



NATIONAL ASSOCIATION OF FAMILY SERVICES™

# LEADING FAMILIES IN THE RIGHT DIRECTION

Presented by Robert Hodges





## **Robert Hodges**

***Representative***

**530-308-2790**

**[robert.hodges@nafsbenefits.com](mailto:robert.hodges@nafsbenefits.com)**

---

**\$599**  
**as advertised**

SALES EVENT

**\$1,900 OFF**

This webinar only.

Regularly \$2,499 – valid during webinar

# Why Did You Join Our Webinar Today?

- Been procrastinating about this for a while?
- Need to update an existing trust?
- Want to leave the most out of your legacy?
- Want to avoid probate?



WE ARE AN ASSOCIATION  
JUST LIKE ANY OTHER ASSOCIATION

Two main benefits:

Legal Services Plan

Financial Services Plan





# A+ Rated Better Business Bureau

The screenshot displays the BBB website interface. At the top, the BBB logo with the tagline "Start With Trust®" is on the left. To its right, the text "San Diego, Orange and Imperial Counties" is displayed in blue, with a "Change Location" link below it. A search icon is on the far left, and a menu icon is on the far right. Below the header, a green banner reads "BBB ACCREDITED BUSINESS PROFILE" followed by "National Association of Family Services" and "Business Information" with a right arrow. Below this, a blue banner features the BBB logo, the text "ACCREDITED BUSINESS", a large "A+" rating, and "BBB Rating Scorecard" with a right arrow. At the bottom, the word "Overview" is in bold, followed by the text "This company offers membership to estate planning and legal services."

BBB  
Start With Trust®

San Diego, Orange and Imperial Counties

Change Location

BBB ACCREDITED BUSINESS PROFILE

National Association of Family Services

Business Information

BBB ACCREDITED BUSINESS A+

BBB Rating Scorecard

Overview

This company offers membership to estate planning and legal services.

# Client Reviews

Michele H.



03/18/2020

The seminar was very informative, staff kept you informed about the process and scheduled each step for you. The individuals that come to your house are professional and friendly.

Connie C



07/20/2019

We found them to be excellent. They made the process as pain free as possible. They exceeded our expectations.

PERRY K



03/14/2020

Saw the advertised seminars and decided to attend. Excellent presenter, answered all questions in detail. Attended another presentation a week later and signed up. No regrets.

Linda W



02/26/2019

Highly recommend this very valuable service. Attended the seminar a little sceptical but they have followed through with everything they said. The notary came to my house and everyone's been very professional and friendly all in a matter of a few weeks and at a great cost.



# Beneficial Legal Services

2/25/2021

Ali Stephen Ramadan #222835 - Attorney Licensee Search



Ali Stephen Ramadan #222835

**License Status: Active**

Address: Beneficial Legal, PLC, 22336 Harper Ave, Saint Clair Shores, MI 48080-1818

County: Non-California County

Phone Number: (800) 923-9180

Fax Number: (888) 711-9861

Email: beneficiallegal@gmail.com

Law School: Univ of Detroit SOL; Detroit MI

**Below you will find all changes of license status due to both non-disciplinary administrative matters and disciplinary actions.**

Date	License Status
Present	Active
12/1/2002	Admitted to The State Bar of California

**CLA Sections:** Trusts & Estates

California Lawyers Association (CLA) is an independent organization and is not part of The State Bar of California.

© 2021 The State Bar of California

[members.calbar.ca.gov/fal/Licensee/Detail/222835](https://members.calbar.ca.gov/fal/Licensee/Detail/222835)

1/1



# Overview of New Membership Application Process

**EASY PROCESS TO CREATE  
YOUR FAMILY'S ESTATE PLAN**



No documents  
to gather up



No need to find  
and copy deed  
to real estate



Simple “Homework”  
Assignment

# Overview of New Membership Application Process





---

# Probate & Estate Administration

Probate is a legal process to enable the transfer of assets to beneficiaries at death.

Although some states have adopted a simplified, quick and inexpensive probate process, many states' procedures may still have numerous disadvantages.



# Disadvantages of the Probate Process

- An administrator may be appointed to take control of the estate
- Legal paperwork and forms may be required
- The estate may pay attorney fees
- Estate details may become public record
- Creditors and heirs may contest the estate more easily



---

# Why Are Attorneys Chosen For Help With Estate Administration?



Because the person appointed to manage and distribute the estate may be overwhelmed with the duty to perform numerous tasks.

