

How Our Law Firm is Different...



Explaining to you how we're different requires an explanation of what the "traditional" experience with a lawyer is like. If you've worked with a lawyer to prepare estate planning documents for you in the past, this will sound familiar.

During the traditional experience, you'll go in and meet with a lawyer who will oftentimes make things seem very complicated and confusing. You'll have a good idea that the lawyer is smart and seems to know what she's doing, so you'll nod and answer questions, as if you understand everything. Because you want to do the right thing for your family, you'll have the lawyer prepare documents for you and you'll sign the documents, feeling relieved that you've got that taken care of.

You'll take your fancy planning binder home, stick it on a shelf or in a drawer, mark estate planning off on your checklist as DONE, and never think about it again!

You might remember your lawyer said something about moving your bank accounts into the trust. So you'll go to the bank, forget what you were supposed to do, call your lawyer's office, get a voicemail, have to leave the bank and wait for a call back, (which takes several hours at least and sometimes days) and by that time, you'll have gotten busy with other things and never get around to moving that bank account.

A few weeks later, you'll get a bill in the mail for \$67.50 for 15 minutes of your lawyer's time for answering a couple of questions. You'll make a mental note – don't call lawyer ever again.

Several years later, you'll refinance your house or sell it and buy a new one and forget that you were supposed to let your lawyer know or make sure you kept the title in the name of the trust.

Your children will get older, making your guardianship choices outdated, but you don't want to call your lawyer because you know you'll get a bill in the mail two weeks later.

You'll hear something about a change in the tax law, but you figure you'd surely get a letter in the mail from your lawyer if it was something that affected you, so you don't worry about it. And, you'd have to dig through boxes to find your trust documents so you could remember your lawyer's name and find her contact information. Who has time for that?

It's not until you become incapacitated or die and your family finds the binder you stuck up on a shelf several years before and never looked at again, that they'll realize your plan is so outdated that it has nothing to do with your life, your assets, and the law.

Your family is at a loss. They don't know where to turn or what to do, so they contact the same lawyer you used to prepare the documents, who is as happy as can be to probate your assets, which never made it into the trust.

OUR FIRM HELPS YOU PREPARE FOR LIFE

What makes our firm different is that we were created with the needs of growing families in mind. We understand you are BUSY, you are growing, you are planning for a life of prosperity and you value ease, convenience and efficiency. You want to know you've made the best decisions for your family and that your plan will work when your loved ones need it most. You want to make sure your children will be taken care of in the best way possible and will be prepared to receive your wealth if anything happens to you.

That is our focus as well. We've developed unique systems to give you the same access to a Personal Family Lawyer as was previously only available to the likes of Bill Gates, Warren Buffet, and Sam Walton so you can have the guidance you need to build and maintain a life of prosperity and wealth.

We encourage communication with our clients. In fact, we've thrown out the time clocks(!) so you never have to be afraid to call with a quick question (or even a not so quick question). Everything we do is billed on a flat-fee basis, agreed to in advance, so there are never any surprises.

You can communicate with our office by phone, text, email – whatever works for you – and you will get a response as soon as possible – based on the level of urgency of your communication and certainly within 48 hours. And, if you need to schedule a more in-depth legal or strategic call with Rebecca, a call will be scheduled when you are both available and ready for the call so we can make the very best use of your time and not waste your time by playing phone tag.

And, we ensure the most important details of your planning are followed through on and your plan continues to work throughout your lifetime.

We have a “funding coordinator” to ensure your assets are titled in a way that works with your plan, and none of your assets will end up going to a beneficiary in a way that you don't intend or being lost to the state because they were missed after your death.

We've created unique membership programs to keep your plan up to date year in and year out as well as give you access to our trusted team of legal experts for guidance on ANY legal or financial matter. One

day, you will need a lawyer. We don't know why and we don't know when, but when you do, you will be grateful you can call on us, and we'll be here to advise you or get you out of a jam.

Lastly, we believe your financial wealth is only about a quarter of your overall "Family Wealth" which is made up of your far more valuable, Intellectual, Spiritual and Human assets – who you are and what's important to you.

Most estate plans are only able to transfer your financial wealth to the next generation. The intangible nature of your much greater wealth makes it difficult to capture and it is most often lost when someone passes. How much do you know about your grandparents' values? Their most prized personal possessions? How they felt about you? What they had learned during their lifetime?

