



EXPERIENCE CLARITY

with a law practice built around clients' values

WHITTENBERG ♦ KNUDSEN, LLP



Welcome to Clarity.

Our philosophy is simple. We dedicate ourselves to our clients, providing the best legal services and counsel found anywhere, in a manner we like to call “professionalism without pretense.”

Behind every step we take is a commitment to our clients’ values, and through our experience, we’ve discovered our clients deeply value *clarity*.

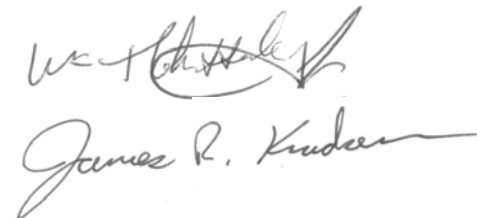
We, too, believe it is a crucial ingredient of a successful relationship. That’s why those who enter our doors can be confident that we will work to ensure everyone is on the same page before moving forward. We’ll always explain the cost of a project ahead of time; and we offer a proven system for success.

Clarity also leads us to an understanding that each client has unique circumstances, needs and goals. We never recommend or draft “cookie cutter” plans. We believe our clients deserve — and appreciate — attention to custom quality work, and, truth is, we have a passion for delivering it.

Some say that’s why we’re such a good fit, because at the end of the day, we believe that you are more than your balance sheet — that you deserve excellence — and our thoughtful, deliberate planning reflects this foundational value.

The pages that follow further illustrate our commitment to clarity, but we encourage you to come see for yourself. We’re confident that at Whittenberg Knudsen, LLP, you’ll quickly discover a meaningful truth:

*"It's not what you own;
it's what you value."*


James R. Knudsen



Clarity of Expectations

knowing what to expect of each other

A boy and his dog have a simple relationship; the expectations are clear. The dog expects the boy to throw the ball and the boy expects his dog to bring it back. Our promises to and expectations of our clients are simple, though not quite *that* simple.

We pledge:

- to be kind, sincere and understanding
- to be honest in all our dealings
- to ask questions, even difficult questions
- to listen curiously and be interested
- to answer questions, even difficult ones you ask of us
- to seek to understand and not to judge
- to speak plainly and truthfully
- to provide you with our very best advice
- to do what we say we will do
- to be willing to correct any mistakes
- to give you our undivided attention when working for you
- to be on time and prepared for our meetings
- to be clear about the financial arrangement
- we reserve the right to provide you *more than we promise*

We expect you:

- to be kind, sincere and understanding
- to be honest and forthcoming
- to answer questions, even difficult ones
- to ask questions, even difficult ones
- to speak plainly and truthfully
- to do what you say you will do
- to be willing to 'own' your mistakes
- to recognize that we have families and other clients
- to read what we send you
- to be on time and prepared for our meetings
- to pay your bill or ask for clarification



Clarity of Purpose knowing your destination

To some, writing their will seems like climbing El Capitan. With expert assistance and local knowledge the summit is within reach; you *can* get to the top. The infamous rock face in Yosemite National Park, the jewel of a rock climber's crown has a secret, there is a dirt road on the back side.

Why are you creating your will and estate plan? If you simply want to leave your 'stuff' to your kids that is simple, but what is the *rest* of the story? Are you *creating* a legacy that provides greater opportunity or, in the worst of cases, are you *leaving* a legacy that leads to dependence? If left undone the State has written a will for you. Their plan, however, provides no direction, protection or savings for your loved ones. Simply stated, failure to plan risks all you have worked for and the security of those you love.

Clarity of Purpose gives your loved ones the greatest chance to achieve their dreams and aspirations, perhaps the ultimate realization of *your* dreams and aspirations.

Begin with the end in mind. This is Stephen Covey's second habit in his [Seven Habits of Highly Effective People](#). What will your loved ones' lives look like in twenty years? What do you want it to look like? What needs to happen now to increase the chance that these desires are realized? Notice, we need not wait for your demise. Steps taken today allow you to participate in these dreams and see the impact on your loved ones.

Having a law practice focused on wealth transfer in life *and* after death (to the near exclusion of other practice areas) we have seen many families deal with their parents, grandparents and yes, even great-grandparents wills and trusts. Working closely with families after the death of the matriarch or patriarch has given us a unique perspective regarding estate planning. In some ways we have developed an ability to '*see the future;*' potential futures for you and your loved ones.

Over the years we have developed unique methods and processes designed to assist you to visualize and craft that potential future. This proactive and straightforward approach to planning provides the greatest chance possible to achieve your dreams and aspirations.

Our depth of experience allows us to guide you to the top of "El Cap" whether climbing, flying, hiking *or* driving.



