

JB JORDAN
BALKEMA
ELDER LAW CENTER

Big Rapids / Cadillac / Traverse City / Gaylord

Thank you for choosing the Jordan Balkema Elder Law Center for your legal needs. We would like to take this opportunity to provide you with some information about what you can expect from our office.

Your first visit will focus on your specific legal issues. We want to learn about your goals and expectations to better determine how we can be of assistance. Our intention is to form a trusting relationship you and your family can count on for many years to come.

Please review some of our expectations and policies:

- **Please arrive on time.** Most appointments will last approximately 1 hour unless you have requested a longer appointment time for a more complex matter. If you arrive late, we may need to reschedule your appointment to a different date. We will try very hard to see you at your scheduled appointment time; however, occasionally we have circumstances that cause us to run behind. We apologize in advance if this happens. We offer coffee, tea, water and magazines to make any wait more comfortable.
- **No Show Policy.** We understand clients may, on occasion, need to reschedule appointments due to an unforeseen circumstance. However, the Jordan Balkema Elder Law Center reserves the right to not reschedule clients who fail to call the office at least 24 hours prior to their scheduled time. The decision will be made on a case by case basis.
- **Payment Policy.** Each client's circumstances are unique, so we do not quote fees prior to meeting with you. Fees will be determined based on your specific needs. For your initial appointment, whether face-to-face or via computer or telephone, we do not charge for the first appointment (not to exceed 1 hour). However, if a client cancels (or reschedules the appointment less than 48 hours prior to the appointment time) twice, we reserve the right to relinquish the opportunity for a free initial appointment. For your convenience, our office accepts cash, checks, and debit/credit cards.
- **New Client Forms.** Please read over the enclosed information and fill out our New Client Forms. The more information you are able to provide, the better we are able to assist you. Feel free to call our office at 1-800-395-4347 with questions or concerns you may have.
- **Confidentiality.** We recognize you may wish to include family members in your appointment. However, in some situations, doing so may negate attorney-client privilege. For your protection, we reserve the right to meet with you privately.

We take pride in our mission to provide excellent legal services to the families of Northern Michigan. We hope we can ease your mind with any legal issues you may have. Please visit our website at www.myelderlawplanning.com to learn more about our office.

Sincerely,



R. Todd Balkema
Attorney at Law



Steven M. Balkema
Attorney at Law

JB JORDAN BALKEMA ELDER LAW CENTER

DATE: _____ FILE #: _____

NAME: _____ SPOUSE: _____

C/O: _____

ADDRESS: _____

CITY/STATE/ZIP: _____

PHONE: [H] _____ [C] _____

[W] _____ [F] _____

EMAIL: _____

WHY DID YOU CHOOSE JORDAN BALKEMA ELDER LAW CENTER?

- | | |
|---|---|
| <input type="checkbox"/> I am a former client | <input type="checkbox"/> Referred by: _____ |
| <input type="checkbox"/> Yellow Page Ad | <input type="checkbox"/> Seminar held at: _____ |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Television Commercial: | |
| <input type="checkbox"/> Channel 7 & 4 | |
| <input type="checkbox"/> Channel 9 & 10 | |

FOR OFFICE USE ONLY

ATTORNEY:	LOCATION:	TYPE:	
<input type="checkbox"/> R. Todd Balkema	<input type="checkbox"/> BR	<input type="checkbox"/> Estate Plan	<input type="checkbox"/> Real Estate
<input type="checkbox"/> Steven M. Balkema	<input type="checkbox"/> CA	<input type="checkbox"/> Probate	<input type="checkbox"/> GA / CA
<input type="checkbox"/>	<input type="checkbox"/> TC	<input type="checkbox"/> Trust Administration	<input type="checkbox"/> Miscellaneous
<input type="checkbox"/>	<input type="checkbox"/> GA	<input type="checkbox"/> Medicaid Planning	<input type="checkbox"/> Court Appt
		<input type="checkbox"/> Other	GAL <input type="checkbox"/> DD <input type="checkbox"/>
			GA/CA <input type="checkbox"/> MI <input type="checkbox"/>

ASSISTANT: _____

<input type="checkbox"/> Lawdex	<input type="checkbox"/> Miscellaneous	TOTAL AMOUNT DUE: \$ _____ PAID: \$ _____
<input type="checkbox"/> Flat Fee	<input type="checkbox"/> Hourly	RETAINER PAID: \$ _____ <input type="checkbox"/> Trust Card Needed

SUB-FILES NEEDED: Estate Plan Correspondence Assets Miscellaneous Memo
 Research Pleadings Other: Release Documents



Thank you for contacting the Jordan Balkema Elder Law Center, PLLC

WHAT SHOULD I BRING TO MY FIRST APPOINTMENT?

