

# ULTRA

## Estate Planning

### SUMMARY PLAN DESCRIPTION ESTATE PLANNING BENEFIT PROGRAM

Effective January 2020  
[www.ultraestateplanning.com](http://www.ultraestateplanning.com)

**PLAN ADMINISTRATOR**  
ULTRA ESTATE PLANNING  
501 N. El Camino Real, Suite 200  
San Clemente, CA 92672  
800.280.0663

#### LEGAL SERVICES PLAN DESCRIPTION

##### TO ALL PARTICIPANTS:

The Estate Planning Benefit Program is established to provide **COMPREHENSIVE ESTATE AND RETIREMENT PLANNING** services to participants and family. The plan is designed to educate members on how to protect themselves and their family from government, taxes, market risk and long-term care expenses. This plan was designed to offer solutions to these complex issues.

As a provider of legal and financial solutions for a worry-free retirement, **ULTRA ESTATE PLANNING** has witnessed a void of critical information and services not provided or offered by the union.

Uninformed families often make major decisions adversely affecting their future, and possibly jeopardizing their retirement after decades of dedicated service. **ULTRA** provides options to enhance the pension and supplemental pension of the member family.

In light of the need for education, professional solutions, services and products, **ULTRA** provides all of these with guarantees for only \$40/month for 40 months and a one-time \$200 application fee.

These benefits include but are limited to a Comprehensive Estate Plan including a Revocable Living Trust and ancillary documents – Pension Maximization – Guaranteed Principal and Interest Individual Retirement Accounts (Plan A. 401k, 403b) – Long Term Care Expense Solution – Tax Planning – Attorney Consultation CPA Consultation – Medi-Cal Regulation Specialist Consultation – Real Estate Transaction Consultation.

Monthly payment and services are optional after 40 months. Members will be encouraged to continue to participate to safeguard their estate.

# ULTRA ESTATE PLANNING SOLUTIONS

## 1. ESTATE PLANNING DOCUMENTS

*Availability of Benefit — Estate planning documents listed on the ULTRA BENEFITS SCHEDULE are provided to the participant member family of the 40 for 40 program or have paid the one-time \$1800 fee.*

Amendments and changes to ancillary documents will be provided on an as needed basis. Included are three Grant Deeds transferring real property title to trust in above programs. Additional deed preparation constitutes an additional fee.

## 2. PROBATE AND ESTATE SETTLEMENT

*Availability of Benefit — The probate and administration benefit is available to participant families on an as needed basis.*

The Plan provides representation, advice, and assistance to participants and their eligible dependents who are legally entitled to be appointed personal representative, executor, or administrator of the estate of any deceased person with the ULTRA ESTATE SETTLEMENT PROGRAM.

This benefit does not include extraordinary matters such as a contested proceeding to recover on a life insurance policy, or proceedings to contest the validity of a will or the disposition of estate assets.

No probate benefits will be available if the attorney receives fees from the decedent's estate.

## 3. LONG TERM CARE (LTC) PLANNING

*Availability of Benefit — The LTC planning benefit is available to participant families on an as needed basis.*

ULTRA will provide the Family Limited Liability Corporation to safe harbor assets from the State of California and fund with assets available to Medi-Cal enabling early qualification. The State of California Department of Health Services will then pay the nursing home expense minus participants share of cost.

## 4. REAL ESTATE TRANSACTIONS

*Availability of Benefit — This benefit is available to participant families without restriction. This means that a participant family is entitled to legal assistance in connection with member personal purchase and/or sale of real property. Professional Real Estate providers are excluded. Coverage is provided for:*

- The review, preparation and examination of documents which concern the purchase, sale or transfer of real property that was, or is to become, your home.
- Representation in the purchase or sale of a one- or two-family personal dwelling in which you reside.
- Representation in the purchase of land to be used for construction of your home.
- Representation for the purpose of refinancing your home.

The purchase or sale of real property used for recreational or business purposes is covered. Excluded are disbursement costs such as abstract updating, recording of deeds, water search, and bank attorney fees.

## **5. PENSION MAXIMIZATION – PERPETUATE YOUR PENSION FOR GENERATIONS**

*Availability of Benefit – The pension max benefit is available to participant on an as needed basis.*

The benefit includes representation, advice and assistance in pre qualification to applicants eligible for the program insuring the correct pension choice and structure of plan and payments. Good health and life insurance will outperform the Joint w/ Survivor Option.

## **6. FINANCIAL PLANNING – GUARANTEED PRINCIPAL AND INTEREST (PLAN A)**

*Availability of Benefit – The benefit includes representation, advice and assistance in investing for a worry free retirement. Including tax free exchanges of retirement account transfers to guaranteed principal and interest contracts provided by Legal Reserve Insurance Companies. Avoid the next financial crisis.*

# **ULTRA LEGAL COUNSEL**

## **1. Panel Attorney**

If you need help, contact one of the Panel Attorneys in your area who provide discounted rates. Phone consultation with an attorney is available and provided by ULTRA as part of the Legal Benefit Program upon application for documents. The names, addresses, and telephone numbers of the law offices currently providing benefits may be obtained from the Plan Administrator's office by calling (800) 280-0663 within California.