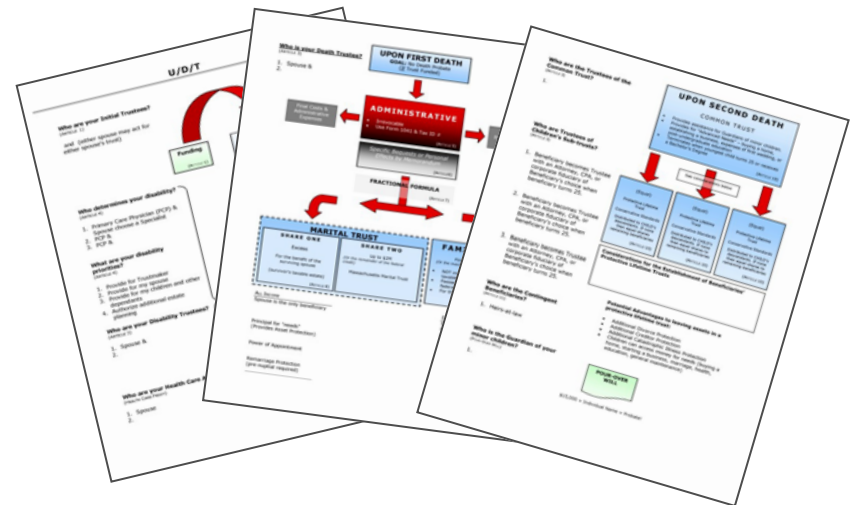
Clarity of Communication

We share our strategies just as we'd share them with our own families — warmly, openly, and with no guesswork needed. We welcome questions and encourage communication and coordination with other advisors, continually refining each aspect of our practice to provide clients with better access, better service, and better results.

For example, you might find this clear communication most visible in elements like our flowchart. Typically, estate planning firms might send out a lengthy letter, explaining in detailed legal jargon each component your plan may or may not have. We recognized, however, that with so much variety within planning, a personalized visual tool more clearly illustrates important fundamentals — who serves in what role, what the priorities will be, where assets are directed and so forth.

Our flowchart's design also reflects the viewpoint we and many of our clients share: *estate planning is more than numbers*; it's about the values and priorities we want to pass along to our children and grandchildren and the authority that we entrust with those who have earned our confidence and respect.

It only seems right, then, to have developed a process that lets this focus be the priority.





Clarity of Vision anticipating the unexpected planning ahead

As every young superhero eventually discovers, creating a costume, however spectacular, just isn't enough to make you fly.

Simply having the exterior of a trust isn't enough to make an estate plan work, either. Success is in the details — details like those involved with transferring assets into the name of the trust.

We'll never leave you to "figure it out" alone. Our expert funding department has earned a reputation for extraordinary follow-through. They'll provide support every step of the way — often even completing the entire process in-house.

First, we provide you with an Asset Detail Report, containing an inventory of all known assets to ensure we begin with a complete list.

Then, we prepare real estate deeds, declaration of homestead and trustee's certificates in the name of the trust. We provide instruction letters and follow-through with homeowners and title insurance companies, mortgage carriers, and all financial companies.

Once all of the assets are transferred, we go back and carefully verify each one, simply because we believe it's important for both our team and our clients to have the assurance that every detail is in complete order.

If you are referred to us through a *Preferred Advisor*, you have the option of self-completing the transfer of assets and saving on the cost of a Wealth-Design™ estate plan. But don't worry. Even then, we'll still be here to help accomplish each extraordinary feat of funding.

We wouldn't have it any other way.



Clarity of Next Steps knowing what is next

Our clients know what is next. Our well-defined process leaves no guesswork required as we work through the planning process. We make each step of the way as simple as possible.

At the **INITIAL MEETING**, we first ask questions about you, your loved ones and other questions which might affect your planning. If you provided information to us ahead of time we will review our analysis of your existing planning with you and discuss whether your existing plan meets your needs. If appropriate we discuss which tools or revisions are most appropriate to achieve your objectives. Most often we transition into a **DESIGN PHASE**. Your attorney creates and draws a unique design on a white board to help you visualize how the plan works.

Prior to the **REVIEW AND SIGNING MEETING**, we send you a flowchart of your drafted plan to ensure it is fully reflective of your wishes. When you arrive to sign official documents, your attorney carefully reviews each component of the plan. You are given a neatly-organized portfolio to take home for safe-keeping. During the **FUNDING** portion of the meeting, we review the funding process and obtain necessary signatures to proceed with the transfer of assets into a trust.

Membership in the **WEALTHDESIGN CARE PLAN** allows you to later update your estate plan as necessitated by the acquisition of new assets, changes in the law and/or changes in names. You also receive access to **SPECIALIZED WORKSHOPS** and an invitation to participate in a **FAMILY MEETING** to help loved ones and trusted advisors better understand the plan and all its benefits.

And through it all, **OUR SUPPORT TEAM** of dedicated professionals are readily available to address questions or requests.



Greater Clarity Results in Highly Personalized, Efficient Service

You may think your situation is just like everyone else's and, in some ways, it is. But, because no two families are identical, you're also very different. We've learned that every family has distinctive desires, wishes and reasons for a plan and a future that protects their loved ones. There's no one-size-fits-all.

We are able to represent each client's individual needs because we have developed an organized system. With efficiencies — that are driven by our desire to provide clarity for our clients — firmly in place, we increase the available time we have to provide focused attention. In a nutshell, that's what makes Whittenberg Knudsen, LLP distinctive.

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