If you are like most people, you know very little. But, the wealthiest families capture these assets and pass them right along with their financial wealth. And, that's part of the reason the rich keep getting richer.

We've developed a tool that allows us to pass on your whole Family Wealth, including your Intellectual, Spiritual, and Human assets. I can't go into all of the details here, but we'll definitely talk about when you come in to meet with Rebecca.

We look forward to seeing you and caring for your family soon!

Rebecca Begelman Strub, JD, LLM

PS – If you think this all sounds expensive, well, you're right and you're wrong. We can guarantee you that if you qualify to meet with Rebecca, that planning is **substantially less costly** than it would be for your family if you died with a plan that didn't work, or if you didn't have a plan in place at all. And, we've never had a single family who believed in this kind of planning and wanted to put it in place for their loved ones leave our office because they couldn't afford it. We've made creative financing available to our clients because we know this planning is the foundation for a life of success!

What To Expect During Your Planning Session

We have blocked two hours off on our calendar for your planning session. Please plan to be here for the full two hours so that you can get the most out of your Family Wealth Planning Session. If this is not be possible for your appointment, please give us a call so we can reschedule.

Rebecca is expecting to meet with you and anyone else with whom you will be planning. Please make sure all parties will be available during the meeting time, so that you can make the most of your planning session.

Your meeting will begin with Rebecca sharing some background and history about us and the firm. You'll then walk through "what would happen" if something were to happen to you now. You'll let Rebecca know if "what would happen" is okay with you or not. If it's not, Rebecca will help you design a plan to ensure that your family will have as little to worry about as possible if something happens to you. We can have a plan in place protecting your family in about two months after your planning session.

As soon as possible, please review the enclosed document called "How Our Law Firm Is Different" for an overview of what makes us unique.

If, after reading "How Our Law Firm Is Different," you discover you are looking for a one-shot transaction rather than a lawyer who provides a lifetime of guidance and protection, guarantees your plan will work at the time of your death or incapacity, and guides you and your family throughout your lifetime, please let us know right away so we can refer you to a number of lawyers we know who operate on a transactional basis.

If, after reading "How Our Law Firm Is Different," you are ready to embark on a lifetime relationship with a personal lawyer who will help you plan for a life of success and prosperity, and ensure the protection of your wealth and your family, please review the document called "How to Prepare for Your Family Wealth Planning Session."

How To Prepare For Your Family Wealth Planning Session

You will get the most out of your personal Family Wealth Planning Session if you are prepared.

First of all, you will want to complete a “Family Wealth Inventory and Assessment,” which is a great starting point for you to get your affairs organized. The planning process is extremely helpful in that regard. We are going to make organization even easier for you after you meet with us. You will return your worksheet at least one week before your scheduled meeting so Rebecca will have an opportunity to thoroughly review your worksheet and be ready to advise you when you come in for your meeting.

Next, you will want to begin gathering bank account statements, brokerage statements, out of state property deeds, life insurance information, corporate records books (if you are a business owner), and retirement plan statements. Don't worry if you can't find everything. Again, this is just a starting point and we will help you gather everything you need throughout our process. Please keep all the documents in the file folder we've included here for you and be sure to bring the folder to your planning session.

Now would also be a good time to request beneficiary designation change forms from your insurance company, retirement account custodians, or from your HR department if you have work-related benefits. While you won't need those right away, you will need them eventually and starting now can't hurt.

If you have any trouble gathering any of this information, do not hesitate to give us a call (732.743.5120)... we're here to help.

About Rebecca

After graduating with honors from Washington University Law School, I went to work for a small firm with the dream of becoming a trusted advisor to my clients. However, I was tasked with research and document-drafting. When I did deal directly with someone, the hourly billing model didn't help – the clients did not want to talk or interact because they did not want to get billed for every six-minutes of lawyer time.



Because of time being billed in six minute increments, very few people were willing to pay for anything more than fast form documents that gave them the feeling of having done the something, but far too often accomplished nothing at all. Disillusioned, I went on to work for a legal publisher on taxes, summarizing IRS notices and tax court rulings for their online legal research database.

After I married and moved to Philadelphia, I received a Masters of Laws in Tax and a Certificate in Estate Planning from Temple University Beasley School of Law in 2005. After graduation, my husband and I moved to Highland Park, NJ. I was pregnant and I decided to focus on being a mom. Once my kids were older, I was ready to return to the practice of law and make a positive difference in people's lives.

