FAMILY WEALTH PLANNING SESSION

IMPORTANT INFORMATION FOR YOUR UPCOMING APPOINTMENT

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HOW OUR LAW FIRM IS DIFFERENT

Keoni Souza, JD, MBA
Attorney and Counselor at Law

Welcome! Explaining to you how we're different requires an explanation of what the "traditional" experience with a lawyer is like. If you've worked with a lawyer to prepare estate planning documents for you in the past, this will sound familiar.

During the traditional experience, you will go in and meet with a lawyer who will make things seem very complicated and confusing. You will have a good idea that the lawyer is smart and seems to know what he or she is doing, so you will nod and answer questions, as if you understand everything. Because you want to do the right thing for your family, you'll have the lawyer prepare documents for you and you'll sign the documents, feeling relieved that you've got that taken care of.

You'll take your fancy planning binder home, stick it on a shelf or in a drawer, mark estate planning off on your checklist as DONE and never think about it again.

You might remember your lawyer said something about moving your bank accounts into your trust. So you will call your lawyer's office. A few weeks later, you will get a bill in the mail for $67.50 for 15 minutes of your lawyer's time for answering a couple of questions. You will make a mental note — don't call lawyer ever again.

Several years later, you'll refinance your house or sell it and buy a new one and forget to make sure to keep the title in the name of the trust. Your children will get older, making your guardianship choices outdated, but you don't want to call your lawyer because you know you'll get a bill in the mail.

You'll hear something about a change in the tax law, but you figure you'd surely get some kind of correspondence from your lawyer if it was something that affected you, so you don't worry about it. And, you'd have to dig through boxes to find your trust documents so you could remember your lawyer's name and find his or her contact information. Who has time for that?

It's not until you become incapacitated or die and your family finds the binder you stuck up on a shelf several years before and never looked at again, that they'll realize your plan is so outdated that it has nothing to do with your life, your assets, and the law.

Your family is at a loss. They don't know where to turn or what to do, so they contact the same lawyer you used to prepare the documents, who is as happy as can be to earn more money to probate your assets, which never made it into the trust.

HOW DO I KNOW THIS?

I know this because I've seen this happen too many times to too many families.

Unfortunately, what I discovered is the estate planning industry was not designed to serve growing families who experience lots of change on their way to success. It was designed to serve the elderly who were preparing for death.

OUR FIRM HELPS YOU PREPARE FOR LIFE

What makes our firm different is that we are here not just to create a set of documents you will likely never update or look at again.

We are here to ensure your loved ones have someone to turn to when you are no longer here. And, to support you in planning for not just legacy (what you leave behind when you are gone), but for life as well.

We've been told by many of our clients that the experience of considering their own death before and during their Family Wealth Planning Session, in the way we take you through the experience, offers a deeper and better experience of life afterwards.

We understand you are BUSY, you are growing, you desire a life of prosperity and you value ease, convenience, and efficiency. You want to know you've made the best decisions for your family during your lifetime and that your family will be left with ease while being aware of your love by how well you prepared.

You want to make sure your children would be taken care of in the best way possible and will be properly prepared to receive your wealth, when it is time.

That's our focus too.

We've developed unique systems to give you the same access to an estate planning lawyer as was previously only available to the likes of Bill Gates, Warren Buffet, and Sam Walton so you can have the guidance you need to build and maintain a life of prosperity and leave a legacy of Family Wealth.

Family Wealth is so much more than financial wealth. It really encompasses everything you care about even more than money, your values, insights, stories, experience — your intellectual, spiritual and human assets.

As part of our planning process, we guide you to consider and plan for those most often lost assets. It's baked in.

We encourage communication with our clients. In fact, we've thrown out the time clocks so you never have to be afraid to contact us with a quick question (or even a not so quick question). Everything we do is billed on a flat-fee basis, agreed to in advance, so there are never any surprises.

Also, we ensure the most important details of your planning are followed through on and help you make sure your plan continues to work throughout your lifetime.

We've even created unique membership programs to keep your plan up to date year in and year out.