# Typical Probate Tasks

Obtain estate  
identification  
number (EIN)

Find,  
organize  
and collect  
estate  
assets

Obtain  
appraisals,  
agreements  
of sales,  
deeds or  
promissory  
notes

Pay debts  
and  
expenses in  
addition to  
filing  
income,  
inheritance  
and other  
tax reports

Distribute  
the estate  
assets to  
the heirs



# Can Probate Be Expensive And Time Consuming?

---

**Yes! If heirs decide they need help settling the estate, expenses may average 4-5% of the typical estate.<sup>1</sup>**

**Distribution may take 6 months, and sometimes 2 years or more!**

<sup>1</sup>IRS Statistical Studies; Estate Planning Concepts Life and Health Continuing Education Course, Ninth Edition, 2006



---

# Who Must Go Through Probate?

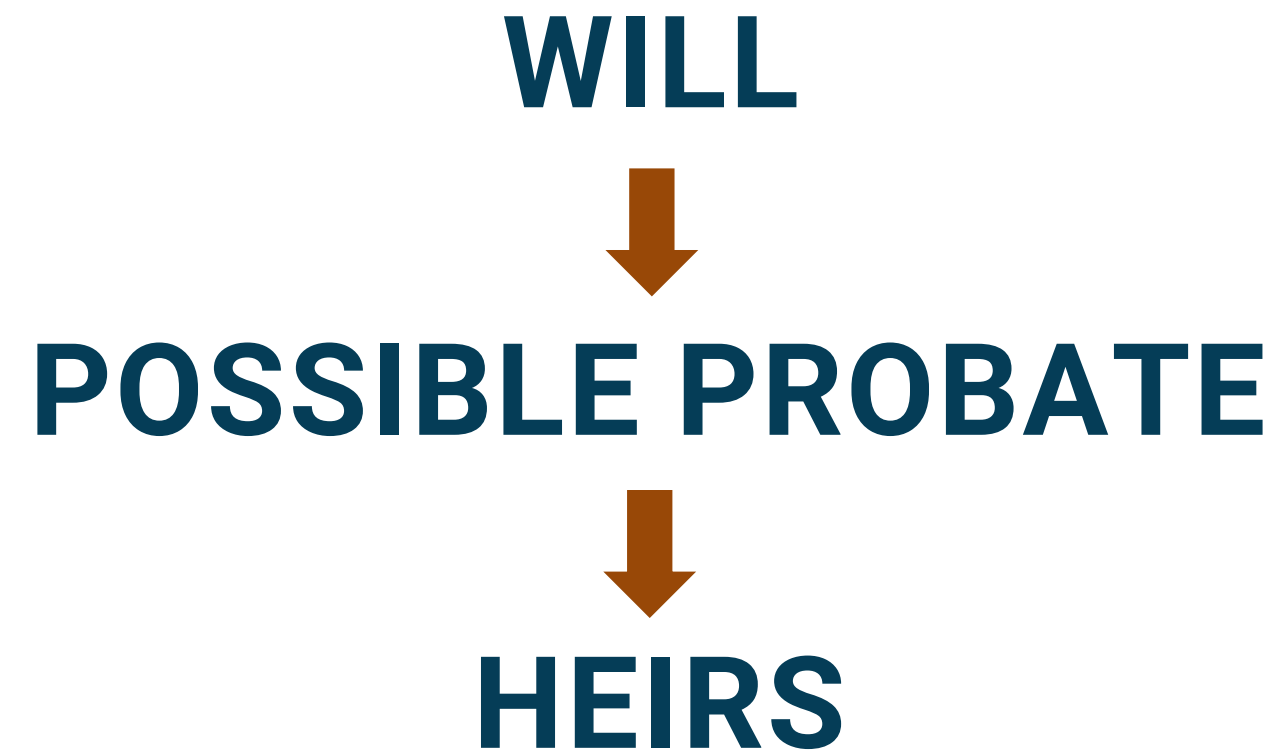


In many states, estates valued as low as **\$22,000 and up to only \$166,250** (both real and personal property) generally have to be probated.



# Do Wills Avoid Probate?

---



- No Settlement Services
- Estate Assets Not Organized
- Loss Of Privacy
- Expenses: Attorneys Fees, Executor Fee, Appraisal Fees

# Is There A Way to Avoid Probate?

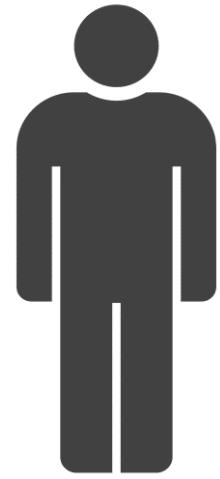
---



**YES!**

**Create a Family Living Trust**





## TRUSTOR

Person who creates, owns and names the trust.



