



# CLIENT WELCOME PACKET

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TWO BALA PLAZA, SUITE 300      BALA CYNWYD, PA 19004  
(267) 225.DLAW (3529)      FAX: (267) 262.8521  
EMAIL: [INFO@DAHLIALAW.COM](mailto:INFO@DAHLIALAW.COM)

[WWW.DAHLIALAW.COM](http://WWW.DAHLIALAW.COM)

Welcome to The Robinson Law Firm! I look forward to meeting you at our initial consultation.

During this meeting, I will examine your estate planning goals and discuss strategies to achieve these objectives. To ensure that your consultation is meaningful, please complete the enclosed **Welcome Packet**. Please complete the welcome packet in as much detail as possible, and send it to me at least three (3) business days before the scheduled meeting. If you are not sure about exact figures or information, your best estimate is sufficient for our initial consultation.

The welcome packet provides a comprehensive picture of your personal and financial situation. Without this critical information, my ability to advise you is severely compromised. We ask for this information ahead of time so that we will be able to focus more of our consultation time on your substantive questions and concerns. The information you provide is confidential.

You have already taken the first step toward achieving your personal estate planning goals. Now, make the most of your consultation by returning your completed **Welcome Packet**. We believe your decision to investigate your estate planning options shows you are serious about protecting yourself and your loved ones.

We look forward to meeting with you!

If you have any questions about the **Welcome Packet** or anything else, please call me at (267) 225-3529.

Sincerely,  
Dahlia Robinson-Ocken, Esq.

**Office Information**

Street Address: 2 Bala Plaza, Suite 300, Bala Cynwyd, PA 19004

GPS address: 333 City Avenue, Bala Cynwyd, PA 19004

# Will or Trust - Which is Better?

<u>Planning Issue</u>	<u>Will</u>	<u>Trust</u>
Large life insurance policy(s)		X
Large qualified retirement plan(s) [IRA, 401k, 403b, etc.]		X
Simple, outright disposition of assets at death	X	X
More sophisticated disposition of assets at death		X
Privacy issues		X
Possible or probable mental disability		X
Desire to make everything as easy and inexpensive as possible for heirs		X
Out-of-state real estate or timeshares		X
Out-of-state executors, trustees or guardians		X
Tax planning	X	X
Protection of inheritance for spouse, children and grandchildren	X	X
Planning for couples on second or subsequent marriage		X
Planning for beneficiaries with "special needs"		X

<b>IT DEPENDS</b> on what is important to you. If it is...	<b>With a Will</b> Here's what happens	<b>With a Trust</b> Here's what happens
<b>Privacy</b>	No privacy. All documents and proceedings after death are public.	Totally private, unless court intervention is required, usually due to improper drafting, lack of funding or loss of trustee.
<b>Disability Planning</b>	No provisions for mental or physical disability. The disabled person is subject to the court process for guardianship. Need a power of attorney, updated every 2 years. A power of attorney can provide that disability be determined privately by family members and friends.	Handles assets upon disability without court intervention. Need a power of attorney for non-trust assets. A trust can provide that disability be determined privately by family members and friends.
<b>Creditor/Predator Protection</b>	None while alive. Creditors have only a specified amount of time to present claims or they are forever barred. Testamentary trusts can give protection.	None while alive. No creditor claim "shutoff" period, and most trusts provide that valid debts be paid. Trusts which become irrevocable at death can give protection.
<b>Effort Required</b>	Less effort now unless you require tax planning and asset protection for your heirs, but a great deal of work for your heirs after disability or death.	More effort now to properly design the trust to accomplish all of your goals upon disability and after death, but far less work for your heirs after disability or death.
<b>Cost Now</b>	Less	More
<b>Costs to Amend</b>	Similar	Similar
<b>Cost Later</b>	Probate fees alone can be as much as \$6,000 in Pennsylvania.	Minimal probate fees if the trust has been fully funded and properly maintained.



# PERSONAL INFORMATION FORM

**CONFIDENTIAL**

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# 1 SIMPLE BACKGROUND INFORMATION

1

The information you provide in this section provides us with important objective information about you, your age, marital status, where you live, and how best to communicate with you. This section will ensure your names are spelled correctly in your documents.