We believe your financial wealth is only a small part of your overall "Family Wealth" which is made up of your far more valuable, intellectual, spiritual, and human assets — who you are and what is important to you.

Most lawyers only focus on transferring your financial wealth to the next generation; we focus on identifying and building your Family Wealth during your lifetime and leaving a legacy of love that goes far beyond money, after you are gone.

We've developed a tool that allows us to pass on your whole Family Wealth, including your intellectual, spiritual, and human assets.

I can't go into the details here, but we'll definitely talk about it when you meet with me.

I look forward to seeing you and caring for your family soon!

Keoni Souza

PS – If you think this all sounds expensive, well, you are right and you are wrong. The Family Wealth Planning Session is worth its weight in gold because you will immediately feel clearer than you ever have before about what you really need and what you don't really need when it comes to the lifelong well-being and care of your family. And, you will only choose to invest in work beyond the Planning Session if doing so would save your family more money in the long run than it would cost to create a comprehensive plan.

WHAT TO EXPECT DURING YOUR FAMILY WEALTH PLANNING SESSION

We have blocked two hours off on our calendar for your Planning Session. Please plan for the full two hours so that you can get the most out of your Family Wealth Planning Session. If this will not be possible during the time you scheduled, please contact us so we can reschedule.

I will expect to meet with you and with anyone else you will be planning with such as your spouse or life partner. Please ensure all parties will be available during the meeting time so that you can make the most of your Planning Session.

Your meeting will begin with me sharing some of my background and history. We'll then walk through "what would happen" if something were to happen to you now. You'll let me know if "what would happen" is okay with you or not. If it's not, I will help you design a plan to ensure your family will have as little to worry about as possible if something happens to you.

If, after reading "How Our Law Firm Is Different," you discover you are looking for a document preparation lawyer rather than a lawyer who provides a lifetime of guidance, protection and care, helps to ensure your plan will work at the time of your death or incapacity, and guides you and your family throughout your lifetime, please let me know right away so I can take your appointment off our calendar and refer you to a lawyer who operates on a more one-off transactional basis.

If, after reading "How Our Law Firm Is Different," you are ready to consider the nature of your Family Wealth and the best way to build it during your lifetime and leave it behind when you are gone, please continue to read "How to Prepare for Your Family Wealth Planning Session."

HOW TO PREPARE FOR YOUR FAMILY WEALTH PLANNING SESSION

You will get the most out of your personal Family Wealth Planning Session if you are prepared.

First, you will want to complete your Estate Planning Worksheet. Complete the worksheet as best as you can. Don't worry if you don't know all the details we've asked for. It's a great starting point for you to get your affairs organized. The planning process is extremely helpful in that regard. We are going to make organization even easier for you after you meet with us. Please return your worksheet at least three days before your scheduled meeting so I will have an opportunity to thoroughly review your worksheet and will be ready to advise you when we meet.

Next, you will want to begin gathering bank account statements, brokerage statements, property deeds, life insurance information, corporate records books (if you are a business owner), and retirement plan statements. Don't worry if you can't find everything. Again, this is just a starting point.

Now would also be a good time to request beneficiary designation change forms from your insurance company, retirement account custodians, or from your HR department if you have work-related benefits. While you won't need those right away, you will need them eventually and starting now can't hurt.

YOU MIGHT NOT WANT TO KEEP YOUR APPOINTMENT IF ...

YOU THINK YOU ALREADY HAVE AN ESTATE PLAN IN PLACE

If you already have a Will, Trust, Health Care Directive and/or a Power of Attorney in place, you may think you don't need to come in for your Family Wealth Planning Session.

Here's why you do.

Estate planning documents by themselves are meaningless to your family if they are not kept up to date throughout your lifetime and if your assets are not owned in the right way to keep your family out of Court and out of conflict, when something happens to you.

If there have been any changes in your life, the law, or your assets since you put in place those documents and the documents have not been updated, meet with us so we can make sure your plan still serves you and your family.

And, if you have minor children at home, there is a very good chance that the documents were not prepared properly in the first place. That means your children could be at risk of being in the care of someone you would not want. Sadly, most lawyers simply do not have the knowledge, training, or experience to plan properly for the care of minor children.