## TRUSTEE

Person who controls and manages all the trust assets.

# Trust

## 4 Participants



## BENEFICIARIES

At death, this is whomever is chosen to receive the trust assets.



## SUCCESSOR TRUSTEE

Person or persons chosen by the Trustor to distribute the assets to the beneficiaries upon death.

---

# FUNDING

Funding involves removing the individual's name (both husband and wife, if married) as owners of all major assets and replacing the revocable living trust as the new owner.

# MISCELLANEOUS ITEMS

(furniture, personal items, etc.)

A pour-over-will transfers any assets not owned by the trust into the trust immediately upon death.



# Advantages of a Funded Revocable Living Trust

- Avoids probate
- Upon death, assists in quick distribution of assets to family or designated beneficiary
- Keeps the estate private and confidential
- The court has no control of trust assets
- Reduces emotional stress on the family
- Completely flexible – can be changed by the person at any time during their lifetime

---

# Incapacity

## Who will make medical and financial decisions if you can't?





---

# Durable Powers of Attorney for Healthcare and Asset Management

These documents legally identify who has been chosen and entrusted to make medical and financial decisions if a person becomes incapacitated and is unable to make those decisions for themselves.

The people chosen in these documents (usually a spouse or a child) may manage the affairs of an incapacitated person without the involvement of the courts.

---

# Living Wills

The term Living Will refers to what many people commonly know as the **“Right-to-Die Clause”**.

If a person’s life is being sustained solely by artificial means, this document states whether or not that person desires to continue with artificial life support.

Through the use of a Living Will, family members may carry out the person’s desires without court intervention.

(Advanced Health Care Directive)



# Do You Think You Need An Estate Plan?

---



# YES!

# Revocable Living Trust Services

- ✓ Phone consultation with an attorney regarding appropriate estate planning methods and documents
- ✓ Estate Plan Organizer
- ✓ Document preparation: trusts (testamentary, inter vivos, or special needs)
- ✓ Durable Powers of Attorney for both Asset Management and Health Care
- ✓ Advance Directives to Physicians (Living Will)
- ✓ Pour-Over-Will
- ✓ Deed Preparation (one deed provided at no additional fee)
- ✓ Document Execution: convenient in-home delivery by a notary public



# The Choice is Yours

## OPTION A

\$1,500 - \$5,000

**OFFICE CONSULTATION**

**50% RETAINER**

**COMPLETE PREP WORK**

**DROP OFF PREP WORK**

**PAY FOR NOTARY**

**FAKE LEATHER BINDER**

**AVOIDS PROBATE**

## OPTION B

\$599

**GROUP CONSULTATION**

**\$599**

**COMPLETE PREP WORK**

**PHONE CONSULTATION**

**NOTARY INCLUDED**

**REAL PLASTIC BINDER**

**AVOIDS PROBATE**



---

# Legal Services Highlights

ADDITIONAL LIFETIME SERVICES THAT  
MAKE OUR ASSOCIATION SPECIAL



Designed to:  
Help your beneficiaries  
And to save money maintaining your documents

# Legal Services Highlights

## Settlement Services

(No charge to Plan Member's family)

- ✓ Attorney consultation with Member's family
- ✓ Assist obtaining Estate Identification Number (EID)
- ✓ Real Estate: Assist in obtaining appraisals, agreements of sale, rents due, deeds, mortgages or promissory notes
- ✓ Stocks, Bonds & Mutual Funds: Assist in obtaining balance and account status for distribution to beneficiaries
- ✓ Cash, Bank Deposits & Miscellaneous Personal Property: Assist in obtaining & organizing, balances & transfer of bank accounts, CDs, life insurance and annuities
- ✓ Assist in obtaining debt balances at time of death (utilities, taxes, credit cards, uncovered medical expenses, etc.)

# Legal Services Highlights

---

## DISCOUNT BENEFITS

### **Annual Reviews**

All matters concerning asset preservation and wealth transfer with your plan attorney are available on a yearly basis.

### **Revisions**

This service covers revisions, amendments or modifications to any previously-prepared documents.

### **Trust Restatement**

If necessary, a restatement of trust or complete replacement of existing estate planning documents at a discounted rate.



