

Advisor Estate Planning Assistance Disclosure

1. Services. CLIENT confirms they either have an estate plan that no longer reflects their desires, or they have no estate plan at all and are electing to work with Wise Stewardship Financial Planning, FINANCIAL ADVISOR (“FA”) for provide estate planning services. FA will work with client to gather client information and decisions in ENCORESTATE PLANS (“ENCORE”) software. ENCORE will then prepare the estate planning documents strictly using the data gathered in the software.

2. No Legal Advice. CLIENT understands that FA is not a licensed attorney and will be giving no legal advice, creating no legal documents, and is not acting in the capacity of an attorney as part of the engagement. CLIENT understands that ENCORE will be producing an estate plan based on the information provided through the ENCORE software. CLIENT also understands that ENCORE is not their attorney.

3. Fees and Expenses. Fees and Expenses shall be pursuant to Exhibit A. No other fees can be charged without CLIENT’s authorization. All fees shall be payable pursuant to FA’s instructions.

Exhibit A:

GENERAL DESCRIPTION OF MATTER

The general nature of the matters for which FA will be compensated on pursuant to the Agreement are the following: (1) General estate tax education and guidance; (2) General trust guidance –types and features; (3) General explanation of estate planning structures/documents; (4) General explanation of estate planning and gifting strategies; (5) General explanation of taxation issues of trusts and estates; (6) General explanation of types and treatment of trust income; (7) General guidance on sources of estate liquidity; (8) General guidance on ownership titles and titling of assets; (9) General guidance on impact of account and trust beneficiary designations (10) Assistance with gathering information to transmit to ENCORESTATE PLANS.

The general nature of the matters for which ENCORESTATE PLANS will be compensated on pursuant to the Agreement are the following: (1) Preparation of estate planning documents; (2) Preparation and recordation of real estate deed into trust; and (3) Review of information transmitted by CLIENT to make sure estate planning goals are adequately met.

FEES

Trust-Based Estate Plan: \$1,395

- For Married or Single, includes Revocable Trust, Certification of Trust, General Transfer, Power of Attorney – Finances, Advance Health Care Directives/Power of Attorney for Health Care, HIPAA Release, Pour Over Wills and Property Agreement (For Community Property States Only)

Will-Based Estate Plan: \$895

- For Married or Single, includes Will, Power of Attorney – Finances, Advance Health Care Directives/Power of Attorney for Health Care, and HIPAA Release

Powers Package: \$395

- This includes Power of Attorney – Finances, Advance Health Care Directives/Power of Attorney for Health Care, and HIPAA Release for one person.

FINANCIAL ADVISOR and CLIENT agree to a flat fee of \$_____. CLIENT understands that a portion of this fee is being paid to ENCORE by FINANCIAL ADVISOR for ENCORE’s services as detailed above. FINANCIAL ADVISOR is also being compensated for their services as detailed above.

CLIENT has the option to pay (Deed Cost) directly to ENCORE for their services as needed. These services include all County Recorder fees and costs for ENCORE to pull the last recorded deed, prepare the deed, and prepare all state and county specific documents.

As of March 2025, the deed filing costs are the following:

- \$250: All States excluding those listed below.
- \$300: Ohio, Oregon, South Carolina and Illinois. For Cook County, Illinois, ENCORE will be preparing transfer on death deeds only.
- \$350: Nevada and Wisconsin
- \$400: Maryland, New Jersey, and Pennsylvania
- \$500: Connecticut and Delaware
- \$550: New York and Washington (state). For certain areas of New York (5 New York City Boroughs, Nassau, Suffolk, and Westchester), ENCORE will be preparing transfer on death deeds only.
- For Alabama, the price varies based on the value of the property minus any mortgages on the property: ENCORE charges the recording fee + \$175 to prepare and record deeds in Alabama. ex. \$250 + \$175 = \$425
- This service is not currently available in: District of Columbia, Hawaii, Louisiana, Massachusetts, North Carolina & some counties in Ohio (Allen, Brown, Delaware, or Richland)
- The service and fee may vary based on state and county specific requirements.

SIGNATURES

Client’s Signature Date

Financial Advisor Date

Client’s Signature (if applicable) Date