Not to worry though, we'll discuss how to fix that when we meet.

YOU MAY THINK YOU DO NOT HAVE ENOUGH ASSETS

You may be thinking you do not have any Family Wealth to plan for or that you don't have an estate, so why consider investing time and energy to plan for and protect what you don't have.

In reality, you DO have Family Wealth, no matter how much or how little financial wealth you have.

Family Wealth goes far beyond your money.

It covers everything you create in your life and pass on when you are gone. No matter what, your family will have to make hard decisions, pay your bills, get access to your home, vehicle, and social media accounts, when something happens to you.

This can be easy for them during a time of extreme grief or hard. What you do now is what determines how hard or how easeful it will be.

And, if you have dependent children at home, planning is a must.

You would never think of leaving your young kids or teens at home for an extended period with the one person you would never want, so why would you leave that to chance for a substantial part of their lives, if something happens to you.

The Family Wealth Planning Session you have scheduled with us is designed to take an honest look at what you really do need in place to provide for the well-being and care and ease of the people you love the most.

If it turns out you don't need any planning at all beyond the Session, you leave the Session educated, informed, and feeling great that you have done the right thing by your family by investigating what's necessary to make things as easy as possible for them at the end of your life.

Plus, most people who meet with us say that they've never felt more organized or at ease about their financial life than after experiencing the Family Wealth Planning process.

If it turns out you do need legal work beyond the Planning Session, we will work together to determine what's right for you and your family based on your needs, your budget, and your stage of life. And most importantly, we will make sure that whatever gets put in place will stay up to date and continue to work throughout your lifetime.

YOU THINK YOU CAN'T AFFORD TO PLAN

The last reason you may not want to keep your appointment is that you may think you cannot afford to plan.

That may or may not be true.

But you don't have to worry about that yet because when we meet we are first going to look at whether you need to plan.

If it turns out you do need to plan, we will work together to make it affordable for you and your family.

If you do not need to plan, you leave the meeting feeling great about having done everything you can to make sure things will be as easy as possible for your loved ones if and when something happens to you. So, rest easy, don't worry about a thing.

I am here to make this whole process of thinking about difficult subjects easier for you and your family. I look forward to meeting with you for your Family Wealth Planning Session. Please remember to complete your Estate Planning Worksheet and return it to us at least three days before your Family Wealth Planning Session so we can make the very most of our time together.

AGENDA FOR THE FAMILY WEALTH PLANNING SESSION

1. Introductions. My story. Firm philosophies.

2. Your story. Information gathering for:
   a. Identifying your hopes, fears, values, aspirations, goals, and objectives;
   b. Preparing and prioritizing the list of your goals and objectives.

3. Analysis of your present plan.

4. Discussion of whether I can help you meet your goals and objectives and whether there is a fit between you and our firm.
   a. If we both feel there is a fit, we will identify which of the levels of planning would be right for you. The fee range will be quoted at this time.
   b. If we feel there is not a fit, I can make a referral to someone who can meet your goals and objectives.

5) Choose one of our three levels of planning and fee.

6) Design your plan to meet your goals and objectives. This stage may carry over into a subsequent meeting depending on the level of planning and time constraints.

7) Schedule your next appointment either 4 weeks later for a plan review meeting or within 2 weeks if an additional design meeting is needed.

8) Sign engagement letter and submit first payment.

Family Wealth Plans

Our thoughtful estate planning packages provide varying levels of protection suited to your unique needs and goals. Plans range from $2,000 to $6,000 with most families falling in the $2,000 to $4,000 range.

LEVEL ONE
FAMILY PLAN

For The Family Who ...

Doesn't have assets that would go through the Court process called probate upon death, but wants to guarantee their minor children are well cared for no matter what, their health care wishes are turned into directives and their loved ones are able to access their assets using a durable power of attorney if they become incapacitated.

Keeps family out of conflict.

Your Family Plan ...