## Client 1 Information

Full Legal Name \_\_\_\_\_  
(Name most often used to title property and accounts)

Also Known As \_\_\_\_\_ Prefer to be called \_\_\_\_\_  
(Other names used to title property and accounts)

Birth Date \_\_\_\_\_ Age: \_\_\_\_\_ LAST 4 digits of SS# \*\*\*-\*\*-\_\_\_\_\_

Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ County of Residence \_\_\_\_\_

Business Telephone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_

E-mail Address \_\_\_\_\_ Yes, it is ok to communicate with me via my Email address.

Never Married Married Widowed Divorced: If yes date \_\_\_\_\_ US Citizen? Yes No  
Date of Marriage \_\_\_\_\_

Are either of your parents still living? Yes No Are any of your grandparents still living? Yes No

## Client 2 Information

Full Legal Name \_\_\_\_\_  
(Name most often used to title property and accounts)

Also Known As \_\_\_\_\_ Prefer to be called \_\_\_\_\_  
(Other names used to title property and accounts)

Birth Date \_\_\_\_\_ Age: \_\_\_\_\_ LAST 4 digits of SS# \*\*\*-\*\*-\_\_\_\_\_

Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ County of Residence \_\_\_\_\_

Business Telephone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Employer \_\_\_\_\_ Position \_\_\_\_\_

E-mail Address \_\_\_\_\_ Yes, it is ok to communicate with me via my Email address.

Never Married Married Widowed Divorced: If yes date \_\_\_\_\_ US Citizen? Yes No  
Date of Marriage \_\_\_\_\_

Are either of your parents still living? Yes No Are any of your grandparents still living? Yes No

If married, have you lived in any of the following states while married to each other?

Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin (Mark all that apply)

Date of Marriage \_\_\_\_\_ Existing Pre- or Postnuptial Agreement? Yes No Date: \_\_\_\_\_

## POTENTIAL "INDIVIDUAL" BENEFICIARIES

# 2

Identify all potential individual beneficiaries of your estate (e.g., children and grandchildren). Also identify other individuals who you may wish to be a beneficiary of your estate. Please use full legal names. Note: Listing a person in this section is not a firm indication of your decision to provide for a particular individual. Rather, it is simply a means of identifying individuals for discussion purposes. (Insert additional sheets, if necessary).

**Beneficiary 1**    *Relationship to Client:* \_\_\_\_\_    *Special Needs:* Medical Educational Financial  
Full Legal Name \_\_\_\_\_ DOB \_\_\_\_\_ *Last 4 digits of Soc. Sec* \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
Married Divorced Widowed Single Spouse's Name: \_\_\_\_\_ Date Married \_\_\_\_\_  
Children (name and age): \_\_\_\_\_  
\_\_\_\_\_

**Beneficiary 2**    *Relationship to Client:* \_\_\_\_\_    *Special Needs:* Medical Educational Financial  
Full Legal Name \_\_\_\_\_ DOB \_\_\_\_\_ *Last 4 digits of Soc. Sec* \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
Married Divorced Widowed Single Spouse's Name: \_\_\_\_\_ Date Married \_\_\_\_\_  
Children (name and age): \_\_\_\_\_  
\_\_\_\_\_

**Beneficiary 3**    *Relationship to Client:* \_\_\_\_\_    *Special Needs:* Medical Educational Financial  
Full Legal Name \_\_\_\_\_ DOB \_\_\_\_\_ *Last 4 digits of Soc. Sec* \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
Married Divorced Widowed Single Spouse's Name: \_\_\_\_\_ Date Married \_\_\_\_\_  
Children (name and age): \_\_\_\_\_  
\_\_\_\_\_

**Beneficiary 4**    *Relationship to Client:* \_\_\_\_\_    *Special Needs:* Medical Educational Financial  
Full Legal Name \_\_\_\_\_ DOB \_\_\_\_\_ *Last 4 digits of Soc. Sec* \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
Married Divorced Widowed Single Spouse's Name: \_\_\_\_\_ Date Married \_\_\_\_\_  
Children (name and age): \_\_\_\_\_  
\_\_\_\_\_

**Beneficiary 5**    *Relationship to Client:* \_\_\_\_\_    *Special Needs:* Medical Educational Financial  
Full Legal Name \_\_\_\_\_ DOB \_\_\_\_\_ *Last 4 digits of Soc. Sec* \_\_\_\_\_  
Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_  
Married Divorced Widowed Single Spouse's Name: \_\_\_\_\_ Date Married \_\_\_\_\_  
Children (name and age): \_\_\_\_\_  
\_\_\_\_\_

