

Our firm is committed to provide an unreasonable level of quality service for our clients and our community.

WHAT WE DO

We serve the specialized planning needs of individuals, families, and small businesses. We take time to fully understand your personal and family goals, your values, and your uniqueness.

We strive to bring order and integration to your legal, financial, tax, philanthropic, and business affairs. By following an integrated planning approach, and teaming with other professionals in all disciplines, we can better achieve the overall results that are most important to you.

Though our clients are diverse in background, vocation, and personality, they have a few things in common:

- A need to bring order to their affairs
- An enthusiasm to help loved ones and causes they care about
- A distaste for publicity, bureaucracy, waste, and red tape
- A desire to leave something behind besides just money or property

SERVICE GOALS

We combine the highest level of personal discretion and confidentiality.

There are certain benefits that we expect to provide to every client, though the details of design and implementation vary widely. These benefits include:

- Solidifying control over all your affairs
- Assuring the continuance of your lifestyle
- Planning for your personal and financial care in the event of disability
- Protecting your wealth and income from “predators”
- Helping you pass family values, work ethic, and the responsibility of stewardship to your heirs
- Planning for the dynamics of family relationships and special issues
- Protecting heirs from creditors and predators in the future
- Substantially reducing gift, estate, and generation-skipping taxes
- Reducing income and capital gains taxes where possible
- Managing the value and succession of your businesses

By collaborating with your professional team, we are able to design a personal, business, or family wealth plan with the broadest perspective, and implement that plan with surgical precision.

THE COLLABORATIVE APPROACH

We practice the team approach to estate and business planning. We don't believe that one professional or one discipline has all the answers. Therefore, we collaborate with other attorneys, accountants, and financial professionals for your benefit.

We are happy to work with your existing team of advisors, or we can help you build a team of like-minded professionals who are leaders in their fields. We establish relationships with people we trust on a national and international basis in as many disciplines as possible. We want to serve as a resource and connector for you, beyond the scope of our own practice.

Our clients are dynamic people whose achievements are significantly greater than any conventional measurement of success.

OUR CLIENTS

Our clients are people that we enjoy spending time with. They are interested in bringing order to their affairs because they care about their families and community.

We work with them as colleagues and friends, strive to build long-term relationships, and enjoy a pleasant working environment that is mutually respectful and kind.

We do not see our relationship with our clients as being transactional. Instead, we see it as being transformational.

OUR SERVICES

Our clients traditionally are seeking service in one or more of the following six areas:

- **Will-Based Planning** (simple family dynamics and estate under \$500,000 in size)
- **Foundational Estate Planning** (more complex family dynamics and/or estate from \$500,000 to \$3,000,000 in size)
- **Advanced Estate Planning** (complex family dynamics and/or estate from \$3,000,000 to \$25,000,000 in size)
- **Legacy Planning** (multiple businesses, very complex family and financial affairs, strong philanthropic desires and/or estates which exceed \$25,000,000 in size)
- **Business Planning** (for closely held businesses) – is often combined with one of the estate planning services above
- **Probate, Estate Settlement & Trust Administration** (for plans designed by our firm or other law firms)

Each of these areas of service are described in greater detail in the sections that follow.

WILL-BASED PLANNING

An estate plan is not just for wealthy or older clients. It is for anyone who cares ...about anyone else!

Our definition of estate planning is giving what you have, to whom you want, when you want, and the way you want...all with fully disclosed and agreed upon costs.

WILL-BASED PLANNING

Our will-based estate planning services are intended for client situations that involve very simple family dynamics and estate under \$500,000 in size. Typical clients include young couples with few assets and older clients with little or no complication in their planning goals.

This planning is not appropriate for most of our clients, but provides inexpensive and very basic protections. Our attorneys will recommend this type of planning only when appropriate for your situation. All will-based plans will eventually have to go through the probate process which can be time-consuming and somewhat expensive.

All will-based plans will also include ancillary planning documents such as Powers of Attorney and Health Care directives.

