



My LifeCard Plan®

– MLCP Membership Benefits Overview –

With our exclusive **My LifeCard Plan® (MLCP) Membership** plan, you will have unlimited access to valuable benefits & services otherwise *unavailable* to non-members. As a purchaser of any particular MLCP placement document set, you will receive a limited-term *MLCP Membership* for access to your Client Console, which is included with your initial MLCP purchase. However, a regular MLCP Membership plan will help facilitate a strong, satisfying, long-term foundation for your family estate plan for both now and in the future.

➤ **FREE & UNLIMITED Changes to Your Document Sets**

- Establishing your estate plan according to your terms is obviously the first important step. However, future unforeseen conditions may necessitate revisions in the future.
- Your personal MLCP Membership will provide you with the ability to personally edit and change any merged beneficiary and/or agent-trustee appointee names and the Special Directives textbox (for the Gold & Platinum plans) in your placement document set at ANY TIME and WITHOUT LIMIT.
- Through the power of MLCP's proprietary, electronic signature software (ESIGN), easy-to-modify changes are always done in real time because MLCP's ESIGN software allows for the initial creation of a permanent "effective date" with respect to your document set that does not ever need to change even if you make future modifications and regardless of how many times you make them.

➤ **Online Access to Your NotePad Messaging Center**

- You will be able to simultaneously contact all parties for support/help (our client support offices, your advisor, and your attorney-of-record – with using the "Share Console" dynamic) through the convenience of e-mail messaging simply by electronically entering and submitting a message on your Client Console NotePad.
- All personal file messages from the MLCP server delivered through your NotePad Messaging Center from either our support offices, your advisor, and your attorney-of-record (if applicable) and the MLCP Processing Center will be sent directly to your filed email address.
- Your file's NotePad messages – regardless of which party submits them – will be **permanently archived** in your Client Console for secure record keeping and storage.

➤ **(24/7) Physician Access to Your Health Care Documents**

- As a current My LifeCard Plan® subscriber, your entire Health Care document set – *Medical Power of Attorney, Advanced (Health Care) Directives, Living Will, HIPAA Statement & Medical Agent Notices* – will be viewable and downloadable online via the "Physician Login" button on the MLCP homepage by virtue of your Client ID Number and the "My LifeCard Plan" URL imprinted on your MyLifeCardSM.
- You can upload any or all of your signed Health Care documents (that you scan) to the MLCP server through your E-Vault Center "Health Care Documents" portal in your Client Console. That way, your Medical Directives can be viewable ONLINE by your attending physician at any time.
- The data in the Health Care Documents portal will also be available for viewing/copying by your attending physician. It can be used to supplement your Advanced Health Care Directives based on what you want to record such as your (a) health-care insurance provider's name, (b) personal allergies to medical treatments or drugs, and (c) an updated personal medical history log, etc.

➤ **Online Access to Your Personal PostScript & Medical Alert Page**

- Your Client Console's electronic "PostScript Page" allows you to enter personal and/or family related information in your PostScript textboxes that may not have been originally referenced in your documents. Your Medical Alert Page allows you to make additional health-care directives, entries pertaining to current prescription drugs being used, allergies, the name of your personal health care provider(s) and insurer(s), etc.
- Your PostScript Page can serve as a convenient, electronic "post-it-board" where you can enter (a) helpful contact information for your estate administrators, (b) loving messages to your family members, (c) certain financial records & locators, (d) names and addresses of creditors, and (e) any other general information that you may want your family members to know at a later time.
- Your Client Console PostScript section in essence provides you with a user-friendly method to *electronically store, retrieve, revise, manage and view information* relative to your estate plan but that was not recorded in your estate planning documents. And it will help remove the guesswork and searching out of the equation for your loved ones at a time when they will appreciate that you have thoughtfully organized your affairs.

➤ **Online Access to Your Personal E-Vault Center**

- Using your Client Console's E-Vault Center will enable you to upload and permanently store essentially any size document on our secure server (that you are able to scan).
- The E-Vault Center also provides you with the convenience of designating online accessibility to your electronically stored documents to any person of your choice (such as your family attorney, accountant, insurance agent, mortgage broker etc.) with a limited term access to certain portals accordingly as you have designated through the Client Console's "Share Console" functionality.