As a mom, I realized that the traditional way I had been taught estate planning left holes where my child could end up being taken out of my home and put into the foster care system if I died or went into the hospital. How could I propose traditional estate planning to my clients? I also knew that I did not want to provide estate planning to my clients within the typical law firm model.

Rather than trying to change the law firm, in July of 2010, I started my own firm, to focus on serving people who want to guarantee their plan will work when their family needs it most and who appreciate knowing we will be there to advise their family when they can't be. People who expect things to change throughout their lifetime and want a trusted advisor to guide them through those changes. People who are busy, love kids and want to leave the world a better place. With this focus on developing life-long relationships with my clients, I help them define and secure their legacy and, in doing so, enrich their lives.

~ Secure Your Legacy, Enrich Your Life ~

Rave Reviews from Just a Few of Our Thrilled Clients...

We engaged Rebecca in early 2015 to create an estate plan for our family and we were very pleased with her services. Rebecca asked the right questions and her willingness to meet at our home was greatly appreciated! Rebecca made the process quite simple and we would definitely refer her to our family and friends as well as hire her in the future should the need arise. ~ Steven L.

“Working with Rebecca was simple and seamless from beginning to end. My business lawyer advised me to set up a will in the state I lived in. I contacted Rebecca who I found via a legal site I had used and she responded immediately. Rebecca wisely advised me on what I needed for a will and a health proxy, something I had never thought of. After two quick visits with Rebecca, one of which was to sign the paperwork, with witnesses which she organized, I had the coverage and peace of mind I needed. Rebecca followed up with comprehensive documentation and I am very thankful I found her. Whatever legal protection you need I highly recommend as Rebecca as the person to contact.” ~ Liz Brazier, Accountability Strategist www.lizbrazier.com

"After each time we meet, I have such a good night's sleep!!" ~ Caia S.

“Rebecca worked with us to draw up wills and guardianship papers for our children. She made a ‘house call’ which is very helpful with two small children at home. She sat with us and went over exactly what we needed and helped us sort out all the details to assure that, in case we need it, our children will be taken care of. I completely recommend Rebecca as an estate planner, she is thorough, flexible and easy to work with. Top Qualities: Personable, Expert, High Integrity.” ~ Zippy S.

“Loved getting just what I asked for! Rebecca was able to be very accommodating with our appointment scheduling, which is very helpful for a busy working mother of 4. Our meetings were concise, informative, and timely. I believe that Rebecca asked me excellent questions that enabled her to clearly understand my situation and allowed her to produce the appropriate documents with very little need for changes or corrections. The process was simple, affordable and I would use her again in the future.” ~ Karen G.

Why You Might NOT Want to Make or Keep Your Appointment

You Think You Already Have an Estate Plan in Place

If you already have a Will, Trust, Health Care Directives and/or a Power of Attorney in place, you may think you don't need to come in and meet with me about your family's legal planning.

Here's why you would want to come in anyway.

The reality is that estate planning documents by themselves are meaningless to your family if they are not kept up to date throughout your lifetime and if your assets are not owned in the right way to keep your family out of Court.

If there have been any changes in your life, the law or your assets since you put in place those documents and the documents have not been updated, come on in to see me so we can make sure they still meet your family's needs.

And, if you have minor children at home, there is a very good chance that the documents were not prepared properly in the first place. Most lawyers do not have the knowledge, training or experience to plan properly for the care of minor children.

Not to worry though ... we'll take care of all of that when you come in.

You Think You Do Not Have Enough Assets

You may be thinking you do not need an estate plan because you don't have an estate. And you might be right. If you do not own your home, do not have life insurance, and do not have any assets in the bank or in brokerage accounts, you may not need a comprehensive plan to handle things at the end of your life.

But there are a couple of things you still will need to have in place, even if you don't have many assets.

First of all, if you have dependent children at home, you will need to make sure you have a plan in place that addresses their care if anything happens to you.

This plan needs to take into account not just who would raise them in the event of your death, but also who would take care of them in the short term if there was an accident, and how you would want them raised by the people you've chosen as guardians.

Don't worry if that sounds like a lot, we'll make sure you've got it all taken care of when you come in for your planning session.

If you do not have dependent children at home, even if you do not have assets you will need to have legal

documents in place to ensure that health care decisions and financial decisions can be made for you in the way you want in the event of an accident.

And it is possible you could get those very basic documents in place without a full blown estate plan.