FOUNDATIONAL ESTATE PLANNING

We focus on three steps in every foundational plan: in-depth counseling for plan design, keeping the plan up to date from year to year, and controlling costs now and in the future.

FOUNDATIONAL ESTATE PLANNING

Our foundational estate planning services are intended for client situations that involve more complex family dynamics and/or estates from \$500,000 to \$3,000,000 in size. Our team helps individuals and families to control and preserve their wealth through in-depth counseling and comprehensive plan design.

A typical Estate Plan includes:

- In-depth review of Clients Goals and Values
- A discussion of all that would happen in the event of Disability
- Planning to reduce or eliminate estate taxes
- Integration of qualified and non-qualified Retirement Plans
- Asset Protection Strategies
- Protection of the surviving spouse from creditors and predators
- Protection of beneficiaries from creditors and predators
- Multi-generation planning

Some of the Tools that we will employ include:

- Revocable Living Trusts
- Pour-Over Wills
- Powers of Attorney for Property
- Powers of Attorney for Health Care
- Living Wills
- Personal Property Memoranda
- Memorial Instructions
- And much more

ADVANCED ESTATE PLANNING

Sometimes our clients' financial and business affairs get more complex than they'd like. We help bring order from chaos and peace of mind from turmoil.

ADVANCED ESTATE PLANNING

Our advanced estate planning services are intended for client situations that involve complex family dynamics and/or estates from \$3,000,000 to \$25,000,000 in size.

Our goal is to bring order and integration to your legal, financial, tax, philanthropic and business affairs.

We assist in:

- Helping you pass family values, work ethic, and the responsibility of stewardship to your heirs.
- Solidifying control over all your affairs.
- Substantially reducing income, capital gains, gift, estate, and generation-skipping taxes.
- Protecting your wealth and income from "predators"
- Assuring the continuance of your lifestyle.
- Managing the value and succession of your businesses.

Some of the Tools that we will employ in advanced planning include:

- Insurance Trusts
- Charitable Trusts
- Family Limited Partnerships or Limited Liability Companies
- Offshore Trusts
- Dynasty Trusts
- Family Foundations
- And much more

LEGACY PLANNING

**We find great fulfillment in helping our
clients move from Lives of Success to
Legacies of Significance!**

A. Net Worth

For Legacy Planning services, we will consider clients with a net worth exceeding 25 million dollars.

B. Potential Clients and Their Advisors

We prefer that our clients be referred by another professional such as an attorney, accountant, or financial advisor. We also accept referrals from charities, financial institutions, and existing clients. If a client is referred by anyone other than an attorney, we will recommend one or more attorneys, licensed in the client's home state, who will serve as co-counsel on the plan.

It is our desire to only accept an engagement when we believe we can truly help a client achieve his or her goals. Before accepting engagement, it is our policy to review the following data:

- Current personal financial statement, including the ownership and cost basis of all holdings
- Individual and business tax returns for the past 2 years
- Existing legal, estate, and tax planning documents
- Supporting data and documentation such as qualified and non-qualified retirement plan summaries, stock option plans, buy-sell agreements, and partnership and shareholder agreements
- Life insurance portfolio documents

There is a non-refundable review fee of \$5,000.00.

C. Determining the Engagement

Within 30 days of receiving your data and documents, we will:

- Review your information to determine if and how we can solve or improve existing financial, business, and family planning situations, and save you significant taxes and expenses (we routinely generate savings in excess of 80% for the families whose engagement we accept).
- Arrange a conference call between you, the advisors you invite, and principals from our firm to further discuss your planning situation.
- Share the results of our findings and the specifics of a possible engagement with you.

D. Accept or Decline Engagement

We accept engagements when we can create substantial results for the client and when we sense a good working compatibility. We decline engagements under two circumstances:

First, if your existing plan is thorough and complete, and therefore cannot be improved upon, we will decline engagement, and you will have paid for a professional review and a second opinion, and

Secondly, if your existing plan is largely irrevocable or cannot be changed without major inconvenience and expense to you, we may decline engagement. However, we do welcome intellectual challenges.

