



ESTATE GROUP AT  
OSERAN HAHN P.S.

**We Help You Protect  
Those You Love and All You Own**



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# Welcome to the Estate Group at Oseran Hahn P.S.!

**THOMAS LOFTON, Attorney**

**NICHOLAS PLEASANTS, Attorney**

**CALEB STEWART, Attorney**

**VIOLETA FEINSTEIN, PARALEGAL**

**RANDY CHAN, PARALEGAL**

**EMMA WANG, LEGAL ASSISTANT**

Thank you for scheduling an appointment with Oseran Hahn P.S. We look forward to meeting you in person. We'd like to take this opportunity to introduce our firm. We hope you find the following information helpful. Should you have any questions before your appointment, please do not hesitate to contact our office. We look forward to working with you to ensure that your legacy is ultimately used to nurture your family's values for the next generation. We know that together with your dreams and our knowledge, we can create an estate plan that works.



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# Driving Directions

## **Oseran Hahn P.S.**

11225 SE 6th Street, Suite 100, Bellevue WA 98004

(425) 455-3900

Just 10–15 minutes east of Seattle, Oseran Hahn, P.S. is located in the Lincoln Plaza in SE Bellevue. Parking is FREE.

### **Directions from South of Bellevue:**

1. I-405 northbound
2. Take the SE 8th Avenue Exit West
3. Turn Right on 112th Avenue SE
4. Turn Left on SE 6th Street
5. Take a left at the last driveway on SE 6th Street and you will see our free surface level parking lot. Our building is the first building on your left.



### **Directions from North of Bellevue:**

1. Take I-405 southbound
2. Take the SE 8th Avenue Exit West
3. Turn Right on 112th Avenue
4. Turn Left on SE 6th Street
5. Take a left at the last driveway on SE 6th Street and you will see our free surface level parking lot. Our building is the first building on your left.



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# What to Expect

When you arrive at our office for your appointment, you will be greeted by one of our friendly team members who will offer you a refreshment from our assortment of coffees, teas or filtered water.

We strive to make our office a welcoming and friendly facility; everything from the restrooms to the conference rooms is designed to put you at ease. Our office is wheelchair-friendly. We know that your time is valuable and will respect it. We will not keep you waiting past the appointed time.

There will be times when we will request your permission to have another attorney or a paralegal join the meeting. Everything we discuss remains confidential. While it is never easy to share personal information-- your family situation, your goals, your finances--the more we know the more we can serve your best interests and present you with options to consider. All information we gather is used exclusively to help you protect those you love and all you own.



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# Our Process

## **Initial Meeting:**

We set aside anywhere from 45 minutes up to 2 hours for our initial meeting. This time will be devoted to conversations about you and your family, your goals and objectives, and basic information about what you own and how you want it used. We need to know about you in order to do the most comprehensive planning possible. To accomplish that we must go far beyond simply learning who gets what or what assets you own.

Once we fully understand what you want and need, we will discuss how legal documents can be designed to accomplish your personal and family goals. Obviously, these discussions must be as interactive as possible; you are an integral part of an estate plan that works. Although the legal aspects of estate planning can be complex, it is our job to explain these concepts in a way that makes them meaningful and understandable.

Should you choose to retain our firm at this meeting, we will finalize any planning requirements to include scheduling the signing and execution of your estate plan. (Please bring your calendar.) We will also prepare an engagement agreement that outlines the scope of our work, fees and costs to be expected. We want to clearly communicate our duties and responsibilities to you as our legal client; for married clients we will address how we may represent both spouses as well as your individual right to consult separate counsel with regard to your estate plan.

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# Our Process

## **Initial Meeting Continued:**

The plan review and delivery meeting (where you approve and sign documents) may be the occasion to include your Successor Trustees or Executor so we can provide some insight about your plan. Some clients like to have a separate family meeting for this purpose. Either way, while loved ones need not know the dollars involved with your estate, we'll help them make sense of your plan.

A plan that works must be reviewed in the years that follow. We will be happy to discuss how to keep your plan current through the years. When misfortune falls, we will meet with you or any appointed fiduciary to discuss what needs to happen next. We will advise you if there is a fee involved or if it is waived.

Please see the “Fees & Payments” section of this packet for more information. We will also discuss “next steps” and how we will proceed through the document review and signature process. Keep in mind that during this meeting, finances will be a part of our discussion so please have a thorough understanding of your assets and income. Additionally, please bring any prior estate plan you have already executed.



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## **After the Initial Meeting:**

In the days between the initial meeting and the delivery meeting where we execute your plan (sometimes called an “Implementation Meeting”) we will be busy creating it. If we have any questions during this time we will be sure to contact you. This is also a great opportunity for you to follow up with us if you have any further questions, changes or additions you wish to make to your plan.