Includes your Will, Health Care Directives & Powers of Attorney so you know that you are well taken care of if anything happens. Also includes a Kids Protection Plan®, if you have minor children, to ensure your children are always raised by the people you want, in the way you want, and never placed in the care of strangers or other undesirable people if something were to happen to you in an emergency situation. May include post-death trust planning to protect assets for the people you love.

LEVEL TWO
TRUST PLAN

For The Family Who ...

Wants the total assurance and peace of mind of knowing their family would stay out of Court and out of conflict in the event of client's death or incapacity. Also, wants to ensure assets will be transferred to heirs with the most ease and convenience possible in private and without court involvement. Client may also opt to protect beneficiary's inheritance from lawsuits, divorces, and creditors.

Your Trust Plan ...

Provides peace of mind of knowing we are here to guide you during life and care for your family when you are gone.

The Trust Plan keeps your loved ones out of Court and all of your affairs totally private.

All asset transfers will be handled by you, with guidance and support from us. A Kids Protection Plan® will be included if you have minor children.

LEVEL THREE
WEALTH PLAN

For The Family Who ...

Wants the total assurance and peace of mind of the Trust Plan AND all of the comfort of knowing that asset transfers have been taken care of by our office, so nothing is left out or lost because you got too busy.

This plan is appropriate for busy families who want the least amount of personal effort and the greatest amount of convenience and care.

Your Wealth Plan ...

Includes all components of the Trust Plan PLUS we analyze how each of your assets are titled and handle all asset transfers for you to ensure your plan works for your family.

We prepare a Family Wealth Inventory, complete all bank, brokerage, insurance, and retirement account documents to transfer title and change beneficiaries to the extent allowable by individual institutions and law.

ATTORNEY BIO

"My goal is to give you real peace of mind — not the false sense of security people get from self-help online sites, D.I.Y. books, or cut-rate lawyers only focused on documents — by ensuring your plan will work as intended when you need it to and your loved ones stay out of court and out of conflict as well as have an advisor they know and trust that they can turn to when you are no longer here." - Keoni Souza

Keoni is passionate about estate planning after his mom became suddenly incapacitated when she was just 52 years old and the harsh consequences of her not having an estate plan.

In light of his own experience, he strives to educate other Hawaii families not only on the importance of planning, but on how to do it right so that their plan actually works when they need it the most.

He realizes that estate planning can prevent much of the problems that accompany unexpected tragedy, whether it be incapacitation or death.

Keoni earned both a Juris Doctor (JD) and a Master of Business Administration (MBA) prior to representing many of the national financial institutions in Hawaii's Circuit Courts.

Keoni is a member of the American Bar Association's Real Property, Trust and Estate Law section and the Hawaii State Bar Association's Probate and Estate section.

Unhappy with the traditional estate planning process of one-size-fits-all form documents and focus on wealth transfers of individuals nearing death, he knew there had to be a better way to protect families.

Not just the financially wealthy and not just at the end, but all families and throughout all stages of life. Keoni opened his firm as a modern and more comprehensive approach to the estate planning process and clients love it. You will too.

OFFICE LOCATION

Most of our meetings are conducted online for your convenience.

However, if you have arranged for an in-person meeting at our office, we are located at Century Square at 1188 Bishop Street in Downtown Honolulu at the corner of Beretania and Bishop.

We are located on the 27th floor in suite 2706.

Convenient and ample parking is located in the underground garage.

The entrance to the garage is located on Bishop Street immediately after the Century Square sign.

RAVE REVIEWS FROM JUST A FEW OF OUR THRILLED CLIENTS

"I was nervous about working with a lawyer because I've heard some awful stories from family and friends, but I was even more nervous about not planning. Needless to say, I was thrilled to have found Keoni and his firm. He made the process easy and really knows his stuff. Plus I like all the extra services he includes that other lawyers I've found don't. He was there every step of the way and even now months after my plan was completed. It's an incredible feeling to know that my family and property are protected and will be in great hands with Keoni and his firm even after I'm gone."
- Lisa L.