E. The Planning Retreat

If we accept the engagement, you and your trusted advisors are invited to meet with principals from our firm for a day or two in our offices. The purpose of this retreat is for each of us to listen, discover, discuss, and understand your every planning nuance and desire.

We will also meet at another mutually convenient location but not at a client's home or office. We experience better focus and results when our clients are away from their usual environments and potential distractions. If we meet at a location other than one of our offices, we require travel and out of pocket expenses be paid by the client.

We invite you to become an integral part of the planning process, and we assist you in grasping the workings and benefits of state-of-the-art planning opportunities. We also encourage you to augment and heighten your own goals and wishes in light of newfound understanding and knowledge.

At your direction, we are pleased to work with your family members and trusted advisors and to respectfully acknowledge their contributions and ideas as they participate with us in making your planning process rewarding for everyone involved.

F. Analyze and Create a Preliminary Plan

The principals of our firm (along with those colleagues to whom we refer) synergize through many planning sessions and conversations. Through analyzing, structuring, testing, retesting, and challenging potential theories and combinations of strategies, we create meaningful planning solutions that will meet your needs and objectives.

All preliminary strategies are economically and financially tested by a sophisticated matrix of proprietary computer models to assure their compatibility with your circumstances, finances, and goals.

G. Synthesize and Present Preliminary Plan

We build a written version of your plan through the use of narrative text, graphs, charts, financial models, and schedules based on reasonable assumptions. All of this is tailored into a comprehensive text designed specifically to meet the goals you and your family have chosen.

We meet with you and your invited advisors to take you step by step through your preliminary plan. As we proceed through your plan at a pace comfortable to you, we carefully listen and monitor your reactions, feelings, and judgments, with respect to each strategy.

H. Refine and Present Final Plan

We listen and respond to your opinions, ideas, feelings, judgments, and decisions. We conference together for any number of sessions necessary for you to comfortably select the appropriate mix of superior planning solutions.

We then present your enhanced planning textbook for implementation of the plan. Each detail of the plan is assigned to the appropriate professional advisor or advisors for immediate and scheduled implementation.

I. Maintain Your Plan

We meet with you and your invited advisors at least annually to review each part of your plan for continuity and effectiveness.

In addition, we provide periodic workshops on advanced topics and successor trustee training – both for your review and for the education of your family members. Workshops may include updates in the tax laws, exciting philanthropic opportunities, private investment briefings, family business counsel, and a myriad of other topics.

If you experience changes in your personal, family or business goals or circumstances, or as laws and legislation change, or as we develop new expertise and planning techniques, we can adjust your plan accordingly.

J. Fees

All review, design, and implementation fees are calculated on a project basis and are communicated in advance. We charge flat fees that are based on the complexity of your affairs and your plan, the creativity of the solutions developed, the effort spent, and the value and quality of the anticipated results.

We do not keep track of time. As part of our planning and consulting services, we do not charge for phone conversations, copying, postage, or other miscellaneous items. We encourage ongoing communication with our clients and their advisors and encourage a sense of security that all costs are known before any work is engaged.

We constantly strive to give value to our clients that far exceeds any financial remuneration. Our design and implementation fees typically amount to less than 1% of the long-term savings we create. In addition, we are often able to generate immediate income tax savings in the year of our engagement that are greater than our fees.

BUSINESS PLANNING

Small businesses are the life-blood of the American economy. As small business owners ourselves, we appreciate the challenges that our business clients face and we stand ready to help.

