insurance and my assets** would be put into a guardian estate **controlled by my family member** (or a professional guardian at \$125+/hour) and then **distributed outright to my kids** when they turned 18!

I shudder to **imagine my children receiving that much money at 18** years old.

If you are like me, **you want to do everything you can to protect your kids from unnecessary pain and suffering.** You want to rest easy at night knowing that no matter what happens to you, your children would be totally taken care of and protected by the people you want in the way you want. And, that's where estate planning comes in.

Fortunately, ensuring your kids would be raised with your values, insights, stories and experiences by the people you want in the way you want is as easy as

You **never hear from your lawyer** again, even forgetting his or her name after awhile. And, even though your life changes and you acquire new assets and you even hear that the law has changed, you don't contact your lawyer because you just know you'll get a big bill in the mail a couple of weeks later. **Your attorney bills you every single time you call in 15 minute increments.** That certainly goes a long way to discouraging communication.

And, if you do call, **it's hours or even days before you get a call back.** The single biggest complaint against attorneys is that they are not responsive to their clients.

Your **attorney seems more suited to serving the needs of elderly people** whose lives are not changing very much and have far more time on their hands than you do; you expect service and responsiveness.

Then, something happens. **Your family goes to your home**, locates your estate planning documents and finds they no longer reflect your life, your assets or the law. **They don't know where to turn.**

This was NOT why I had gone to law school!

I **considered switching law firms**; I looked everywhere for one where I could be the kind of lawyer I imagined when I started law school ... a family problem solver and advisor. **They were all the same ... Document Factories.** And they weren't really helping their clients.

I Knew There Had To Be A Better Way!

I quickly realized the **traditional law business model** requires attorneys to constantly focus on bringing in new clients. **It doesn't leave any time for taking care of existing clients.**

For example, let's say you call your attorney from the bank to make sure you are opening your bank account in the right way for maximum protection (it's critical that your assets are owned the right way!) If your attorney is always focused on meeting with new clients and doesn't have a strong support team,



OPTION #2: *Work With A Lawyer*

Remember, the **people who benefit** if you take the time and thought to create a plan **are the people left behind after you are gone** – like your children. It is **so much easier for you to take care of** these important matters **while you are alive** than it will be for your loved ones to try and take care of them when you are gone. **Your family will thank you** for finding a Personal Family Lawyer™ instead of a mere document preparer.

Look in any yellow pages or search on the internet and you'll find estate planning lawyers everywhere. And, it's hard to differentiate. They all seem the same. As a parent, it is critical you choose an attorney who is right for your family. Who you choose as your family's lawyer **can be one of the most important decisions you ever make** for the well-being of your family and yourself.

And, not all lawyers are the same ...

Insist on a Lawyer Who Understands the Planning Needs of Moms . . . You and Your Kids Deserve It!

I spent three years at a big law firm where I learned that **today estate planning means the preparation of form documents** that oftentimes do not work when your family needs them most.

That was not what I imagined when I went to law school. I became a lawyer to help my clients solve their problems so I could make a difference in their lives. Instead, I discovered **lawyers are constantly focused on bringing in the next new client, maintaining their hourly billing minimums, and finding problems that will mean more work for them.**

The **typical estate planning experience** is one in which you meet with an attorney, the attorney prepares some documents, you sign the documents (oftentimes without really understanding what you're signing) and then you go on your way hoping the attorney has accurately reflected your wishes.

taking 9 simple steps. Go to my free website www.KidsProtectionPlan.com to read how you can start taking these 9 steps absolutely free and ensure the well-being and care of your kids' future forever.

The final step of those 9 steps is to make sure your kids and loved ones would have immediate, protected access to your money, because without planning ...

Your Kids Would Not Have Immediate, Protected Access to Your Money

So, **Task #4** is to take a look at all those bank statements, deeds, and brokerage account statements you gathered and make sure your kids **WOULD** have immediate, protected access to your money.

