



A Welcome Book

For

OUR CLIENTS

Life  Focus Planning™

*Creating and Maintaining Estate Plans
for Your Lifetime and Beyond*

This Welcome Book Has the Following Sections:

What We Believe

A description of our vision for clients

Biography of Matthew A. Ferri

A few words about attorney Matthew A. Ferri

General Information

Office information and how we are different

Description of Services

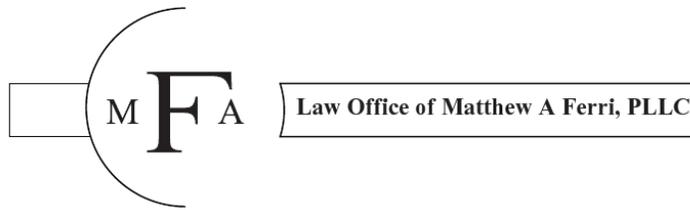
A synopsis of the services we provide

Our Events

A look at our events designed to make estate plans work

Confidential Personal Information Form

A data gathering worksheet to learn more about you



We challenge the status quo of estate planning.

We believe:

- Clients should have the level of control necessary to achieve the results they intend
- Teaching clients' chosen helps their roles, duties, and expectations help make the estate plan work smoothly
- Clients achieve the best results by working with advisors of different disciplines who will work together
- Successful estate plans are not based on a one time transaction

We challenge the status quo by not disengaging after the documents are delivered. We fully implement and maintain your estate plan, maximizing your control during your lifetime, extending to times of disability and death.

We do this through a uniquely client-focused process to ensure that your estate plan evolves with you.

Our process relieves legal burdens often shouldered by non-attorney professionals during a time of crisis, allowing those professionals to focus on providing maximum value to multiple generations of their clients' families.

We create greater clarity and certainty.

We create estate plans that work!

Biography of Matthew A. Ferri



Matthew Ferri, J.D., M.B.A., is a licensed attorney in the State of Michigan. During law school, Matt focused his studies on business law while simultaneously earning his MBA. Shortly after graduation, Matt started his own firm with the goal of helping individuals and their families develop estate plans that work. Matt's primary practice areas include estate planning, business succession planning, and wealth transfer planning.

He earned a certificate in Probate and Estate Planning from the Institute of Continuing Legal Education. He received the rating of **AV Preeminent®** by Martindale-Hubbell: The highest peer rating standard. This rating signifies that a large number of the lawyer's peers rank him or her at the highest level of professional excellence for their legal knowledge, communication skills and ethical standards. Matt continues his legal education by attending the National Network of Estate Planning Attorneys' semi-annual collegiums. He is VA accredited and is an instructor for Certified Financial Planner (CFP) programs.

Matt lectures frequently both locally and nationally. Locally, he has spoken to various groups on estate planning related topics such as disability planning, estate planning for women and using powers of attorney. He also holds monthly estate planning workshops at his office titled The Truth About Estate Planning™. Nationally, he presented on: Digital Assets; Providing Value to Financial Advisors; and Generational Issues in Marketing.

Matt's efforts are directed towards client-centered estate planning with the goals of helping clients maintain financial control of their assets and eventually pass their legacy to who they want, when they want, in the way they want, so that their wisdom is passed along with their wealth.

General Information

Our Locations

We have two offices, one located in Bloomfield Hills and the other in Shelby Township, Michigan.

Bloomfield Hills – 6001 N. Adams Road



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6001 *	Adams Road
Square Lake	

Our Bloomfield Hills office is located in the Adams Woods Office Building. We occupy suite 135, on the east (right) side of the building on the first floor.

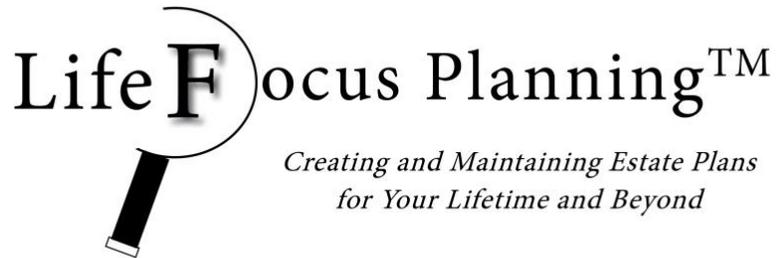
Shelby Township – 48707 Van Dyke Avenue



	22 Mile Road
48707 *	Van Dyke Ave.
	21 Mile Road

Our Shelby Township office is located in the MJ Chirco Professional Buildings, on Van Dyke Avenue, South of 22 Mile Road on the West side of the street.

We occupy the suite at the West end of the building. The door to our office is shared with Congressman Paul Mitchell's. There is a large arch over our doorway, under which is our sign, with gold lettering.