BUSINESS SERVICES

There's nothing easy about running a business. From the development of a business plan to the actual purchase or start-up of your company, ongoing employee issues, governmental regulation, taxes, and exit strategies, the help of an attorney is often appropriate. We can help you every step of the way. Some of the things you may wish to consult with us on include:

- Business Plan Drafting or Review
- Entity Selection (Sole Proprietorship, Partnership, C or S Corporation, LLC, etc.)
- Entity Formation
- Annual Meetings and Reporting Requirements
- Legal and Assumed Name Registration & Changes
- Corporate Bylaws
- Shareholder or Partnership agreements
- Buy-Sell Agreements
- Employee Contracts
- Employee Manuals or Handbooks
- Non-Competition Agreements
- Vendor/Supplier Agreements
- Contract Review
- Real Estate and Other Purchase or Lease Agreements
- Commercial Litigation
- Dispute Resolution (Mediation and Arbitration)

ANCILLIARY SERVICES

We have also developed relationships with a wide variety of other professionals who can assist with such things as:

- Commercial Litigation
- Business Insurance
- Employee Benefits
- Qualified and Non-Qualified Retirement Plans
- ESOPs
- Web Site Development
- Traditional Business Consulting
- Business and Personal Coaching
- Real Estate Purchase or Lease
- Background and other Investigatory Services
- Construction
- Property Management

IN-HOUSE COUNSEL™ PROGRAM

Law Firm Services

Ahrens Law Offices is pleased to offer memberships for business owners in our In-House Counsel™ Program. Our goal is to provide you with some of the same conveniences of having an attorney on your payroll, at a much lower cost. Membership is based on an annual fee, rather than hourly or project billing.

Members of this program receive:

- Unlimited phone calls or e-mails for questions that may require legal input
- Review of one contract per month
- Review of one business document (e.g. employee manual, employment agreement, etc.) per month
- Up to 10 debt collection letters per month
- 25% discount from the normal fees charged for all other business services listed above
- Annual meeting with client, client's accountant, and client's financial advisor to review the past year of the business and future plans. This allows ongoing modification to corporate by-laws, shareholder or buy-sell agreements, and other important documents as necessary.
- Review of minutes of annual corporate meeting
- Filing of annual corporate report with state

IN-HOUSE COUNSEL™ PROGRAM

Business Consulting Services

As part of your In-House Counsel™ membership, you also receive valuable business consulting services through GoSmallBiz.com. This online service is included in the cost of your membership and provides you with a resource for the best advice, news, information, and consulting services focused on small business owners. This service includes:

- News and articles in the areas of
 - Sales and Marketing
 - Finance
 - Human Resources
 - Technology and the Internet
 - Legal
 - Tax & Accounting
 - Management
 - Insurance
 - Retirement
 - Travel
- Unlimited Business Consultation
 - Submit your questions via e-mail or fax on any of the above topics, and receive an answer typically by the next business day!
- Your own web site
- Small Business Management Course
- One hour tax and accounting consultation
- Monthly e-newsletter

PROBATE & ESTATE SETTLEMENT

The true test of an estate plan is what happens for those who come after you. By doing in-depth counseling when we begin the plan, and by keeping the plan up to date from year to year, we are better able to control the outcome and costs of estate settlement and administration.

POST-MORTEM SERVICES

After the death of a loved one, there are a myriad of details to be cared for. We work closely with and assist the Trustee and/or the Personal Representative in dealing with all the details of administration, as well as meeting with beneficiaries, advisors, and family members. We will advise you on such things as securing a vacant residence and personal property, canceling charge cards, dealing with insurance, gathering and inventory of assets, paying bills, and many other issues.

PROBATE

Our probate and trust administration team helps with the administration of any assets that must go through the probate process. This would include clients who have chosen a will-based plan. (In most of our plans, assets avoid probate with the use of trusts.) This service is also available for those who have lost loved ones who were not existing clients of the firm. They may not have had any planning in place, or may have a plan from another state or another firm that needs to be administered. We will prepare the necessary legal pleadings and documents, evaluate the claims of creditors, and perform all the legal services required in the probate process.

TRUST SETTLEMENT AND ADMINISTRATION

We will work closely with those you have named as Successor Trustees if they care to retain our firm. We will explain to them how they can follow your instructions easily and efficiently, and will counsel them on the benefits and protections that come with trust planning. Our services are available for trustees in the event of your disability or following the death of one or both spouses.

We will assist and counsel in the areas of asset valuation, the retitling of assets to ongoing trusts, distribution options, delegation of duties, tax planning, and all other legal areas of settlement and administration.