

## Client Portal Screenshots and Annotations



Innovative Intelligence Layer

## You're Invited to Wealth.com

Create My Account

Button not working for you?

You can also copy/paste this link into your browser:

<https://app.wealth.com/register?clientToken=8d310193-e931-4962-9410-da91767a9213&prefillToken=8d310193-e931-4962-9410-da91767a9213&email=lauren.klein%2B34%40wealth.com>

You are officially invited by Lauren Klein to join the [wealth.com](#) comprehensive digital estate planning platform.

With [wealth.com](#), you get the peace of mind that comes from knowing the people and things you care about will be taken care of. The majority of Americans don't even have a will, and the consequences of delaying estate planning can be tumultuous for loved ones.

That's why we make it easy to get started with guided onboarding and US-based human support available to answer any questions you have along the way.



If you ever have questions, reach out to us any time:

+1 (855) 456-0333  
support@wealth.com

*Your financial partner/advisor does not provide legal advice and has contracted the services of Wealth.com to provide a digital estate planning solution for its clients. Client may accomplish their estate plans by using and relying only on the services offered through Wealth.com.*

*Wealth.com is not a law firm and is not practicing law. That said, our platform is maintained with care by attorneys who used to practice at the top trust & estate law firms in the U.S. so you can be sure each legal document created with Wealth.com is of the highest quality and is legally valid and optimized for its state, covering all 50 of the United States and Washington D.C.*

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[Manage Preferences](#) [Privacy Policy](#)

Invitation Email includes a disclaimer: “Your financial partner/advisor does not provide legal advice and has contracted the services of Wealth.com to provide a digital estate planning solution for its clients. Clients may accomplish their estate plans by using and relying only on the services offered through Wealth.com.”

We offer our partner firms the ability to customize this language.

The image displays two side-by-side screenshots from the wealth.com website. The left screenshot, titled "Create Your Documents" (Step Four), features a light green background and the "wealth" logo in the top left. It shows three document thumbnails: "Last Will and Testament" (dark teal), "Financial Power of Attorney" (light grey), and "Advance Health Care Directive" (teal). The right screenshot, titled "Create an Account", has a white background and the "wealth" logo in the top left. It includes the heading "Create an Account" and the subtext "Get started today and begin securing your legacy." Below this are input fields for "Email \*" (containing "lauren.klein+34@wealth.com") and "Password \*" (with a masked password and a toggle icon). A teal "Sign Up" button is positioned below the fields. A light blue box contains a checked checkbox and the text: "By clicking Sign Up, you are agreeing to the [Terms of Service](#) and [Privacy Policy](#). This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply." Below this is an "or" separator, followed by "Continue with Google" and "Continue with Apple" buttons. At the bottom, it says "Already have an account? [Log In](#)".

Clients that create a wealth.com account positively consent (by checking a box) to the wealth.com [Terms of Service](#) and the [Privacy Policy](#) (copies of both are in the hyperlinks).

wealth



### Personalize Your Profile

Fill out the basics to begin building your account.

[Log Out](#)

## Basic Information

Legal First Name \*  
Lauren

Legal Last Name \*  
Klein

Marital Status \*  
▼

Children? \*  
▼

Estate Plan ⓘ \*  
▼

Primary Address \* powered by Google

Address Line 2

[Enter address manually](#)

I own this property ⓘ

By signing up, you are allowing SmithWittDemo to view your information. If you have questions, please contact [support@wealth.com](mailto:support@wealth.com) ⓘ

Next

Clients completing the initial stage of wealth.com onboarding need to consent to allow their Financial Advisor to be able to view their information.

wealth Leave ⓘ

## Select all that apply

Based on the selections you make below and other information you provided, including your state's laws, we will help you understand what documents to consider.