# The Choice is Yours

## OPTION A

Lifetime Services

**\$300-\$500 PER HOUR**

**ANNUAL REVIEW**

**AMENDMENTS**

**SETTLEMENT FEES**

**THOUSANDS OF DOLLARS**

## OPTION B

Lifetime Services

**FIRST 6 MONTHS FREE  
\$19.99 QUARTERLY**

**ANNUAL REVIEWS FREE**

**AMENDMENTS FREE**

**SETTLEMENT FREE**

**SAVE THOUSANDS OF DOLLARS**

# Recap

---

**Have I brought Value to \$599?**

**YES!**

**Have I earned your business?**

**YES!**

# Homework

## Plan Attorney Consultation Questionnaire “Homework”

Please complete the information contained herein to the best of your ability. The plan attorney will review and discuss these items with you during your telephone consultation.

If you are unsure or need assistance completing any portion of this form, the plan attorney will answer questions, provide advice and help you make the best decisions for you and your family.

**Information in this form is not considered final, and is only used to facilitate discussions, during your consultation with the plan attorney.**

**1. Estate Distribution**

Beneficiary Name	Percentage of Inheritance
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Distribution Notes/Requests/Questions:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2. Upon death, who do you trust to distribute your estate to your beneficiaries? You should choose two people, of which either or both can be a named beneficiary.**

- A. \_\_\_\_\_  
B. \_\_\_\_\_

**3. If you become mentally incapacitated while living, who do you trust (in addition to your spouse if married) to make your medical and financial decisions? You should choose two people, of which either or both can be a named beneficiary.**

- A. Member: \_\_\_\_\_ Spouse: \_\_\_\_\_  
B. Member: \_\_\_\_\_ Spouse: \_\_\_\_\_



---

# How to Apply

## **SIMPLE ONLINE APPLICATION**

Complete right now in 10 minutes or less

### **Requirements**

Name

Address

Phone Number & Email Address

Children's Names

Credit or Debit Card Payment

---

**As Promised – No Hidden Fees**  
**THERE'S NO TIME LIKE THE PRESENT**

National Association of Family Services  
\$349

Beneficial Legal Services  
\$250

**Added together = \$599**

# Application – Part 1

NAFS Discount Membership Application

What is Today's Date?<sup>\*</sup>  
Please select today's date

Member Last Name<sup>\*</sup>

Member First Name<sup>\*</sup>

Spouse First Name  
(if applicable)

Street Address<sup>\*</sup>

City<sup>\*</sup>

State<sup>\*</sup>

Select An Option

Zip Code<sup>\*</sup>

Primary Phone #<sup>\*</sup>  
(###) ###-####

Primary Phone # Type<sup>\*</sup>

Select An Option

Alternate Phone #  
(if applicable) (###) ###-####

Email Address<sup>\*</sup>

National Association of Family Services Membership:

\* One Time Registration Fee - **\$349**

\* Quarterly Membership Fee - \$19.99 (1st Six Months FREE)



# Application – Part 2

## Beneficial Legal Services - Plan Attorney Consultation Worksheet

Member Marital Status\*

Select An Option

Are You a U.S. Citizen?\*

Select An Option

Is Your Spouse a U.S. Citizen?

*(if applicable)*

Select An Option

Children (Excluding Children of a Previous Marriage)

*Please write the first & last name of each child ensuring each name is spelled correctly*

Children of Previous Marriage(s) (If Applicable)

*Please write the first & last name of each child from previous marriage(s) and notate if the child is the member's child or the spouse's child*

Questions and/or Notes for Plan Attorney

*Please use this section as extra space for information requested above, such as general questions, and/or any special instructions regarding your wants and needs.*

**Legal Services Plan Covered Benefits:**

\* Consultation and Preparation of an Estate Plan - \$150

\* Document Delivery & Notarization - \$100

\* One Property Deed - No Charge

\* \$100 Per Additional Property

\* **Total Charge for Legal Services (excluding additional properties) - \$250**

Additional Properties?\*

Select An Option

Representative Name\*

Robert Hodges

# Application – Part 3

Total Charges

Association Membership Registration Fee (One-Time Payment)

\$349

Attorney & Notarization Services

\$250

Additional Property Deeds

Subtotal Legal Services

Total Charge

Enter Payment Information >>>

Credit Card Number\*

Expiration Date\*

MM/YYYY

MM/YYYY

Security Code\*

By clicking the button below, I agree to the [Application Terms](#) and the [Member Acknowledgement](#)

Agree & Submit Application >>>