➤ **Online Access to the Short Form Questionnaire (SFQ)**

- Your stored SFQ file will contain all the information that was used to generate your personalized Estate Planning Portfolio. If needed, you (and your heirs) can refer back to the archived data in your SFQ file at any time.
- If you subsequently request changes in your Estate Planning Portfolio after initial implementation, your SFQ file will then be altered to reflect your changes. Personal (unrestricted) access to your SFQ will help facilitate any such future activity involving the "Change Request Protocol" if you need to modify your estate plan.

➤ **Online Access to Your Trust Funding Kit**

- For your living trust estate plan to be effective, it must be properly funded – i.e., your personal assets should either be transferred or made payable to your trust.
- With the MLCP's proprietary electronic-signature software (ESIGN), electronic asset ledgers can be accessed, journaled, and edited 24/7, through the Client Console, and be therefore constantly (and conveniently) maintained as an up-to-date, Asset Inventory Ledger listing your current asset base deemed as legally funded into your trust.
- With the MLCP Funding Kit, you can opt to transfer your personal real estate properties to your trust without using/recording a real estate deed (during your lifetime); that is accomplished by simply entering the realty legal description into the Ledger of Realty Property and signing with your Client Console's electronic signature (ESIGN) page.
- Access to your online Funding Kit will help you, with your advisor, to *ascertain, facilitate, and maintain* the suitable funding and implemented structure of your trust.

➤ **Powerful & Convenient Share-Console Dynamics**

- Your Client Console will be fully equipped to enable you to grant certain, limited access to your Client Console – *without having to disclose your password* – to those persons, including your attorney, whom you may want to see and review certain sections of your Client Console.
- The following modules will be available for viewing by third parties through your Share Console functionality, which are: your (i) NotePad Message Center, (ii) Estate Plan Document Set, (iii) Personal Questionnaire data entries, (iv) Trust Funding Kit entries, (v) PostScript Page entries, and (vi) Medical Alert Info entries.
- Using your Share Console application, you will be able to grant to your own attorney convenient online access to those modules in your Client Console that will enable him or her to review, analyze, and modify (if necessary) your estate plan document set to more specifically comport to your personal estate planning goals and objectives both now and in the future – as changes may become necessary.

➤ **Limited Trustee Access to Your Client Console**

- THERE WILL COME A TIME when your Successor Trustee (or Executor) will need to see all pertinent information relative to your estate plan including your completed document set (trust, will, etc.), your MLCP Funding Kit (used with a Dynamic Trust Portfolio), and your PostScript Page as described above.

- One of the requirements now imputed upon trustees in most jurisdictions (Uniform Trust Code) is having to report and disclose to certain vested beneficiaries the terms of the trust in which they are identified as beneficiaries. In such case of required reporting, your trustee can opt to simply provide your vested beneficiaries with your Client ID number to gain limited access through the Successor Trustee Login portal to review your trust document set.
- By entering only your personal Client ID number at the Successor Trustee Login portal, your Trustee will have convenient access to all of your crucial estate planning information stored your MCLP Client Console.
- When accessing your Client Console through the Successor Trustee Login portal, your Successor Trustee will NOT be able to add, delete or modify any information, data entries, or documents in your Client Console (other than NotePad entries, which the MLCP software would identify as originated by the Trustee). Therefore, although your personal estate plan information module will be accessible online to *anyone of your choice* – when you provide them with your Client ID Number (but not your Client Console password) – it will be fully secure and permanently recorded.

➤ **Estate Settlement Package**

- The comprehensive MLCP Estate Settlement Package will be a helpful and time-saving tool for your successor trustee in facilitating the estate settlement process.
 - The Package consists of twenty (20) separate HTML data-entry pages, which will enable your successor trustee (estate administrator) to electronically enter applicable data specific to your estate and permanently record all such information (in your Client Console database) relative to the estate settlement process.
 - The data entries can then be converted into a convenient "print ledger" for easy-reference access, and also be made available - in the trustee's discretion - to anyone or any entity that may be involved in the estate settlement process with your trustee.
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