<b>Marital Status</b> I am married, in a civil union, or in a domestic partnership. ☑	<b>Privacy</b> Privacy is important to me.	<b>Probate Avoidance</b> I want to avoid legal fees, delays, and court hearings.
<b>Financial Decisions</b> I want my finances managed if I am unable to do so myself.	<b>Health Care Decisions</b> I want to share my medical preferences in case of emergency.	<b>Children</b> I worry that one of my children can't handle money responsibly.
<b>Real Estate</b> I own real estate in a state other than where I live.	<b>Business</b> I own a business and want to plan for a smooth succession.	<b>Net Worth</b> I have a net worth approaching or surpassing \$6 million.

☑ We have taken your marital status and state into consideration for your plan recommendation

Next

### Frequently Asked Questions

#### Why is this important?

Each of these considerations is important in determining which estate planning documents are right for you. Read more by clicking on the links below.

[Why does my marital status matter?](#)

[Would it bother you if your estate plan were to become publicly available?](#)

[Do you want to minimize fees that your loved ones may have to pay at your death?](#)

[Do you have a particular person in mind who should handle your financial decisions if you were incapacitated?](#)

[Why might I be concerned about my child's financial responsibility?](#)

[I own real estate in a different state. Why does this matter?](#)

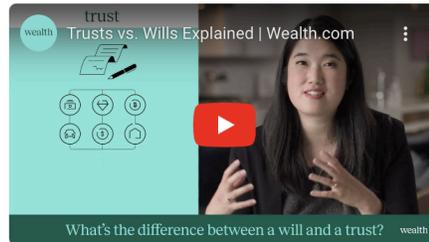
[I own a business. How does this affect my estate plan?](#)

[How does my net worth impact my estate plan?](#)

Wealth.com forces clients to take an intake evaluation that explores their legacy planning goals and objectives. These drive at the legal reasons why someone should have a Will-based or Trust-based estate plan in each State.

## Your Best Match is a Trust Plan

Continue



### Here's why your selections matched you with this plan:

 **WealthTip:** You indicated that you already have a Trust. A Trust-based plan will allow you to keep your existing Trust and make changes through a restatement of Trust.



#### Florida is a difficult probate state

Your state has a notoriously difficult probate process. This means that it could take months—or even years—for your assets to reach your beneficiaries. The probate process can also be costly, including expenses like filing and attorney fees. A Revocable Trust allows your assets to be distributed without court involvement, so your estate can avoid probate entirely.



#### You are married

You should consider a couples package to ensure that your estate plan is coordinated with your spouse's. This will help minimize contradictory instructions for how to take care of each other, your children, and other beneficiaries.



#### You have a preference on your health care matters

You have a trusted person in mind to handle health care matters on your behalf in case of an emergency. An Advance



### You are married

You should consider a couples package to ensure that your estate plan is coordinated with your spouse's. This will help minimize contradictory instructions for how to take care of each other, your children, and other beneficiaries.



### You have a preference on your health care matters

You have a trusted person in mind to handle health care matters on your behalf in case of an emergency. An Advance Health Care Directive is included as part of your Plan and enables you to designate who your trusted people are to ensure your wishes are followed and conflict is reduced among your loved ones.



### You own property in another state

In order to transfer your out-of-state property to your intended beneficiaries, your Will would have to be reviewed by the courts in both your home state and in the state where the property is located. This process could significantly increase the cost and time needed to distribute your estate. Owning your real property through a Revocable Trust can bypass the probate process in both states.



### You want to minimize the cost of settling your estate

The probate process can be expensive. Courts often charge filing fees that can reduce the amount your heirs will receive. A Revocable Trust can allow your estate to avoid the probate process because your assets can pass to your beneficiaries without court involvement.

[Continue](#)

[View Other Plans](#)



Your Trust-based plan includes the ability to create documents for both you and your spouse or partner. You can create new or restatements of Individual or Joint Revocable Trusts, in addition to important ancillary documents. These include Pour-Over Wills, Schedules of Property, General Assignments, Tangible Personal Property Lists, and Certifications of Trust. You will also be able to create Advance Health Care Directives and Financial Powers of Attorney.

Wealth.com provides a host of educational information explaining how the client's goals/objectives back to the "Best Match" plan. The client still has the opportunity to select a different plan type (eg. a Will instead of Trust) should they desire.