When another carrier's plan does not contain a Coordination of Benefits provision, it will always be considered the primary plan.

This is a Group Legal Plan, providing the following kind of benefits:

Legal services for a variety of problems including Real Estate, Wills and Trusts, FLLC and VA / Medi-Cal Qualification, Pension Maximization, Elder Abuse, Risk Free Retirement Plan A

## **2. Name and Address of Agent for Legal Service:**

ULTRA ESTATE PLANNING

501 N El Camino Real, Suite 200 San Clemente, CA 92672

(800)280-0663

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# ULTRA BENEFITS SCHEDULE

## BENEFIT

MEMBER BENEFIT ADMINISTERED THROUGH ULTRA ESTATE PLANNING INCLUDING ALL RETIREMENT AND ESTATE PLANNING SERVICES PROVIDED BY ULTRA. ADDITIONAL DISCOUNTED FEE REQUIRED IF MEMBER NEEDS PROFESSIONAL ASSISTANCE OUTSIDE OF THE SCOPE OF WORK LISTED BELOW.

## MEMBER CONTRIBUTION

\$200 application fee plus \$40/month for 40 months OR

\$1800 payment for 40 months of ULTRA Estate Planning Benefit Program

## **INCLUSIVE OF THE FOLLOWING SERVICES AND SOLUTIONS**

### TRANSACTION CODES/ALA CART FEE SCHEDULE

#### ESTATE PLANNING

101	REVOCABLE TRUST	\$1300
102	POUR OVER WILL	\$150
103	POWER OF ATTORNEY ASSETS	\$150
104	POWER OF ATTORNEY HEALTH	\$150
105	HIPPA RELEASE FORM	\$100
106	TRUST TRANSFER DEED	\$250 *
107	AMENDMENT TO TRUST	\$250
108	CERTIFICATION OF TRUST	\$150
109	SMALL ESTATES AFFIDAVIT	\$500 *
110	ESTATE SETTLEMENT	\$2500
111	NOTARY	\$150

#### FINANCIAL/RETIREMENT PLANNING

201	PENSION MAXIMIZATION	\$1500
202	RISK FREE PLAN B INVESTMENTS	\$1500
203	SOCIAL SECURITY PLAN	\$500
204	IRS TAX PLANNING	\$1500

#### LONG TERM CARE EXPENSE PLANNING

301	FAMILY LIMITED LIABILITY CORP	\$4500 *
302	ANNUAL MEDI-CAL QUALIFICATION	\$2500

\*Filing fees from State and Local Governments not included

#### PROFESSIONALS - LOCAL PROVIDERS (NOT INCLUDED) (DISCOUNTED RATE STRUCTURE)

401	ATTORNEY RATE	50% DISCOUNT (2 HR MAX AT RATE)
402	CPA/TAX AUTHORITY	50% DISCOUNT (2 HR MAX AT RATE)
403	MEDI-CAL APPLICATION PROCESS	50% DISCOUNT





# MEMBER ACKNOWLEDGEMENT CUSTOMER COPY

That ULTRA ESTATE PLANNING will provide all documents and services listed under the ULTRA BENEFITS SCHEDULE in this agreement upon the request of the participating member for \$40 month for 40 months plus a \$200 application fee. 40 for 40 accounts will be pre authorized credit card payments collected on agreed upon day of the month.

Members may also choose a one time payment of \$1800 for all services covering the services and documents for 40 months. Member may also choose to pay for each individual line item and pay the requisite fee per.

ULTRA'S LEGAL DOCUMENT ASSISTANTS are licensed, bonded and insured and all information garnered for document preparation is confidential, privileged and exempt from disclosure without the expressed consent of the member. Documents are prepared in accordance with Business and Professions Code 6400 et seq.

ULTRA maintains Certified Probate and Trust Law attorneys throughout the State of California for member convenience at below market rates.

That the Revocable Living Trust and Durable Power of Attorneys are flexible and member can change at any time for the life of all settlors.

That the Revocable Living Trust and Durable Power of Attorneys, etc. are revocable by the member at any time. In the event the member revokes the trust the member is not entitled to a refund of the original purchase price. (U.C.C. 2-510).

That it is the member responsibility to transfer member desires into the trust, by following the instructions of the ULTRA LEGAL DOCUMENT ASSISTANT.