The Planning Session you have scheduled with us is designed to take an honest look at what you really do need and what you really do not need. If it turns out you don't need any planning at all, you leave the session educated, informed and feeling great that you have done the right thing by your family by investigating what's necessary to make things as easy as possible for them at the end of your life.

If it turns out you do need planning, we will work together to determine the right planning for you and your family based on your needs, your budget, and your stage of life. And most importantly, we will make sure that whatever gets put in place will stay up to date and continue to work throughout your lifetime.

You Think You Can't Afford to Plan

The last reason you may not want to keep your appointment is that you may think you cannot afford to plan.

That may or may not be true.

But you don't have to worry about that yet because when we meet we are first going to look at whether you need to plan.

If it turns out you do need to plan, we will work together to make it affordable for you and your family.

If you do not need to plan, you leave the meeting feeling great about having done everything you can to make sure things will be as easy as possible for your loved ones if and when something happens to you.

So, rest easy, don't worry about a thing.

I am here to make this whole process of thinking about difficult subjects easier for you and your family.

I look forward to meeting with you for your Planning Session. Please remember to complete your Estate Planning Worksheets and return it to us before your Planning Session so we can make the very most of our time together.

How Much Do You Charge for a Will?

If you came to this page to find out what I'll charge you for a Will or you are considering calling me (or any other attorney) to ask, "How much do you charge for a will?" stop.

It's not the right question.

The question you need an answer to first is "What do I really need to have in place to ensure me, my family, and assets are cared for the way I want?" Far too many people make their estate planning decisions based on what it's going to cost. Sometimes, that may be the right criteria. Most of the time, it's not.

The problem is you don't know what you don't know.

When you get on the internet to download a cheap will or fill out canned documents from a book or DIY kit from the office supply store, you don't know what you are actually putting into place or setting in motion.

When tragedy strikes, it's your family who is left holding the bag.

Failed plans, unnecessary, expensive, totally public probate, multiple probates in different states, even loss of sovereignty, legal fees for guardianships and conservatorships, being at the mercy of the judicial system.

When you hire us, you aren't paying for documents.

You are hiring me for my guidance throughout your lifetime and to be there for your loved ones when you can't be.

When you hire me, you aren't renting my time, but my brain and my heart. You are hiring an ally who will help you get your affairs in order, and keep them there across time and changes in the law, tax policies and your life.

When you call me and ask how much for a Will, I can't give you an answer because I don't even know if that's what you need.

Maybe a Will would suffice for your family, but maybe it won't. And if I tell you how much a Will costs and then you come into my office and you need so much more, you'll be angry with me.

So I won't answer your question. Because I don't charge for Wills. I charge for advice, guidance, counsel and support. The Will? It's free.

Our process begins with a Family Legacy Planning Session. Before this Session, you will receive a package of information with homework for you to complete so you can benefit from the time with me the most.

Whether I ever write a Will (or any other documents) for you or not, I want every interaction of ours to be

extremely valuable to you.

To that end, I'll review the homework you complete before we meet. And then we'll invest our time together exploring your life, looking at what would happen to you, your children, your money, and the people you love if anything happens to you.

You will feel heard, cared about, informed, educated, and empowered to make the best decisions for the people and things that matter most in your life.

If, after we spend that time together, it turns out you need a Will (or any other type of legal planning), it will be because we came to that conclusion together.

Then, I will offer you planning packages that will cover the different options for taking care of things the way you want.

I can tell you this – most of our foundational plans range between \$1,500 and \$8,000. Your package will be customized to the specific needs of your family. And you will stay in control the whole time.

How do you choose a lawyer, if not based on price?

Get referrals from your friends and family. When you call the office to inquire about their services, rather than asking what they charge, ask HOW they charge and what makes their office different than others.

See who stands out in your area. Is there a lawyer who is frequently seen around your community? That lawyer means business and is putting their reputation on the line every day. Give them a try.

Search for a local provider on personalfamilylawyer.com or estateplanning.com. These two websites host some of the best planners in the world.

Get connected. When you find the right lawyer, he or she will be a member of your team for the long term, not for just this one transaction. Your lawyer should be approachable and not only want to be in a long-term relationship with you, but have systems and a team to support that.

Simply asking, “What do you charge for a Will?” does not get you what you need to know to make a smart and loving decision for your family.

A far more powerful question to begin with is “What do I need to do to make things as easy for my family as possible, if something happens to me?” Please call me to find out.