### Tell us a little more...

Select all that apply to determine whether your profile should include a Joint Revocable Trust or two Individual Revocable Trusts. You can always make a change later.

 **Existing Individual Trust**  
My spouse and/or I currently have an existing Individual Revocable Trust.

 **Married Filing Jointly**  
My spouse and I file our tax returns jointly.

 **Trusted Decision-Makers**  
My spouse and I have the same people in mind to be responsible for our estate.

 **Name Different Beneficiaries**  
My spouse and I want to leave our assets to different people.

Next

LK

## Document Center

[View All Documents](#)

**1 Individual Revocable Trust**  
Name your decision makers and decide how assets should be distributed. A Last Will & Testament is embedded in this workflow. You don't have to draft one separately.

 → 

**2 Advance Health Care Directive**  
Appoint individuals to make health care decisions if you are incapacitated, and leave instructions on end-of-life decisions.

 → 

**3 Financial Power of Attorney**  
Appoint individuals to make financial decisions on your behalf if you are incapacitated.

 → 

### My Documents

In Progress  Completed

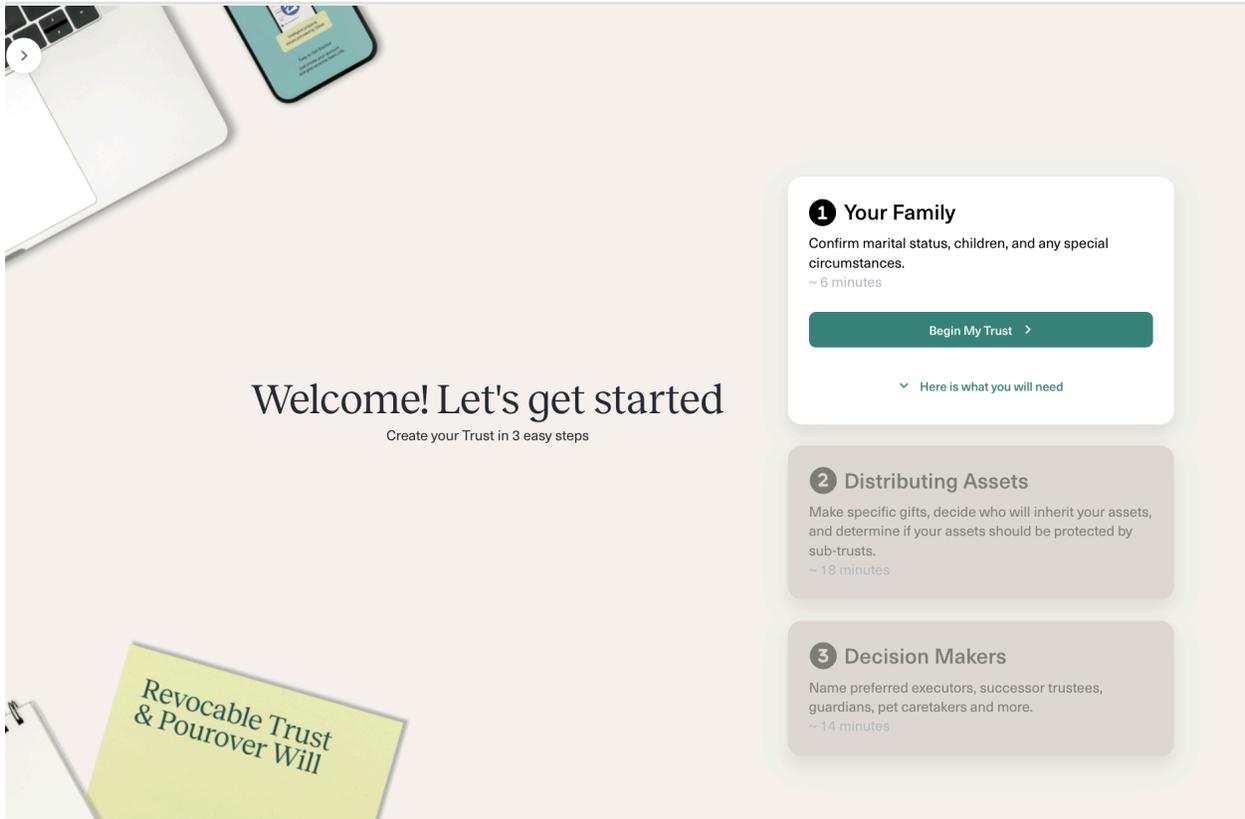
 

 Request a printed copy of your Estate Plan to be shipped. We recommend completing all documents before printing.