Call your retirement account custodians and life insurance agent to find out who your beneficiaries are ... if your kids are named, that's not good because they aren't old enough to inherit from you. If your real estate deeds and your bank accounts say your name and your spouse's name on them (instead of a trust), your kids would not have immediate, protected access to your money.

Everything you own **would have to go through the court process called probate first. It's expensive, can take over a year in many states, and it's totally public. The crazy part is that it's voluntary - IF YOU PLAN.**

But that's not all...

The worst part is ... **at the end of the probate**, all of your assets would be put into a guardianship estate overseen by someone chosen by the court and then **when your kids turn 18**, your children would be **given everything** you have left behind – **outright and totally unprotected!**

And, **probate is totally public**, which means anybody with **unscrupulous intentions** can find out that your 18 year old is inheriting lots of money and that it's not protected. I don't know about your children, but I am certain that **my children would**

not be ready to handle that much money at 18 and would blow it on fancy cars, expensive meals, extensive travel and other potentially disastrous habits.

All these issues **can be avoided very easily**. Remember, **probate is totally voluntary!** Your family only has to deal with this if you don't plan.

If you have money you are leaving behind for your kids, call a Personal Family Lawyer™ at 866-999-3974 or go online to www.PersonalFamilyLawyer.com so you can determine exactly what would happen to your money based on the specifics of your State law.

Your final task, **Jask #5** is to leave behind something far more valuable than your money ... You want to pass on your whole Family Wealth, which includes your intellectual, spiritual and human assets or who you are and what's important to you.

Personal Family Lawyers™ use a **proprietary technology to capture and pass on** these intangible assets that are most often lost when someone dies so your kids are raised with your values, insights, stories and experiences.

Your Personal Family Lawyer™ will interview you with questions that you can study in advance and you will **record a CD that will be left behind for your children and the people who would raise them**, letting them know how you want your children raised if anything happens to you, the life lessons you want to pass on, the love you always want them to know.

You could also **consider writing letters to your children** to be opened at specific stages throughout their life. Most likely you'll be opening the letters with them, but if anything happens and you can't be there, those letters will be what your children treasure more than anything else in their life.

Here's the good news!

You Don't Have to Do This Alone!

These 5 tasks are easy to follow, but doing it **can be a bit overwhelming at first**. Far too many people put this off because they don't know where to start or how easy it can be.

There are **two options available to you** for absolute peace of mind of knowing your family is taken care of during a most difficult time. You can either **handle your planning yourself** or you can **work with an attorney** to take care of these issues for you.

OPTION #1: *Do It Yourself*

You might be a **candidate for the do-it-yourself** approach to planning if you are in both of the following two circumstances:

You would have **no problem with your children controlling everything you own when they turn 18** and your **assets are small enough** that they would not be subject to the court process of probate. Each state has specific limits and you should absolutely talk with your local Personal Family Lawyer™ to determine whether your estate would be subject to probate.

If you meet those two criteria, you don't have to worry too much about the transfer of your assets after you are gone, so long as you ensure your kids would be taken care of in the way you want by the people you want. You can do that by going to www.KidsProtectionPlan.com and following the 9 steps outlined there to put in place a Kids Protection Plan" for your kids without a lawyer.

There's **plenty of software and books out there that give you forms** you can fill out to prepare a Will or even your own living trust. But, **if you have assets and want to make sure they are handled in the right way** after you are gone, that **you have access to a trusted advisor** to help you make the right decisions throughout your lifetime and will be there for your family when you can't be, **you'll want to work with a lawyer**. **Note: If you are going to use an online trust service, make sure your fee includes a review by a lawyer who understands how to plan from a parents' perspective.**

I've seen far too many people **try to do it themselves** on the internet and **leave their family in big trouble with nowhere to turn**. The **only surefire way to avoid making critical, big dollar mistakes is to seek the guidance of a lawyer you can trust to guide you.**