

# Welcome!

In this packet you'll find everything you need to know as we assist you with your estate planning.

**DAL**  
LAW FIRM

Darcel Lobo  
Attorney at Law

- Revocable Living Trusts
- Wills
- Power of Attorneys
- Healthcare Directives



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Thank you for choosing DAL Law Firm for your estate planning consultation. To assist me in making the best use of our consultation time, please complete and return the estate planning intake form which is provided to you with this letter. During the consultation, we will discuss your objectives, and I will assist you with my recommendations for your estate plan. If there are things you are unsure of, that is completely fine; I am happy to discuss those items with you and provide you with my suggestions and guidance.

To assist you in preparing for the consultation, below is an overview of our services and the associated starting prices for our common estate planning services. If your estate plan provides for any minor children, additional fees are charged as well for the guardianship and trust for minors that will also be needed (this will be discussed during your consultation).

**Will Package** Cost: Starting price is \$695 for an individual; \$1,195 for a couple (with a community property agreement if appropriate). Included documents are:

- Will: Distributes your property and provides for the care of any minor children; is subject to probate.
- Financial Power of Attorney: A person you designate is allowed to manage your finances (access bank accounts, pay bills, etc) ONLY if you do not have the capacity to make these decisions for yourself.
- Healthcare Power of Attorney: A person you designate is allowed to make healthcare decisions on your behalf ONLY if you do not have the capacity to make these decisions for yourself.
- Directive for Remains: Appoints someone to handle your remains and provides them with your instructions for your remains.
- Physicians Orders Form (POLST Form): A Washington State approved form that is completed with your physician to determine what treatments you do or do not elect if you are in a permanent unconscious state.

**Revocable Living Trust Package** Cost: Starting price is \$2,500 for an individual; \$3,000 for a couple (includes one real estate property; additional fee charged for additional real estate). The included documents are:

- **Revocable Living Trust:** Used to protect your assets and avoid probate.
- **Pourover Will:** In the event you acquire future real estate and forget to transfer future acquired property into your trust, this Pourover Will transfers them to your Revocable Living Trust for you after your death.
- **Financial Power of Attorney:** a person you designate is allowed to manage your finances (access bank accounts, pay bills, etc) ONLY if you do not have the capacity to make these decisions for yourself.
- **Healthcare Power of Attorney:** a person you designate is allowed to make healthcare decisions on your behalf ONLY if you do not have the capacity to make these decisions for yourself.
- **Directive for Remains:** appoints someone to handle your remains and provides them with your instructions for your remains.
- **Physicians Orders Form (POLST Form):** A Washington State approved form that is completed with your physician to determine what treatments you do or do not elect if you are in a permanent unconscious state.
- **Declaration of Intent:** This form states that you declare your intention of placing all your property, both real and personal, into your trust.
- **Affidavit of True Existence:** This states the existence of your trust. This form is often requested by financial institutions to prove the existence of the trust.
- **Personal Property Assignment:** This form states that all of your personal property is included in your trust.
- **Quit Claim Deed:** We prepare and record for you a Quit Claim Deed to transfer title of your real property into your trust name.

The above listed prices do not include tax planning. As of January 1, 2022, the exemption for estate taxes is \$2.193 million per person at the Washington State level and \$12.06 million at the Federal level. During your consultation, I will assess if tax planning may be necessary based on your assets. Additional fees are charged for tax planning services.

All estate plans come with an estate planning binder with instructions for your loved ones as well as supplemental forms you may elect to fill out that would be of assistance to your loved ones.

In addition to this letter, I welcome you to visit our website ([www.dallawfirm.com](http://www.dallawfirm.com)) or our YouTube page (@dallawfirm) for additional information regarding estate planning. If you have any questions, please do not hesitate to contact our office. I look forward to speaking with you soon.

Sincerely,

*Darcel Lobo*

Darcel Lobo

Attorney at Law



# 5 STEP ESTATE PLANNING PROCESS

## 1. Consultation

During the initial consultation, you'll meet with attorney Darcel Lobo to discuss your wants and needs for your estate plan, go over questions and concerns you have your estate plan and the individuals listed in your estate plan, and what documents will be needed to achieve your financial planning goals. At the end of our consultation, a flat price will be quoted for us to assist you with your estate planning needs.

## 2. Document drafting

Once our office is retained (engagement agreement signed and returned to us along with payment of the fee quoted) we will begin drafting your estate planning documents. Depending on our current caseload at the time, we will usually have documents prepared and to you for your review and approval within two to three weeks.

## 3. Client review

Your draft documents will be delivered to you for review either electronically or by mail, whichever is your preference. Once you've reviewed and approved, we will schedule a date and time for us to meet at our office to sign and notarize the documents. Our office provides the two witnesses and notary needed for the signing.