Our general practice is to send you two summary documents for your advance review and comment. These include a list of the important people in your life who you assign a role in your estate plan and an Executive Summary of your Living Trust or Will, depending on the plan you elected. We urge you to verify the accuracy of this information by sending us comments, reviewing on the phone, via webcam, or in person.



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# Our Process

## **Delivery Meeting:**

The purpose of this meeting is to review and execute your estate plan. In most cases this will last from 1 to 2 hours.

First, we provide a thorough review of your Living Trust or Will. Whichever one is your primary estate document is discussed and affirmed first. Then we review each of your ancillary documents such as powers of attorney for health and wealth, marital property agreements, and other essential components of a comprehensive plan. Finally, we may discuss your assets and how they are to be positioned within your plan.

We use a process called “asset mapping” to help you determine the best placement of each of your assets to provide first for your welfare and then later for your heirs/beneficiaries. We identify each of your titled assets, how each is currently owned, then recommend how they should be owned within your new estate plan. We discuss options such as tax reduction and asset protection so you can protect those you love and all you own.

Whether your estate plan is based on a living trust or a will we discuss our assets and alignment with your objectives. This involves a review of each type of asset and possibly certain forms you have filed with your employer, investment or insurance company.

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# Our Process

## **Delivery Meeting Continued:**

If your estate plan is based on a living trust we discuss the paperwork required to ‘fund your trust’. Most assets are retitled into the name of the trust, while for some the trust is named as a beneficiary on a form. A trust that is fully funded with your assets avoids the probate process at death and even during your lifetime if a guardian should prove necessary to assist you.

Similarly, if your estate plan is based on a Will, we review your beneficiary designation forms, names on accounts and the like. This can provide asset protection and avoids unintentional inheritance or loss of benefits due to incomplete or incorrect forms.

Changing title on assets during life is usually done to provide another individual with control. But if done incorrectly you may accidentally “give” those assets to that person even if you intended otherwise. Your plan will not “work” if assets are incorrectly configured. This is why our firm uniquely takes on this added responsibility. A mistake here can prove very costly.

We routinely see banks recommending that their account holder make their “in town” child a joint owner of their accounts, or brokerage firms suggesting that you waive the protection and control envisioned by your plan. Similarly, your children or other beneficiaries may lose the asset protection feature afforded by trust planning if they are directly named as beneficiaries of assets such as life insurance or IRAs. Without our assistance with this vital issue, financial institutions could unintentionally thwart your planning. We can help you avoid this result.



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# Our Process

## **The Funding Process:**

Once we have received all the paperwork verifying your assets we will prepare a funding letter to review with you. Assignments are made to accomplish the plan adopted by you. You may undertake some transactions yourself or with the help of another advisor. If we are retained to assist with preparation of documents we may schedule a funding meeting. The purpose of this meeting is to sign all relevant documents transferring your assets to your trust.

Our goal is to align your assets with your estate plan in an efficient manner. Once documents are signed by you in some cases all that will be required is for us to mail the signed documents we have to your financial institution. However, most banks require you to appear in person with the signed documents we have prepared. Whatever the case, we remain your resource until this process is completed.



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## **A Plan That Works Requires More Than Signed Documents:**

Signing documents may feel like the work to ‘create an estate plan that works’ is complete. But life goes on and our relationship should not end with this meeting. Let’s keep having conversations as your life unfolds. Our firm does far more than estate planning!

Whenever there is a material change in your life, your family, your assets, the law, the tax code, or if your goals have changed we should talk. It’s easy to consider whether or not an update to your Estate Plan is appropriate.

Please discuss our plan maintenance options. Some clients prefer that we schedule an annual review of some kind while others prefer that we merely stay in touch. If we do not hear from you we’ll likely check in on a periodic basis but we must have current contact information to do so.



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# Fees & Payments

From time to time prospects and even clients ask us what the fee for our services will be before we schedule their consultation. Unfortunately, this is a very difficult question to answer. Every plan we create is based on your individual circumstances.

We consider a number of factors in calculating fees. These include the novelty of your situation, the complexity of your plan and the amount of work required to fully implement your plan, to name just a few. Some representations are “flat fee”, some hourly, and some may have both types of arrangements.

Should you retain our firm, we tailor your fee payment options to your plan. We take payment by cash, check or credit card. We usually take a retainer to commence work with the balance at your delivery meeting. We may also elect to accept our fee at the delivery meeting if it is scheduled at the time we are retained.



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# Share Your Experience in Working with Us

We strive to provide ‘positively outrageous service’\* to our clients. If you are satisfied with our level of service, please share this with your family, friends, and co-workers. Your positive review and referrals are the best compliments you can give and are invaluable to building our practice!