LifeFocus Planning™

*Creating and Maintaining Estate Plans
for Your Lifetime and Beyond*

LifeFocus Planning™ places the focus on you. We help you develop a unique plan for your goals. Every family situation is special. One estate plan does not fit every family and your plan should reflect your wishes. Our plans can encompass the entire family from spouses, to kids, grandkids, relatives and even pets.

We start our process by thoroughly educating you in estate planning. Explaining to you the benefits and disadvantages to wills and trusts, allowing you to choose the plan that is right for you. Once we educate you on estate planning, we ask that you teach us about your family. We do this over the course of a few meetings to make sure you understand your estate planning options, while we understand your complete family situation.

Working with us is a time commitment and our educational meetings, planning sessions, and final review are thorough. We believe that what you put into your estate planning process ultimately determines what type of plan you are going to receive. We recognize that this process is not for everyone, but we find that those who are willing to put forth the effort in the beginning are rewarded with a plan that is specially constructed for them and one that they are not only satisfied with, but also serves as they intended.

Our commitment to you is for life. That is why our relationship does not end when the documents are signed. We want to make sure your trust is properly funded so it works the way it is intended. We also offer a maintenance and education plan because over time your life changes as well as the law and we want to make sure that your plan accurately reflects your wishes. We strive to have an ongoing relationship for years. The best way to show us that you are happy with your plan is to keep current and keep us informed of your life changes.

What we want for you

We want you to be excited about working with us to develop an estate plan that provides you peace of mind, knowing your plan addresses your goals, and that it will work as intended for you and your loved ones.

Making the most of your time

Your time is very valuable and that makes it valuable to us.

We usually run on time. We will apologize if we keep you waiting. We will also try to begin early if you are early for an appointment. In any event, we will not rush your thought process and will answer all questions you pose. We will not be satisfied until all questions are answered and the answers are understood.

How we make the experience pleasant.

We will provide a comfortable and non-pressured environment, free from distraction, in which to communicate with us. The telephone in our conference room is set to not ring. We will have our cell phones set to vibrate.

We will listen to you carefully and with attention to your concerns, worries or problems that you want resolved. We will not press you for an immediate answer to questions posed for the very first time. We understand that you may want to think about some issues outside the law office.

We will offer solutions from which you can choose to address those concerns, worries and problems. From your choices, we will assist you to design and create your personalized estate plan. We will fully disclose all costs associated with our services before you are obligated to pay anything.

Estate Planning can be a pleasant and satisfying experience, providing true peace of mind.

Preventive Maintenance

I think you will agree it is usually much better to prevent issues from materializing in the first place than to try to cure them after they occur.

The world changes around us constantly. Your lives will change; the lives of your loved ones will change; and the lives of people that you choose as “helpers” to administer your plan in the event of disability or death will change. Even the law will change. When minor changes, even those we don’t recognize, accumulate over time, they become major changes. Your estate plan can quickly become outdated even if minor changes aren’t addressed. An outdated plan will not meet your stated goals and expectations or those of the people you love.

For those clients who find it valuable, we offer a formal maintenance and family education program, keeping their plan in line with their goals and expectations over time. The nature of our maintenance program, LifeFocus Planning™, including fees, is fully disclosed before anyone ever elects to participate. Clients who enroll are not required to participate forever. Enrollment must be a mutual decision between the law firm and client. Enrollment is not for everyone, but for those who do enroll; it is our experience that they voluntarily renew annually at the rate of 95-100%.

One size does not fit all!

We offer a variety of estate planning services with appropriate pricing for those services. We will advise you in advance of the cost of the services chosen. The cost will be commensurate with the value of our counseling and the process chosen that provides the best solutions for the particular needs and circumstances, and those of your loved ones, almost always at a significant cost savings to your loved ones.

We guarantee that whatever level of estate planning services you choose, the investment made will result in a plan that is tailored to specifically address the problems, concerns and worries that you identify for us, so you have peace of mind that you have appropriately planned for yourself and your loved ones.

How do our fees compare?

We do not charge by the hour, and we do not charge by the document. We charge for the value of the services we provide, our knowledge, our counseling and our ability to assist you to solve the problems and address the concerns that bring you to our office. The documents that are used to achieve your goals and solve your problems are merely a reflection of that process. Our fees may be higher than those of other attorneys or legal document preparers in our community for mere document preparation. Document preparation is not estate planning.

Estate planning is a thoughtful process in which, through counseling and informed choices, you create a plan that addresses your problems, worries and concerns, to your satisfaction. The value of an estate plan is not just in the cost of the documents. The value of an estate plan is measured by whether it meets your needs and expectations, and the needs and expectations of the people that will be left behind to administer it and live under it.

