

Heritage America Members Disclosure Agreement

Member Name _____ Spouse _____

Full Address _____

Representative _____ Date _____

Member & Spouse Must Initial Each Applicable Item

_____ I/We understand that Heritage America (hereinafter "Heritage") is a private membership organization which provides information, education, and assistance concerning the financial impact of various estate planning issues. I/we also understand that Heritage provides access to attorney's contracted with Heritage, who provide their services directly to Heritage members in the evaluation of my/our estate plan wishes and the drafting and implementation of estate plan documents at discounted prices which are paid by me/us directly to the attorney.

_____ I/We understand that I/we may renew our membership in Heritage each year, which allows for an annual review of our estate plan by a representative, the Heritage Newsletter, and other benefits that may be added. The cost is \$30.00 annually. (Subject to change). I/We understand that this continued membership is not required.

_____ I/We further understand that Heritage is NOT providing legal or accounting advice, and I/we do not consider any information provided to me/us by Heritage or its representatives as legal advice or as a legal opinion. I/We understand that the Heritage representative is not an attorney nor certified tax professional.

_____ I/We have signed a Heritage Membership Application and paid the required membership fee.

_____ I/We have requested the following estate plan and have completed the appropriate data-form.

APLLC & Living Trust APLLC Living Trust Insurance Trust FLP Charitable Trust

_____ I/We have signed a letter requesting _____, an attorney contracted with Heritage to provide estate planning services at discounted prices, to review my/our estate plan goals for suitability and to prepare the required documents.

_____ I/We have submitted a separate check made payable directly to the attorney named above in the amount of \$_____.

_____ I/We have completed the Financial Analysis Data Guide for the preparation of the Financial Analysis provided by Heritage and submitted a separate check to Heritage for that service in the amount of \$_____.

_____ I/We understand that the process that will be followed in completing my/our plan is as follows:

The paper work and fees will be sent to Heritage, and Heritage will forward to the attorney named above the check for the legal fees, the letter signed by me/us requesting the attorney's services, and the information from the estate planning data form indicated above.

Heritage will use the information from the Financial Analysis Data Guide to prepare my/our Financial Analysis.

The attorney will call me/us to answer any questions that I/we may have regarding the estate plan and to request any additional information the attorney may need to determine suitability of the estate plan I/we have requested, and then will direct the drafting of the estate plan documents.

The estate plan documents and the Financial Analysis will be delivered to me/us by the Heritage representative, who will assist me/us in following the attorney's instructions for executing the estate plan documents and transferring my/our assets to the estate plan entities.

_____ I/We understand the importance of funding my/our estate plan, and that I/we bear responsibility to transfer any assets we desire into our estate plan entities.

_____ I/We understand that Heritage recommends the use of a professional funding service - Superior Paralegal - for preparing the required transfer documents, and that the price for the preparation of up to 15 transfer letters and the preparation of Trust Schedules is \$150 (subject to change).

_____ I/We understand that Heritage does not offer, sell, or recommend any insurance, investment product, or business opportunities, and that although Heritage representatives may offer or provide such additional services, any such products offered by Heritage representatives are not offered with the endorsement or recommendation of Heritage.

_____ I/We understand that the documents needed to prepare the transfer letters would include photocopies of the following:

- Signed Memorandum of Trust & Declaration of Intent (if a living trust is being prepared)
This is an exception to using photocopies. With the member's permission, the representative may take the originals in order to make a photocopy which will be used in preparing the funding letters. The originals should be returned to the member ASAP.
- Deeds or Title Insurance policies for each piece of real estate, including time shares
- Property tax bill for each piece of real estate, including time shares
- Bank Statements for each account
- Retirement Account documentation
- Investment Account statements
- Stock Certificates
- Treasury Notes & Bonds
- Policy Statement page from Life Insurance/Annuity policies
- Partnership or other Business formation papers
- Descriptions of valuable personal property such as collections, antiques, vintage vehicles, etc.

_____ I/We understand that there are separate fees for the preparation and filing of deeds to transfer real estate.

_____ I/We understand that most of the documents in the estate plan require witnesses and notarization, and that Heritage suggests that I/we should arrange for two close friends who are not related to me/us to attend the appointment when my/our documents are delivered to act as witnesses.

_____ I/We understand that all information and material provided to me/us by Heritage or its representatives is provided with the understanding that neither Heritage nor its representatives are engaged in rendering legal or accounting services. I/We further understand and agree that any questions I/we have relevant to my/our specific tax, legal, and accounting needs, shall be addressed to practicing members of those professions. I/We agree that the information, ideas, and suggestions provided by Heritage and its representatives are considered and believed reliable but cannot be guaranteed insofar as they apply to me/us. Moreover, Heritage or its representative has explained to me/us, and I/we agree, that because of the technical nature of the material and information supplied by Heritage and its representatives, and the fact that laws are never static, but ever changing, the assistance of a competent, qualified lawyer and accountant is required when implementing any plans or ideas provided by Heritage or its representatives.

REQUIRED FEDERAL CANCELLATION NOTICE

I/We understand that I/we may cancel our membership, without any penalty or obligation, within three (3) business days from the below date. I/we understand that if I/we cancel, any fees paid by me/us will be returned within 10 business days following receipt at the Heritage Homes Offices of my/our cancellation notice. I/we understand that if I/we cancel our membership I/we will return to Heritage any documents or other material provided by Heritage. I/we understand that at my/our discretion, these materials will be picked up by a Heritage representative at my/our residence, or shipped, according to Heritage's directions, to the Heritage Home Offices at Heritage's expense. If I/we do not receive instructions from Heritage regarding the return of materials within 20 days of my/our notice of cancellation I/we may retain or dispose of the material without any further obligation. I/we understand that if we fail to return the materials either to the Heritage representative or the Heritage Home Office, I/we will remain liable for damages pursuant to the Uniform Commercial Code and any other damages that may be provided by law. I/we understand that to cancel our membership I/we will mail or deliver a signed and dated copy of this cancellation notice or any other written notice, or send a telegram, to Heritage at 11022 Southwest Highway, Palos Hills, IL 60465, not later than midnight of three days from the below date.

(TO CANCEL YOUR MEMBERSHIP, SIGN AND DATE HERE: _____)

I/We have read and understood the statements above:

Member Signature	Date	Spouse Signature	Date
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Witness Signature - Heritage Representative