 SecureMyFirm Inc.

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May 15, 2025

<<ClientNameFull>>

<<ClientAddress>><<OptionAddress2>>

<<ClientAddress2>><<OptionAddress2/>>

<<ClientCity>>, <<ClientState>> <<ClientZipcode>>

Re: Estate Plan

Our File No.: <<OurFileNo>>

Dear <<ClientFirst>>:

Enclosed please find the following:

**Draft Wills**

In order to make it less burdensome for your loved ones, please write a list of all of your assets and liabilities along with their values to be kept with your will. Although the values may change from time to time, it is important to document where you have real estate, bank accounts, investments, life insurance and debts.

In each case, you should double-check that the asset is held in your name alone or with others. If others are shown as owners, list whether the ownership is joint or as tenants in common. With life insurance, please note whom you have named as beneficiaries. Since some debts like mortgages and credit cards are life insured, please note if you have that coverage. If you have a safety deposit box, please note its location and who can access it.

Store this inventory with your copy of the will once it has been signed. Put a note in your calendar to review the list each year to make any changes or additions.

At the time of your death, you may be holding assets such as bank accounts and real estate in joint ownership with others. On occasion, disputes develop over whether or not you intended ownership of this property to go to the surviving joint owner. Please carefully review your draft will and confirm that you want to pass ownership of each joint asset to the surviving owner.

Assets that name beneficiaries will not be part of your estate. They will go directly to the named beneficiaries and are not affected by your will. If you do not name a beneficiary, or if you name your estate as beneficiary, the asset will form part of your estate and will be dealt with according to the terms of this will.

**Memorandum Concerning Gifts of Personal Property**

Writing this Memorandum is optional. The wording in the will allows you to write it and change it at any time in the future. Here you list any valuable and sentimental items that you would like to give to specific individuals.

**Organ and Tissue Donation Information**

We are enclosing information regarding Organ and Tissue Donation. Organ and Tissue Donation should not be addressed in a will.

**Draft Powers of Attorney**

Please note that these Powers of Attorney become effective on the date that they are signed.

**Draft Healthcare Directive**

Your Health Care Directive contains a range of options for guiding your Healthcare Agent in making decisions about your care if you are unable to make them for yourself. Understand that medical professionals are charged with using all available measures to extend your life and protect you from negative medical developments unless they are clearly and specifically directed in writing to refrain from rendering care as set forth in your Health Care Directive.

It is important that you consider the steps that you want to be taken and those you do not want to be taken in various situations. Also understand that your Health Care Directive permits medical professionals to render care to relieve relieve pain and provide for your comfort.

**Instructions**

Please review these documents carefully and let us know if you would like us to make any changes and if you have any questions. If everything is satisfactory, kindly contact our office to arrange an appointment to sign the original documents. Please notify us of any changes before attending for your appointment.

If we are able to finalize your documents without the need for further discussions, our fees will be <<AttorneysFees>>. We will mail you our invoice after the signing at our office. Please schedule the signing within the next six months.

Thank you again for entrusting us with the preparation of these very important legal documents and for the opportunity to advise you on your estate planning.

Yours truly,

<<SenderNameFull>><<OptionSenderTitle>>

<<SenderTitle>><<OptionSenderTitle/>>