



Welcome From Your Estate Planning Team



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Thank you for scheduling an appointment for an initial estate planning consultation with HWK Law Group.

Please do not hesitate to contact us if you having any questions prior to our meeting.

We look forward to the opportunity to work with you and provide a comprehensive estate plan for you and your family.

Directions

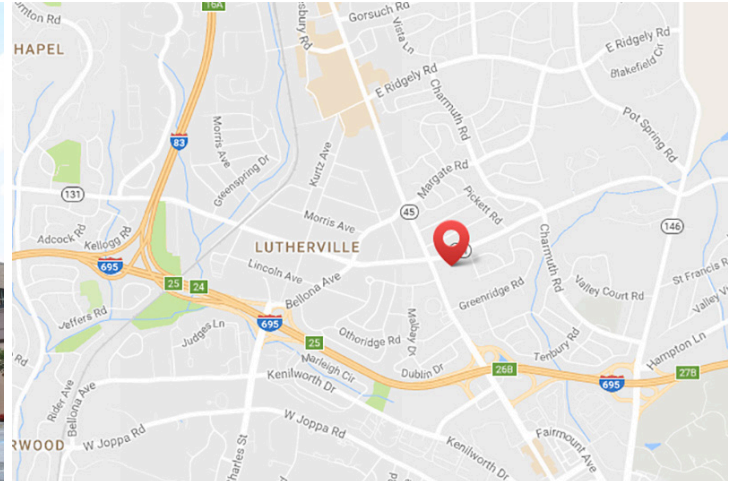
The Galleria Towers

1447 York Road, Suite 800

Lutherville, MD 21093

410-825-2255

- From Interstate 695, take York Rd North (Exit 26)
- Travel approximately 1/2 mile
- The Galleria is on your right (at the intersection of York Road and Seminary Ave.)





Initial Consultation Meeting

We set aside one (1) hour for our initial consultation meeting. During that time we will discuss your family, finances and planning goals. Everything that is discussed is confidential. It is important that you come prepared with a completed “Estate Planning Questionnaire” which was provided to you in advance of the meeting, along with any prior executed estate planning documents that you may have. The primary purpose of this meeting is to fully understand you and your family on both a personal and financial level so that we can make appropriate recommendations customized to fully meet your needs, goals and values.

During this initial meeting we welcome open discussion and it is a time for your many questions to be asked and answered. We want you to be fully comfortable with and understand our planning recommendations. Estate planning can be overwhelming, so we strive to make the process as easy as possible.

We look to design a complete estate plan with the following key factors in mind:

- Tax minimization (both federal and state)
- Creditor protection
- Needs of minor children and/or disabled child or family member
- Ease of estate administration
- Elimination of potential family conflict
- Financial and medical protection in the event of illness or injury

At the end of the meeting we will review our planning recommendations with you and go over the fees for each document and/or service proposed. (Please see following section on “Fees and Payment”). You will be presented with an Engagement Letter & Fee Schedule, and we will discuss the “next steps” for document preparation, review and signing.

If at the end of the Initial Meeting you would like to engage the firm’s services and sign the Engagement Letter, we will schedule the follow-up Signing Meeting at that time which is generally 2 – 4 weeks after the Initial Meeting.



After the Initial Meeting

Once you have signed the firm's engagement letter and retained our firm to proceed with estate planning services for you, we will begin drafting the documents in your plan. If not already scheduled, we will schedule the follow-up Signing Meeting. As follow-up to the Initial Meeting, you may be provided with a list of items to complete and/or additional information to provide to us so that we can complete your documents. If you have any questions during this time, you may reach out to anyone on our team who will be happy to answer them for you.

If you are working with a financial advisor, with your approval, we will discuss the plan with him or her to ensure that the legal plan is in line with the financial plan either in place or in progress. Additionally, if part of the estate plan includes retitling of assets or changing beneficiary designations, we will work with you and your financial advisor after the Signing Meeting to ensure these changes are made.

Signing Meeting

At this final meeting, we will review your plan, go over your documents in detail, make changes (if any) and execute your final documents. All necessary witnesses and a notary will be provided. Please allot approximately 1 hour to 1 ½ hours for the Signing Meeting.

****** Please bring proper identification such as a driver's license or passport to this meeting, as it will be necessary for the notary.***

At the conclusion of the meeting, you will leave with a fully executed estate planning package, and we will retain copies of your signed documents in our file also. We will discuss various options for storing your documents for safe-keeping and instructions for whom to provide copies to.



Post-Signing

As follow-up to your signing meeting, if you have requested copies of your documents be sent to anyone such as a family member or your financial advisor, a member of our team will send copies of your documents via either secure email or regular U.S. mail. If any re-titling or beneficiary changes were to be completed as part of the estate planning process, we will follow-up with you, your financial advisor or the appropriate parties to ensure that these trailing items are completed.

Our relationship does not end at this point. We will reach out to you periodically via our monthly newsletter, hosted seminars and educational events, and when new developments or “hot topics” occur in estate planning. ***Additionally, you should review your estate plan every 3 – 5 years.*** It is especially important to review your documents and the overall plan anytime there is a major life event such as a birth, death, divorce, family health issue or change in financial situation.

Fees & Payments

Often prospective clients wish to know our fees before the initial meeting. This is a very difficult question and not something that can be answered until after we meet. While the vast majority of our estate planning work is done on a flat fee basis, we must take into consideration the level of complexity and the amount of time it will take to implement the plan before providing you with a cost. Therefore, at the conclusion of our Initial Meeting we will be able to provide you with our fees for the plan proposed.

Upon retaining our firm, we typically collect half of the fees upon signing of the firm’s Engagement Letter and the other half when the plan is ready to be executed. However, we do offer convenient direct debit monthly payment plans upon request.

Timeline

