



Level 3 **Legacy Plan**



Level 2 **Family Plan**



Level 1 **Estate Plan**

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THE PLANNING LEVELS



THREE LEVELS OF PLANNING



<p>Level One Planning is for the family concerned about transferring its assets after death and which wants to ensure that the appropriate people will care for loved ones and beneficiaries. If you choose, we will coordinate your assets with your estate plan.</p>	<p>Level Two Planning incorporates all aspects of Level One Planning plus providing the additional protections of naming guardians for minor children and inheritance or special needs planning for the wealth your beneficiaries will receive.</p>	<p>Level Three Planning includes all the benefits of Level Two Planning and, in addition, is designed to maximize your family's financial legacy to grandchildren and future generations.</p>
 <p>Your Estate Plan... Includes a Revocable Living Trust and related documents, including wills, powers of attorney, and health care directive. Your family can avoid the nightmare, expense, delay and public proceeding of probate when transferring your assets to your beneficiaries. Should you become incapacitated, your affairs can be privately managed by people you choose.</p> <p>\$4,500-\$8,500</p>	 <p>Your Family Plan... Provides everything included in Level One Planning plus lifetime asset protection for your surviving spouse and beneficiaries. A carefully drafted statement of your family's most important values will help guide your beneficiaries and executors. Your beneficiaries with special needs will be protected to ensure continued access to needed services. Your children's inheritances will be protected from divorce and lawsuits.</p> <p>\$6,000-\$15,000</p>	 <p>Your Legacy Plan... Includes all the guardianship and inheritance protections in Levels One and Two, yet goes far beyond those levels. You will develop specific, extensive and detailed directives for distribution and stewardship of your financial assets and family values. These directives will govern the dramatically larger inheritance your family will receive through generation-skipping-transfer tax planning. At the legacy level, charitable planning provides a philanthropic inheritance to your family. Lifetime gifts to children are leveraged into asset-protected legal safety nets.</p> <p>\$8,500 - \$30,000</p>