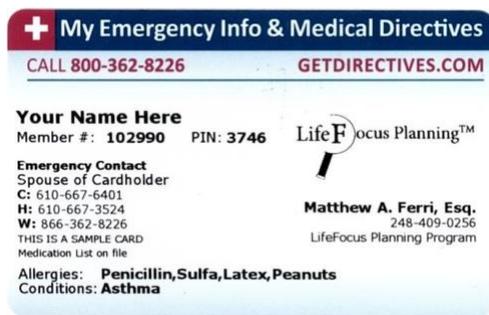
We will work with you to create an estate plan that will meet your needs and expectations, and those of the people you love and care about. The cost of an estate plan is further measured by the cost of administering that plan. That is a cost that will be paid by your loved ones after you are gone.

Many attorneys will charge only a small fee for document preparation, with the expectation that they will then make it up with a probate proceeding in the future when you are gone. We do not use estate plans as “loss leaders,” spending as little time with a client as possible and charging a small fee to prepare generic one-size-fits-all cookie-cutter documents, in anticipation of a fee later for a costly probate proceeding. The impact of people’s estate plans on themselves and their loved ones in the event of disability or death is too important to be treated in this manner. We will work with you to offer you options, from which you can choose, to find the best solutions for your problems and concerns.

DocuBank®

Most times even people who have estate plans do not have their Health Care Directives with them when they need to use them. DocuBank® is a service that steps in and resolves this concern.

A client's Health Care Directives can be placed on file with DocuBank®. DocuBank® will also store an Emergency Contact List, the name and contact information of a client's primary care physician, and whether a client wishes to be an organ donor. Up to four allergies and three conditions can also be listed. DocuBank® issues a credit card sized emergency card that can be presented to a medical provider or first responder to obtain a client's health care information and directives.



A list of medications and insurance information can also be placed on file with DocuBank® if desired.

A client's Health Care Directives and any additional information they choose to store are then available to their health care providers 24 hours a day, 7 days a

week, 365 days a year, anywhere in the world where there is telephone or internet service.

DocuBank® is a service offered to all of our clients. Ongoing DocuBank® enrollment is included at no additional charge for clients choosing to enroll in LifeFocus Planning™. We will inform each client of the availability of DocuBank® enrollment and the additional cost, if any, with the estate plan of their choice.

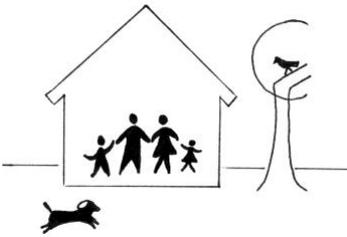
Directive Communication Systems (DCS) Membership

DCS specializes in managing digital assets. The DCS team helps you to create a list of your digital accounts and to assign directions for how you want those accounts handled. When the estate plan goes into effect, DCS applies those directions in concert with our firm. DCS does not record passwords. Nor does DCS view the account contents, credit card expiration dates and other sensitive information. DCS only knows your account exists and protects the integrity of your information in a secure server. The Firm will, with Your approval, enroll you with Directive Communication Systems and maintain Your annual enrollment with DCS at no additional charge.

Description of Services

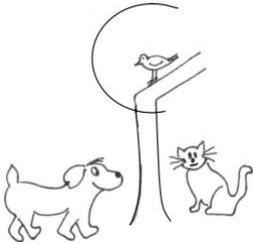
We are able to assist in planning for a wide range of estate planning scenarios. Below is a quick list of common items we frequently counsel with clients.

FOUNDATIONAL ESTATE PLANNING



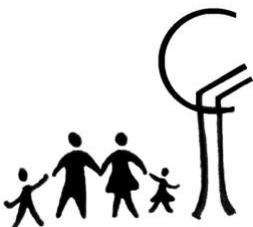
LifeFocus Planning™
Trusts, Wills, Powers of Attorney
College Student Care Package
Planning for Special Needs

SPECIAL ESTATE PLANNING



Leveraging Life Insurance with Irrevocable Trusts
Charitable Planning
Small Business Continuity Planning
Pet Trusts
Application for Veteran's Benefits

ESTATE ADMINISTRATION



Trust Administration
Disability Trust Administration
Probate Administration

Our Events

Our office conducts various workshops and seminars for new clients, existing clients, and professionals. The following is a summary of these available programs.

TRUTH ABOUT ESTATE PLANNING™ Orientation Meetings (TAEP)

The Truth About Estate Planning™ (TAEP) is an orientation to estate planning that introduces a process of planning that is designed to create more certainty that an estate plan will work in a crisis (disability or death). This educational experience is the first step in planning, allowing families to learn in a no-pressure, no-obligation classroom environment. Everyone is welcome to attend a session whether they are new to planning or not. There is no fee or cost to attend, but reservations are required because seating is limited. While this type of educational experience is required for those new to the firm, it is optional for current LifeFocus Planning™ clients to attend. If you do decide to attend, we encourage you to bring your spouse with you to evaluate from his or her perspective. New Client Referrals to our firm are always invited to the TAEP as a no-cost first step in their planning process.