FAILURE TO PAY / ARBITRATION AGREEMENT – All claims and disputes arising under or relating to this agreement are to be settled bybinding arbitration in the state of California or another location mutually agreeable to the parties. An award of arbitration may be confirmed in a court of competent jurisdiction. CCR 1280-1285 Member agrees to avoid litigation and participate in an arbitration to resolve the dispute.

LOSS OF EMPLOYMENT / INTERRUPTION IN PAYMENT – ULTRA ESTATE PLANNING offers a 3 month grace period to those members who lose their employment status. Plan members continue to have access to all benefits of the ESTATE PLANNING BENEFIT PROGRAM throughout the 3 months pending approval from ULTRA.

All information pertaining to the Trust and Estate Planning provided by the LDA is published and available in such context. The undersigned have read and fully understand all of the above.

\_\_\_\_\_  
Client Signature Date

\_\_\_\_\_  
Client Signature Date

\_\_\_\_\_  
Client Name (Print)

\_\_\_\_\_  
Client Name (Print)

\_\_\_\_\_ 40 for 40 Program (\$200 Application Fee and First Months Payment)

\_\_\_\_\_ Requisite Fee (\$1800 or \_\_\_\_\_)

\_\_\_\_\_  
LDA Name (Print)

\_\_\_\_\_  
LDA Signature

# ULTRA BENEFIT SCHEDULE OF DOCUMENTS

**REVOCABLE LIVING TRUST** – This document creates the entity to which you transfer ownership of your assets and also contains your instructions for managing your assets during your lifetime and for their distribution upon your death. **ELIMINATE** probate and optimize estate tax law.

**POUR OVER WILL** – Also known as a Last Will and Testament, this document states that if any assets left out, or not transferred to your Revocable Living Trust during your lifetime will become part of (poured over into) your Revocable Living Trust upon your passing. If married, documents are included for both Husband and Wife.

**FINANCIAL DURABLE POWER OF ATTORNEY** – Outlines and gives a person of your choice authority to manage your financial affairs if you are unable to do so. If married, the documents are included for both Husband and Wife.

**ADVANCE HEALTH CARE DIRECTIVE** – Also referred to as Health Care Durable Power of Attorney, this document outlines and give a person or persons of your choice authority to make decisions about your health care if you are unable to do so. If married, documents are included for both Husband and Wife.

**DIRECTIVE TO PHYSICIANS** – Important document outlining your wishes about continued life support care. If married, documents will be included for both Husband and Wife.

**COMMUNITY PROPERTY AGREEMENT** – For a married couple, this document clarifies who owns what at the time the trust document is established and establishes property available for full step-up basis. (Community Property States Only)

**FUNDING DOCUMENTS (3)** – Trust Transfer Deeds necessary to properly transfer ownership of your real property to you Revocable Living Trust. These documents create the legal assignment of your property from you as individual or married persons, to you as Trustee(s) of your Revocable Living Trust.

**ESTATE SETTLEMENT** – All documents and services required to transfer the assets to the beneficiary(ies), state and federal paperwork filings, financial counsel provided to successor trustees and beneficiary(ies).

# ULTRA ESTATE SETTLEMENT PROGRAM

**NOTICE TO BENEFICIARIES** – Complete copy of Revocable Living Trust and supporting documents are constructed and sent to beneficiaries serving notice of the disposition of the estate and the distribution thereof.

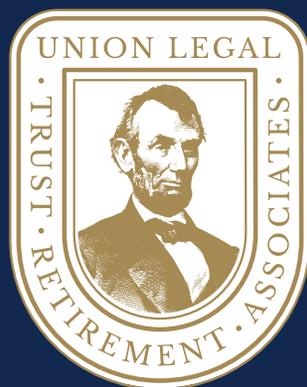
**ACCOUNTING OF ASSETS** – Provided with the notice to beneficiaries the accounting of assets details the assets held in trust. Real Property as well as liquid accounts are identified.

**IRS TRUST ESTATE TAX ID NUMBER** – EIN number from the IRS will be used in establishing an “Estate” account from which the Successor Trustee will pay debts and taxes of the Settlor. Does not include tax returns.

**AFFIDAVIT DEATH OF TRUSTEE** – ADOT is provided for each deceased Trustee notifying the county of the passing of the Settlor as it relates to title of the real property held in trust.

**PROPOSITION 58 / PARENT TO CHILD TRANSFER** – Tax benefits to beneficiaries are available through county offices preserving established tax basis for real property. Parent to child or grandchild transfers are allowed by the counties of California enabling the beneficiaries to keep family property without the extra burden of a new tax basis.

**LIQUIDATION OF ASSETS** – Sale of Real Estate including primary residence as well as rental, vacation and business properties provided by Keller Williams in a streamlined process at a reduced fee eliminating the need for you the client to manage any necessary restoration or sale of property. Liquidation of Securities including stock and brokerage accounts at a reduced fee provided by ULTRA Estate Planning associate Financial Enhancement Group and/or Puritan Financial.



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