Are you concerned with your beneficiaries'/children's ability to get along with one another?    Yes    No

## POTENTIAL "CHARITABLE" BENEFICIARIES

# 3

Many, but not all, of our clients desire to direct a portion of their estate toward charities or other non-profit organizations. Whether it is your church, college, social club, or favorite philanthropy, you may have the same desires. Take a moment and contemplate whether you would ever include such a bequest within your legacy plan. Note: Listing a particular organization in this section is not a firm indication of your decision to make a bequest. Rather, it is simply a means of

**Name of Charity or Non-Profit Organization**

**Address**

1 \_\_\_\_\_

\_\_\_\_\_

2 \_\_\_\_\_

\_\_\_\_\_

3 \_\_\_\_\_

\_\_\_\_\_

4 \_\_\_\_\_

\_\_\_\_\_

## PEOPLE WHO ADVISE YOU

# 4

Your various advisors play a key role in the establishment of your estate plan. By way of example, your financial advisor and life insurance agent may need to be contacted to confirm and/or change beneficiary designations and titling of accounts. Your accountant may need to be consulted with respect to income tax matters.

**Name**

**Telephone**

Auto/Home insurance Agent \_\_\_\_\_

\_\_\_\_\_

Tax Advisor (CPA, EA, etc.) \_\_\_\_\_

\_\_\_\_\_

Family Attorney \_\_\_\_\_

\_\_\_\_\_

Life insurance Agent \_\_\_\_\_

\_\_\_\_\_

Financial Advisor \_\_\_\_\_

\_\_\_\_\_

Stock Broker \_\_\_\_\_

\_\_\_\_\_

Banker \_\_\_\_\_

\_\_\_\_\_

Other Advisor \_\_\_\_\_

\_\_\_\_\_



## CONCERNS & ANXIETIES

# 5

Our objective is to assist clients in identifying their concerns and anxieties. All too often in the planning process, a client will discover that there are other, more pressing concerns than the one that caused them to begin the planning process. Please review the following risks that we frequently hear from our clients, identify those risks, which concern you, and provide us with some sense about how concerned you are with that particular risk. This information will assist us in focusing our conversations toward the issues that are the most pressing to

If the responses in this section are different as to Client 1 and 2, please indicate those differences.

	<u>Level of Concern (if any)</u>			
	None	Low	Medium	High
<b>Family Concerns</b>				
Risk that assets left to your spouse (whether by virtue of joint tenancy or by will) might not pass to your intended heirs as a result of your spouse remarrying.....				
Risk of a child or other beneficiary losing his or her inheritance to creditors, lawsuits or to a divorcing spouse or to mismanagement of the money .....				
Risk that an inheritance passing to a minor child or grandchild might be squandered or stolen by the person in charge of managing the money for that grandchild.....				
Risk that an inheritance received by a child or other beneficiary who has a disability would render them ineligible for governmental benefits .....				
Risk of unnecessary litigation from heirs who receive less than they think they are entitled to .....				
Risk that parents, who may need financial assistance, are not provided for.....				
<b>Disability Concerns</b>				
Risk of loss of control over your assets in the event of your disability .....				
Risk of unwanted efforts made to save your life if you feel that it's best to cease such efforts and die peaceably and without pain .....				
Risk of an unnecessary conservatorship over an incapacitated adult child in order to make health care decisions for that child .....				
<b>Creditor Concerns</b>				
Risk of Lawsuits against you .....				
Risk of loss of your assets to a nursing home.....				
Risk that a co-owner's creditor may seize the property you co-own jointly, in order to satisfy the debt of the co-owner .....				
<b>Tax Concerns</b>				
Risk of the IRS "inheriting" half the estate when we die.....				
Risk of capital gains taxes paid on the sale of property .....				
Risk of unnecessary income taxes being paid on investment assets .....				
<b>Post-Death Concerns</b>				
Risk of unnecessary costs and delays associated with the estate passing through probate .....				
Risk of having to sell assets in a "fire sale" in order to create the liquidity needed to pay taxes and expenses .....				
Risk that the person(s) charged with managing your affairs after you've passed will innocently make mistakes because he or she is unaware of what is required and is unaware of the personal liability for those mistakes.....				
Risk of private matters unnecessarily being made public .....				