# 5 STEP ESTATE PLANNING PROCESS

## 4. Client signing

Since the estate planning documents have been reviewed and approved prior to the signing appointment, the signing appointment is generally a short appointment, usually 10-15 minutes. After the signing, our office will prepare an estate planning binder for you which will include not only your estate planning documents, but instructions for your loved ones regarding what to do when someone passes away (who to contact, how to obtain death certificates, etc).

In addition, in the back of your binder, you will find forms that you may elect to complete if you are comfortable doing so, with information that will be helpful to your loved ones (access information for online accounts, contact information for CPA and/or financial planner, banking information, etc). This information in the back of your binder can be completed at your leisure and to the extent you are comfortable listing this information.

## 5. Document delivery

After signing, your binder is generally ready for pickup one week later. If you are unable to come to the office to pick up your binder, we are happy to mail it to you. Your original estate planning documents are in the binder provided to you; our office does not retain the originals. We retain a copy and we are happy to make copies of your estate planning documents for you as well, please just let us know during your signing appointment.

For your binder, while you want to store it in a safe place, you also want to ensure that the people who need access to your binder (your Trustee, Personal Representative, Power of Attorney) have access to the binder as well. If you place your binder in a safe at home, ensure they know the code or have access to the key. If you store it in a safe deposit box at your bank, ensure they are listed as having access to your safe deposit box with your bank.

# Some kinds words from past clients...

*"If you're looking for an attorney I 1000% recommend Darcel. She was soo awesome to work with. She explained the process entirely. Worked w/ the Trustee department and went to court on my behalf. She made the process so much easier than I thought it was going to be :)" -M.J.*

*"Working with Darcel feels like working with a trusted partner. She and her team are responsive, knowledgeable about their areas of expertise and able to articulate details (in laymen's terms) as well as the big picture plan for your desired outcome. For me she quickly delivered results. I highly recommend!" -G.G.S.*

*"Talk about being made to feel at ease! Darcel is a very sincere professional who listens carefully and closely to one's issue(s) and establishes and clarifies your primary goal. She is very knowledgeable and will let you know upfront the issue(s) and the various options to be successful in achieving that goal. Her honesty is refreshing and reassuring. I would recommend her to my family and friends." -J.B.*

# FAQ

## WHY SHOULD I CONSIDER CREATING A REVOCABLE LIVING TRUST?

People create revocable living trusts for many reasons, and our office can help you determine if one is right for you. The most common reasons are:

- Avoiding probate
- Keeping an estate plan private, as opposed to having a will publicly filed in court
- Better protection of their assets
- Minimizing the costs of administration for loved ones
- Tax planning strategies
- Maintaining control over the distribution of assets to loved ones, especially minors

## WHAT ARE THE VARIOUS ITEMS INCLUDED IN AN ESTATE PLAN?

Every situation is different, and our experienced attorney Darcel Lobo will review your particular needs and make recommendations based on your specific goals. In general, this can mean your estate plan will include items such as:

- A will
- Trusts, including revocable living trusts
- Health care directives or living wills
- Powers of attorney for medical or financial decisions
- A guardianship for any minor children you may have

## WHAT IS A REVOCABLE LIVING TRUST?

A revocable living trust is a type of estate plan whereby a person's assets can be distributed to their loved ones without needing the oversight or approval of a probate court. The person who creates the revocable living trust is called the trustor, and they manage the revocable living trust as a trustee. They have complete control over their revocable living trust during their lifetime. They also elect someone to act as their successor trustee, who will administer and distribute the revocable living trust after the initial trustee passes away.



## LINKS TO SOME OF DARCEL'S YOUTUBE VIDEOS TO LEARN MORE ABOUT ESTATE PLANNING:



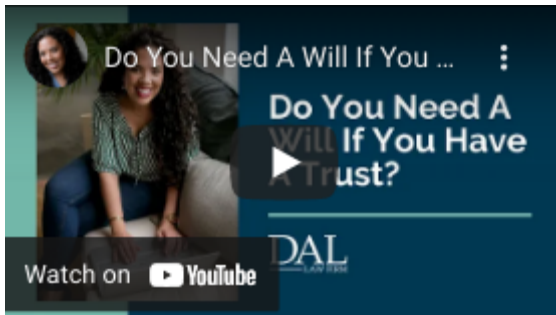
Estate planning is the process of planning for the distribution of your assets at the time of your passing. We discuss the importance of getting your estate planning completed and how we can do so during Covid-19 in a safe way.

[Watch Here](#)



Your entire estate plan should be revisited, and updated from time to time. It should not remain the same when you first created it because life happens and it should reflect those events and changes.

[Watch Here](#)



A revocable living trust outlines a distribution of your assets upon your passing, which is very similar to a will. A trust does not require that you go through probate, whereas a having a will may require the probate process.

[Watch Here](#)