[Print & Ship](#)

Document Name	Completion	Vault Location	Last Edit
 Individual Revocable Trust	0%	Estate Planning	03/18/2024
 Joint Revocable Trust	0%	Estate Planning	05/15/2024
 Lauren Klein Trust	99%	Estate Planning	08/27/2024

The plan is then laid out in Checklist format for the client to complete independently.



## Welcome! Let's get started

Create your Trust in 3 easy steps

- 1 Your Family**  
Confirm marital status, children, and any special circumstances.  
~ 6 minutes  
[Begin My Trust >](#)  
[Here is what you will need](#)
- 2 Distributing Assets**  
Make specific gifts, decide who will inherit your assets, and determine if your assets should be protected by sub-trusts.  
~ 18 minutes
- 3 Decision Makers**  
Name preferred executors, successor trustees, guardians, pet caretakers and more.  
~ 14 minutes

### Getting Started

Select below based on which applies to your situation. Only select to restate a trust if you have a previously signed Revocable Trust.

[Restate a Trust](#) [Create a New Trust](#)

- Individual Revocable Trust
  - Overview
  - Basic Information
  - Family
    - Marital Status
    - Children
    - Excluded Family Members
    - Special Circumstances
  - Distributing Your Assets
    - Residuary Estate
    - Sub-Trust Questions
    - Ultimate Beneficiaries
    - Specific Gifts
    - Special Assets
    - Trust Funding
  - Trustees and Decision Makers
    - Trustees
    - Executors
    - Guardians
    - Addressing the Court & Your Family
    - Caretakers for Pets
    - Frozen Genetic Material
  - Review

[Read the Disclaimer](#)  
[Save and Exit](#)

99% completed

[Back](#) [Next >](#)

#### Frequently Asked Questions

You are taking the first step in ensuring your family is cared for. Learn more about what an individual revocable trust entails to get started.

What are the differences between a will and a revocable trust?

What is a revocable trust?

What is a trustor, trustee and beneficiary?

I have an existing trust. Should I modify it or create a new one?

Is there a difference between a revocable trust and a living trust?

Should I have an individual or joint revocable trust?

Should I have a revocable or irrevocable trust?

Need more guidance?

Client's are able to self-navigate through a guided workflow with FAQs, access to wealth.com estate experts, and live attorneys. Within the workflow, clients are able to make self-directed decisions around estate disposition, charitable giving, guardianship, and more.

Importantly. Advisors do not have any access to the Client Portal and cannot make any selections, elections, or decisions on behalf of the client. The process is entirely client-directed.

The screenshot displays the Wealth.com client portal interface. At the top left, the 'wealth' logo is visible. The main content area is split into three vertical panels. The left panel shows a document viewer with a PDF document, a page indicator '1 / 51', and a zoom level of '38%'. The middle panel is titled 'Printing Instructions' and contains a list of steps: 1. All documents should be printed **single-sided** and should show all four borders. 2. Your PDF includes two or more legal documents. Separate them using the list below. 3. Do not staple or bind your legal documents until they are signed, assembled, and uploaded to your Wealth.com. 4. Refer to your state signing instructions and trust owner's manual, which appear at the end of this PDF, for more details on next steps. Below the instructions is a list of documents to be prepared: Document #1: Trust Agreement PLUS the 'Schedule of Property' PLUS the 'Acknowledgment' to the trust. Document #2: 'Last Will & Testament' (LWT) 'Testamentary Affidavit' if there is one for your state. Document #3: 'Tangible Personal Property List' if there is one for your state. Document #4: 'Nomination of Guardianship' if you named guardians and wanted to address the care of your family in your will. Document #5: 'Certification of Trust' or 'Trust Fact Sheet'. Document #6: 'General Assignment'. The right panel is titled 'Review Summary' and contains a 'Download' button. Below it are three sections: 'Overview' with a 'Make Changes' link, 'Basic Information' with a 'Make Changes' link, and 'Family' with a 'Make Changes' link. The 'Basic Information' section includes fields for Vault File Name (Lauren Klein Trust), Legal Name (Lauren Klein), and Address (2001 Nicollet Avenue, Minneapolis, Minnesota, 55404). The 'Family' section includes Marital Status (Married), Married To (Derek Shepherd), Address (1201 Brickell Avenue, Miami, Florida, 33131), and Prenuptial/Postnuptial Agreements (None). At the bottom of the main content area, there are 'Back' and 'Next' buttons. On the far right, there is a 'Frequently Asked Questions' sidebar with a 'Need more guidance?' link.

