

LAW OFFICE CLIENT INSURANCE REFERRAL DISCLOSURE FORM

As part of my estate planning practice, I often advise individuals, whether younger or older clients, on matters pertaining to planning for Long-Term Care, Chronic Illness or Terminal Illness. Younger clients (under 60) often think that they do not have to prepare for these matters yet, however, it is very prudent to do so in order to assure that funds and arrangements are in place years later (or sooner if an emergency occurs).

From the legal side, for Long-Term Care, I can advise on trusts for asset protection using irrevocable trusts if a client is planning enough years in advance (5 years for Medicaid Asset Protection Trusts and 3 years for Veterans Aid and Attendance Asset Protection Trusts). In addition, if the clients need to do "Crisis Planning", I can advise a client on how to legally convert "countable" assets to exempt assets.

However, beyond the legal advice, there is an element of planning for Retirement and Long-Term Care that can be significantly enhanced by the utilization of financial products such as:

- Life Insurance (i.e., whole or universal life policies that build up a "cash value" as a source of funding for Retirement Planning and Long-Term Care)
- Annuities (whether "Immediate" for Crisis Planning or "Deferred" for funding Retirement Planning or Long-Term Care) and
- Long-Term Care Insurance (whether a "Partnership policy" to protect assets against Medicaid Recovery or a "Hybrid" policy to provide an additional death benefit in addition to the LTC benefits to leave a legacy to family members).

These financial products go beyond the practice of law. In order to make sure that I can provide more comprehensive estate planning and elder law services to my clients, I have obtained my Georgia Life and Health Insurance Agent licenses.

To make sure clients (or potential clients) are provided with the proper insurance advice, I will decide whether to do the insurance analysis myself or whether I will refer the clients (or potential clients) to an insurance adviser.

The Georgia Bar Rules mandate that I inform you of the following:

- 1. You understand that the amount of commission I will receive would be anywhere from 20% TO 50% depending on the client and insurance product.**
- 2. You have the right to seek independent counsel.**
- 3. You have the opportunity to seek the advice of an independent attorney concerning the terms of the insurance transaction.**
- 4. You consent in writing to the allowing me to participate in any insurance transaction as an insurance agent in addition to an attorney.**
- 5. You are made aware comparable insurance products are available from other sources and their relative cost may or may not be lower.**

IF YOU DESIRE MY REFERRAL TO AN INSURANCE AGENT, PLEASE SIGN BELOW AND RETURN THE FORM TO ME EITHER BY FAX TO (770) 818-5745 OR EMAIL TO INFO@ESTATEPLANESQ.COM

CLIENT

DATE: _____

CLIENT (2nd spouse if married)

DATE: _____