## APPOINTMENTS – PEOPLE TO ASSIST YOU

# 6

One of the most important aspects of any estate plan is the “appointment” of various persons to assist you and your family in times of need – particularly when death or disability strikes. These appointed “helpers” are called by different names depending on the type of estate plan you elect to implement. In this Section, we try to avoid labels. Instead, we focus on the roles these helpers play in protecting your family and your estate.

### Successors to You\*\*\*

Who do you nominate to serve as guardian for your minor children (if any)?

		Client 1 Responses	Client 2 Responses
<b>Guardians</b>	Initial Choice		
	Back Up #1		
	Back Up #2		

If you were incapacitated for any period of time, who would you choose to handle your financial affairs?

		Client 1 Responses	Client 2 Responses
<b>Financial Agents/ “Helpers”</b>	Initial Choice		
	Back Up #1		
	Back Up #2		

If you were incapacitated for any period of time, who would you choose to make health care decisions for you?

		Client 1 Responses	Client 2 Responses
<b>Health Care Agents/ “Helpers”</b>	Initial Choice		
	Back Up #1		
	Back Up #2		

If you were deceased, who would you choose to administrate and distribute your estate?

		Client 1 Responses	Client 2 Responses
<b>Estate Fiduciary/ “Helpers”</b>	Initial Choice		
	Back Up #1		
<b>Personal Representative</b>	Back Up #2		

\*\*\* Ultimately we will need the addresses and telephone numbers of the persons identified above. Please consider providing this information on a separate sheet as you complete this form.

## ASSET ASSESSMENT

# 7

Determining the ownership, value and character of your assets is important to your estate and legacy plan. The title “ownership” is important for tax and transfer matters. The “value” will be significant in determining potential tax liability. The “character” is relevant in assessing the manner by which the asset can transfer. (If necessary, approximate current total values).

<b>Assets</b>	<b>Client 1</b>		<b>Client 2</b>		<b>Joint Ownership</b>	
	# of Assets	Total Value	# of Assets	Total Value	# of Assets	Total Value
Cash Accounts (i.e. checking, savings, CD, Money Market)						
Investment Accounts (i.e. brokerage accounts)						
Bonds (not held in an investment account)						
Stocks (not held in an investment account)						
Company Stock Options						
Personal Effects (i.e. jewelry, household items, art, vehicles, boats, planes, RV's, other "toys", etc.)						
Retirement Plans (401k, IRAs, etc.)						
Pension Plans						
Life Insurance Policies (death value)						
Annuities						
Partnership & LLC Interests						
Corp. Business Interests (S-Corp or LLC)						
Sole Proprietorship Interests						
Oil, Gas, and Mineral Interests						
Monies Owed to You (promissory notes)						
Personal Residence						
Other Pennsylvania Real Property						
Other Out-of-State Real Property						
Other Assets						
Anticipated Inheritance, Gift, or Judgment						
<b>TOTAL ASSET VALUE</b>						

<b>Liabilities</b>						
Loans Payable						
Accounts Payable						
Real Estate Mortgages						
<b>TOTAL LIABILITIES</b>						

<b>NET ESTATE</b> (Total Assets minus Total Liabilities)			
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### COMBINED NET ESTATE

(Client 1 Net + Client 2 Net + Joint Net)

= \_\_\_\_\_

# 8

## ABOUT YOUR GOALS & OBJECTIVES

Before we meet, it is important to us to better understand what prompted you to schedule this appointment. Don't focus on the tools to be used but rather on the outcomes to be achieved.

### About Your Goals & Objectives

Goals	Consequences if Goal Isn't Accomplished
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.

**Affirmation:** We understand that The Robinson Law Firm (the "Firm") will need to rely on the information we supply to develop an estate plan. We also understand that inaccurate or incomplete information could negatively impact our estate plan. Consequently, if we retain the Firm, we will provide the Firm accurate and complete information prior to signing our estate plan documents.

Client 1: \_\_\_\_\_

DATE: \_\_\_\_\_

Client 2: \_\_\_\_\_

DATE: \_\_\_\_\_

### Additional Documentation

**General Document Request:** In some instances, it is necessary for us to review other documents before we can make planning recommendations. If possible, please bring with you to the initial interview the following documentation:

1. Pre or Postnuptial Agreement (if applicable).
2. Divorce Decree or Property Settlement Agreement for divorce under which continued obligations exist.

**Congratulations on completing this questionnaire.  
YOU ARE NOW ONE STEP CLOSER TO MAKING YOUR LEGACY MATTER!**