Who Should Attend? - Open to the public at large, but all clients, family members, and trusted advisors are encouraged to attend a session with their spouse/significant other and/or bring a friend.

The second Tuesday of every month at 6:30 p.m.

Each session is subject to cancellation or rescheduling.

Please register at least one week in advance of the scheduled date.

Contact our office for a current calendar of events or check our website www.ferrilawpllc.com.

ANNUAL CLIENT MEETING - LifeFocus Planning™ Clients

The Annual Client Meeting (ACM) looks forward to the calendar year. Format and fee changes are discussed at this meeting as well as law firm plans for the year. The firm personnel, policies, and calendar are addressed. In this program, the Michigan State Legislature activity is discussed with an eye toward how proposed or passed legislation may affect estate planning. Clients receive an updated Asset Review Report. They sign a Memorandum of Intent documenting their overall goals as they exist now, strengthening the integrity of their plan over time. There is no additional cost for members of LifeFocus Planning™ program, their families, or trusted advisors.

Who Should Attend? – Currently enrolled members (both spouses) of LifeFocus Planning™. The Annual Client Meeting is tailored separately for married couples and single individuals, recognizing the different issues relevant to each respective group.

Throughout March and April.

CLIENT UPDATE PROGRAM™ (CUP) – LifeFocus Planning™ Clients

The Client Update Program (CUP) in 2018 is for those member clients whose trusts were created in an even numbered year (i.e., 2010 or 2012). At this meeting, if they noted changes on their Estate Planning Review Worksheet (EPRW), they are incorporated into a completely revised estate plan. Regardless whether personal changes were noted on their EPRW, there may be legal-technical adjustments to their planning documents as a result of new legislation, case law, or just better drafting technique, so it is important to attend this meeting. A newly updated plan is signed and inserted into their estate planning portfolios replacing the prior plan. This program keeps their estate planning documents as current as reasonably possible, allowing for flexibility while making their plan less susceptible to successful challenges after they are gone.

There is no additional cost to members currently enrolled in our LifeFocus Planning™ program; however reservations are required because seating is limited. Please reserve early to get the date and time of your choice.

Who Should Attend? - All currently enrolled members of LifeFocus Planning™ whose trusts were created in even numbered years. Trusted advisors, family members, and friends may attend as well, space permitting. BOTH SPOUSES/DOMESTIC PARTNERS/SIGNIFICANT OTHERS MUST ATTEND THE SAME SESSION TOGETHER!!

Various dates from August through September.

OVERVIEW (Nuts-N-Bolts I) – LifeFocus Planning™ Clients

Nuts-N-Bolts I™ is an overview-also known as The Werewolf Workshop™. This program introduces the family “helpers” to our office and provides an opportunity to learn about our process and how it will work when the time comes for the plan to be put into action.

TRUSTEE TRAINING (Nuts-N-Bolts II and III) – LifeFocus Planning™ Clients

Nuts-N-Bolts II and III™ Trustee Training provides a working knowledge to successor trustees before they are ever thrust into the role in a crisis. Based on the notion that during a period of stress or grieving isn't the best time to learn about the responsibilities of the trustee or personal representative, we use this session to reinforce the knowledge of the responsibilities and benefits of the position. This allows successors to ask questions, listen to the questions asked by other attendees and the answers given. It provides an opportunity to learn and decide whether they will be in a position to effectively serve. If not, the successor can communicate that now when a client is available to make a change to their plan. There is no additional cost for successor trustees of currently enrolled members of LifeFocus Planning™ or their trusted advisors or friends to attend this program, but reservations are required because seating is limited. Each successor trustee attending will receive a Helper's Handbook. This session is paramount to creating estate plans that work.

Who Should Attend? – Successor Trustees of currently enrolled client members of LifeFocus Planning™ and their trusted advisors.

INHERITANCE TRAINING (Nuts-N-Bolts IV) - LifeFocus Planning™ Clients

Nuts-N-Bolts IV™ Beneficiary Training is often a first exposure to the estate plan for the beneficiaries. While the traditional notion of inheriting a check is usually the preconception, beneficiaries gain an understanding of the protective nature of estate planning and how the protective trust planning provides them with security that cannot be provided otherwise. They learn how titling of assets, including their inheritance, impacts their liabilities. Over the past decade, this session has received overwhelmingly positive feedback from beneficiaries. This session is paramount to creating estate plans that work as it defines a beneficiary's expectation regarding how they will inherit (not what). There is no additional cost for members of LifeFocus Planning™ program, their families, or trusted advisors.

Who Should Attend? – Currently enrolled client members of LifeFocus Planning™, their beneficiaries, and trusted advisors.