It is helpful if you bring the following items to the initial meeting:

- A basic financial statement listing assets and liabilities and showing whose name assets are titled in and beneficiary designations
- A copy of your current will or trust, if you have one and copies of any other existing estate planning documents
- Copies of any deeds to real estate, the most recent property tax statements for real estate and any documents regarding real estate which may restrict use or transfer
- Copies of promissory notes or contracts if anyone owes you money
- If you own a business; copies of any partnership, buy-sell or corporation redemption agreements which may be in place.
- Any prior divorce judgments or pre-nuptial agreements
- Any other information which you think might be pertinent

**JB JORDAN
BALKEMA
ELDER LAW CENTER**

*******Please bring these completed forms to your appointment*******

Client & Dependent Info

Client Name _____ Date of Birth _____ S.S.# _____

Spouse Name _____ Date of Birth _____ S.S.# _____

Address _____ Phone () _____

_____ Alt Ph () _____

City _____ State _____ Zip _____

CLIENT'S CHILDREN (Living and Deceased)

<u>Name</u>	<u>Date of Birth</u>	<u>Marital Status</u>	<u>Name of Spouse</u>	<u>Number of Children</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

****Are any of the above children from a prior marriage?**

Concerns: (Yes/No)

- _____ Are you concerned about probate expense?
- _____ Are you concerned about Federal Estate Tax?
- _____ Do you wish to maximize the amount left to your family?
- _____ Are you interested in tax deferred accumulation?
- _____ Are you concerned about nursing home costs?

Please list any other concerns you would like to discuss:

**JB JORDAN
BALKEMA
ELDER LAW CENTER**

Please provide the names, addresses and phone numbers of your children and other beneficiaries:

Name: _____

Address: _____

Phone: _____

Relationship: (circle) SON / DAUGHTER / OTHER _____

Name: _____

Address: _____

Phone: _____

Relationship: (circle) SON / DAUGHTER / OTHER _____

Name: _____

Address: _____

Phone: _____

Relationship: (circle) SON / DAUGHTER / OTHER _____

Name: _____

Address: _____

Phone: _____

Relationship: (circle) SON / DAUGHTER / OTHER _____

Name: _____

Address: _____

Phone: _____

Relationship: (circle) SON / DAUGHTER / OTHER _____

Name: _____

Address: _____

Phone: _____

Relationship: (circle) SON / DAUGHTER / OTHER _____



Details of Your Estate

Bank or Firm

Checking \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Savings \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Money Market \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Certificates of Deposit \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Husband – IRA/Retirement/Annuity \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Wife – IRA/Retirement/Annuity \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Stocks / Bonds \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Automobiles \$ _____

Titled in name of _____

Real Estate – Home \$ _____

Titled in name of _____

Real Estate – Other \$ _____

Titled in name of _____

Husband – Life Insurance \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Wife – Life Insurance \$ _____ @ _____

Titled in name of _____ Beneficiary or TOD _____

Land Contracts \$ _____

Household Goods / Personal Items \$ _____

Other _____ \$ _____

Gross Estate - \$ _____

Note – List all beneficiaries where requested. TOD is Transferable On Death (similar to Beneficiary).

**JB JORDAN
BALKEMA**
ELDER LAW CENTER

ESTATE PLANNING

HOW SHOULD YOUR ESTATE BE DISTRIBUTED?

Answer the following questions as if you were going to pass away tonight.

1. If you have a spouse, and if your spouse survives you, do you want everything to go to your spouse?
2. Do you have any specific items that you want to give? If so, describe the items and give the name of each person who is to receive the items. Further, if that person is deceased, should that item go to someone else? Who?
3. Do you want to give any specific amounts of money to any person or organization, such as churches or charities? If so, give the amount and the names of the persons or organizations. Also, if that person is deceased, should the cash go to someone else? Who?
4. Do you want to give any real estate to anyone? If so, describe the real estate and give the name of each person.
5. If you have adult children, how should the household goods be distributed? Some typical solutions include:
 - a. Divide the household goods among the children as they agree.
 - b. Sell all the household goods at a private auction among the children.
 - c. Sell all the household goods at a public auction and allow the children to bid at the auction.
 - d. Make a handwritten list of specific household goods and who is to receive them.
6. How should the balance of your estate be distributed? Give the names and in what amounts or percentages of your estate you wish them to receive. If any of your beneficiaries predecease you how do you want their share to be distributed?
7. Should your children have the first right to purchase any real estate that you own at the then appraised value?
8. If you are being kept alive by machines only, and if there is no reasonable likelihood of your recovery, do you wish to sign a document requesting your family to remove the life support system?



QUESTIONS AND ANSWERS REGARDING ESTATE PLANNING

1. What happens if I die without a will?

With certain exceptions, your possessions are divided according to state law among your closest relatives

2. What can I accomplish by making out a will ?

You can choose who is to receive your property; select someone to serve as personal representative and appoint a guardian for your children under age 18.

3. If I have a will, do I avoid probate?

No. Whether or not you die with a will, your property will usually go through probate, which is a process through which the probate court oversees distribution of your assets. If there is a will, the initial purpose of probate is to prove that the will is valid.

4. Does all property go through probate?

No. For example, money held in a joint bank account automatically belongs to the other Owner. If your spouse's or child's name is on the deed to your house, the house automatically belongs to him or her. Life insurance benefits go directly to the beneficiary named in the policy.

A will has no effect of these types of property, which are known collectively as the 'non-probate estate'.

5. What are the potential advantages of having a revocable trust?

A.) Assets in the trust at the date of your death are **not subject to probate administration**. This saves personal representative's time and attorney's fees.

B.) A trust offers **privacy as to who inherits the estate; when they receive it and how much they receive**.

C.) Alternative management is available if you become incompetent or disabled.

D.) When you die, the **Successor Trustee automatically steps in** and begins to manage the estate **without delay** or 'red tape' associated with probate estates.

E.) Annual court accountings, with accompanying legal fees are **not required** as they often are with a conservatorship or a trust created in a will.

F.) The Trustee can collect life insurance proceeds payable to the trust immediately after you die and can use them to care for family members without needing court approval.