Upon completing the workflow, Wealth.com generates and presents the state-specific, legally valid documents for review to the client.

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**Individual Revocable Trust**

- ✓ Overview
- ✓ Basic Information
- ✓ Family
  - ✓ Marital Status
  - ✓ Children
  - ✓ Excluded Family Members
  - ✓ Special Circumstances
- ✓ Distributing Your Assets
  - ✓ Residuary Estate
  - ✓ Sub-Trust Questions
  - ✓ Ultimate Beneficiaries
  - ✓ Specific Gifts
  - ✓ Special Assets
  - ✓ Trust Funding
- ✓ Trustees and Decision Makers
  - ✓ Trustees
  - ✓ Executors
  - ✓ Guardians
  - ✓ Addressing the Court & Your Family
  - ✓ Caretakers for Pets
  - ✓ Frozen Genetic Material
- ✓ Review

[Read the Disclaimer](#)

[Save and Exit](#)

## Great work! What's next?

**Review Your Document**  
Review your draft document and make any changes in your workflow as needed. [View PDF >](#)

**Visualize Your Plan**  
Understand what's included in your plan in simple, real terms. [View Visualizer >](#)

Other actions you can take

**Order Printed Copies**  
Request printed copies with personalized folders to be shipped to you. We recommend you complete all documents prior to printing. [Order Copies >](#)

**Sign Your Document**  
Use these state-specific instructions to sign your document accordingly. [Pour Over Will Signing Instructions >](#)  
[Revocable Trust Signing Instructions >](#)

**Frequently Asked Questions**

In addition to following these instructions, we recommend you make only one original of the trust, will and other supporting documents to minimize any potential source of confusion and conflict.

You will be able to verify these steps on the Create & Manage homepage.

You are now finished drafting your trust. Congratulations!

Learn more about some provisions that are in your trust and supporting documents:

I didn't see an option to specify what should be done with my remains. Where can I do that?

Why does my trust agreement have a Family Trust?

What are the key terms of the Family Trust?

Does the Family Trust ensure that assets will go to my descendants upon my spouse's death?

Why does my trust-based plan include a Last Will & Testament and all these other documents?

I am previewing my trust documents and don't see the specific gifts of personal objects. Why is that?

Need more guidance? ⋮

99% completed [Back](#) [Complete ✓](#)

Wealth.com also provides state-specific guidance on what is required to legally put the documents into effect (typically a public notary, and/or two witnesses).

wealth Home Document Center Estate Analysis Vault Help DL

Restatement of Lohrfink Trust

### Distribution Of The Residual Estate

**After You Pass Away (Your Spouse Predeceased You)**

If your chosen beneficiary survives you (or in the case of a charity, maintained its tax exempt status), they will receive the share of assets you have indicated.

Once your chosen beneficiary passes away, what happens to your assets will depend on a few things. If any beneficiary receives your assets in their own name, that beneficiary is able to dispose of these assets as your beneficiary wishes. In that case, your estate plan does not guarantee that at this beneficiary's death, any remaining assets that were received from your estate will pass to your other chosen beneficiaries.