"I wanted to create an estate plan and first looked at those "answer the questions and get a will" websites because I wanted the process to be easy and didn't want to leave my house if I could help it. But I knew those cheap documents was not what I needed. So I was happy to find Keoni and his firm. I used the virtual estate planning option and it was so easy and yes, I didn't have to leave my house. We met a couple of times online for meetings and when I got my finished plan, it was better than I imagined. If you want to go the online planning route, Keoni and his firm is the way to go. You won't find better." - Anu R.

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"I am so grateful to have found the Law Office of Keoni Souza to set up my estate plan. I had complicated family and business issues that I was sure would be a problem considering I'm in Hawaii and California, but Keoni handled everything with ease and great skill. From start to finish, he made the process so easy. Unlike other lawyers I've worked with, Keoni was and continues to be very responsive when I call or email. On top of that, my plan came with extras that I haven't seen at other law firms that not only add value to me, but add extra protection to my family and assets. It's clear that Keoni really cares about families and that's the kind of lawyer I am thankful to have supporting my family and business now and throughout the years. I highly recommend this law firm if you want the best planning for your family and business."
- Calvin K.

"We couldn't be happier with our estate planning experience. Keoni made the whole process easy and dare I say enjoyable! We immediately felt like family, which is great because we'll be using his services for years to come. Keoni's membership program takes the guesswork out of keeping our plan updated and we appreciate anything that makes our lives easier. We are grateful to have a professional, experienced, and caring attorney in our corner." - Puanani B

EVEN MORE RAVE REVIEWS

This year was the year for me to make sure I had a plan in place for my 2 daughters if anything would happen to me. I messaged Keoni and within 24 hours I was able to schedule a consultation. I'm so glad I did! Keoni was a pleasure to work with. He made this process so easy. His knowledge, expertise, patience, and understanding of Family Planning and his personal story that he shared made my decision super easy to retain him and his firm. He knew exactly what plan I wanted. He did not push one plan over the other. He is very thorough when explaining the different plans. He went over what each plan entailed (Will vs a Trust). The icing on the cake so to speak was The Legacy Interview that was completed at the ending of the estate planning process. This is the Special Touch that makes him stand apart from any other Family Planning firm/office. The whole process during the COVID 19 pandemic was made so much easier by virtual meetings. We had time to talk and share stories during each meeting. We would go beyond our schedules time and at no time did Keoni cut the meeting off. We had about 3-4 meetings to complete the process and each time Keoni would follow up with an email to remind me what was next and/or in the mail. He was easily available to answer my questions in a Very prompt manner. If you are debating on a Family Planning lawyer, look no further! I am at ease now with the plan in place for my daughters and I. When someone knows and have already experienced what I was worrying about, Keoni's FIRSTHAND experiences that he shared made me realize I chose the PERFECT fit for my needs. Thank you so much Keoni!!" - Teresa K.

"Aloha, we found Keoni's law office via a friend who had retained his office previously and had outstanding results. We highly respected this person's opinion so we contacted Keoni and inquired about his services. After the initial email chats, we set up a Zoom call to meet. It went very well! He explained everything in depth and, although I consider myself somewhat legal savvy, I was not too familiar with this field of law. He was able to thoroughly explain every question or concern, in a way that made sense to us. His professional fees, at first, seemed a bit higher than others but, you know the old saying... "you get what you pay for?". Well, it DEFINITELY applied here. Keoni went FAR ABOVE and beyond our expectations and was worth every penny we paid! He knows his stuff! Our will/probate documents were ultimately delivered in an extremely professional organized custom binder, with all of our docs divided by tabs for easy reference. 100% easy breezy! Keoni did not request we upload this review - WE wanted to compose it ourselves to share with all of our aloha friends (yes, you!) who may require these services in the future. Keoni is most definitely your "go to guy" for all of your will/probate needs! Since receiving our wonderfully presented legal docs, I've had to reach out to Keoni with a few additional questions. All of my questions have been addressed, professionally and promptly. True white-glove service all the way! You're truly in good (no great!) hands with Keoni's law office. We highly recommend him! 5 stars for Keoni! All my very best, Kendall, Oahu :)" - Kendall M.