**If Your Child Survives You**

Beneficiaries who are receiving assets outright and not in Trust will be able to dispose of those assets as they wish. For beneficiaries who are receiving their assets in Trust, the following terms apply:

**Key Features of a Trust for Descendant:**

- Trust Termination Event: 35
- Age of Control: 30
- Earlier Withdrawal Right: 1/4 at 25
- Limited Power of Appointment: children and grandchildren

**When this Trust Terminates:**

This trust protects assets until your beneficiary reaches age 35, at which point your beneficiary will own the assets outright and can distribute them through their own estate plan.

**Scenario 1WO**

Anna Lohrfink passes away before Daniel Lohrfink

```

graph TD
    A[Daniel Lohrfink Estate] --> B[40% Trust for Olivia Lohrfink]
    A --> C[40% Trust for Jackson Lohrfink]
    A --> D[10% Charity Peninsula Open Space Trust]
    A --> E[10% Charity Kips Bay Boys and Girls Club Inc]
    B --> B1[Estate Plan Olivia Lohrfink]
    C --> C1[Estate Plan Jackson Lohrfink]
    
```

Trustor's Death

Beneficiary's Death

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In addition, wealth.com will provide a Visual Flowchart report that demystifies the contents of the documents so that the client can see how the estate plan is structured and understand the various roles and responsibilities that different individuals will undertake (eg. explainers on the

role of the client's elected Trustees, Guardians, Executors, etc.). We enable our partners to provide custom disclosure/disclaimer language that can be added to each report.

The screenshot shows the Wealth Vault interface. At the top, there is a navigation bar with 'wealth' logo, 'Home', 'Document Center', 'Estate Analysis', 'Vault', and 'Help'. A search bar is on the left. Below the navigation, there is a sidebar with categories: Overview, Estate Planning, Identification, Taxes, Contacts, Family, Work & Business, Assets, and Miscellaneous. The main content area is titled 'Overview' and features a '+ Add Entry' button. It displays 'Most Common' categories: Estate Planning (4 hours ago, 5 Documents), Work & Business (5 months ago, 1 Document), Assets, and Identification. Below this is 'Other Categories' with Family, Taxes, and Contacts. On the right, there is a section titled 'Wealth Vault. A secure space for your important information.' with a sub-heading 'Is my information secure?' and a 'Contact Support' link.

The screenshot shows a security notice modal window. It has a close button (X) in the top right corner. The title is 'Is my information secure?' with a lock icon. The text reads: 'Keeping your personal information and financial data safe through our multi-layer approach to security is our top priority. This includes:'. Below this is a bulleted list of security measures: 'Using measures such as multi-factor authentication system to prevent others from accessing your account', 'Encrypting all of your files with individual keys and 256-bit encryption', 'Storing your data anonymously', 'Ensuring that we never store your passwords', 'Providing 24-hour surveillance for security threats, a testament of our TrustedSite certification', and 'Complying with the SOC 2 Type II principles: security, confidentiality, processing integrity and availability'. At the bottom, there are links for 'Terms of Service' and 'Privacy Policy', and a 'Got it' button.

Documents can be shipped to the client's home but are also stored digitally in the wealth.com secure vault. You can read more about wealth.com's industry leading data security protocols [here](#) and [here](#)

The screenshot shows the wealth.com user interface. At the top, the 'wealth' logo is on the left, and navigation links for 'Home', 'Document Center', 'Estate Analysis', 'Vault', and 'Help' are on the right. A left-hand sidebar contains a 'Settings' menu with options: 'Personal Info', 'Security' (highlighted in green), 'Billing', 'Notifications', 'Refer a Friend', and 'Emergency Access'. The main content area is titled 'Security' and contains two sections: 'Change Password' and 'Multi-factor Authentication'. The 'Change Password' section has a text input field with the placeholder 'Enter your current password to reset.' and a 'Change Password' button. The 'Multi-factor Authentication' section has a descriptive text and a toggle switch that is currently turned off.

Partner firms can elect to mandate Multi-Factor authentication (via Authenticator App and SMS) or leave it as optional.