



MEET

John Van Voris

YEARS AS A PEF MEMBER: 18



John Van Voris shares his story and the experience he had after attending the Elder Law webinar hosted by the PEF Membership Benefits Program (PEF MBP) and Feldman Kramer & Monaco, provider of the Voluntary Legal Service Plan (VLSP).

OVERVIEW

John never thought much about the creation of a will in his younger years, because he never really thought it was that important. His wife had one created by a private attorney, but it wasn't until after John became a PEF member, that he decided he needed one, too. He turned to PEF MBP for assistance and purchased the VLSP which included the creation of a free Simple Will.

Now, well into his PEF career, John experienced a new set of circumstances—his mother was aging, and his child was now an adult. It was time to update his will to provide some protection for his family, so once again, he turned to PEF MBP and the VLSP.

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Where to Start

John registered to attend the Elder Law webinar hosted by PEF MBP and Feldman Kramer & Monaco. What he learned during the webinar, confirmed his need for an updated will, in addition to other estate planning documents, and some much-needed protection for his mother and her estate. He enrolled in the Voluntary Legal Service Plan for \$78 (an annual purchase to utilize benefits ongoing), which includes not only the creation of a free Simple Will, but also a Power of Attorney, Living Will, and Health Care Proxy. John even chose to pay the \$100 fee to get another set of the four (4) estate planning documents for his wife. John also decided to purchase the Elder Law Rider for \$55 which gave him an additional set of documents for his mother, as well as access to legal services in the specialized field of elder law. In doing so, John saved himself a fair bit of money when he researched what the creation of these valuable documents cost to create elsewhere.

The Process

John says, “The process was very easy.” Filling out the provided questionnaires took them less than half an hour and then they were mailed to the attorney. The final documents were returned ready to be signed and notarized, along with a referral to a local attorney who would complete the process at no additional cost.



ABOUT FELDMAN, KRAMER & MONACO

For the past 35 years, Feldman, Kramer & Monaco, P.C. Law Firm has been committed to satisfying the needs of their clients. They are tough but caring; honest but shrewd; smart but respectful; strong but sensitive. They use all their legal expertise and creativity to solve their clients' legal problems. They combine a powerful mix of insight, business acumen, legal talent, responsiveness, and sophisticated transactional and entrepreneurial expertise to guide clients through periods of challenge and opportunity. Their approach to the practice of law has earned them the coveted peer review ranking of "Pre-eminent A-V" which is the highest rating which can be awarded to a firm by the prestigious ranking authority Martindale-Hubbell.

TO PURCHASE THE VLSP

- ▶ Call PEF MBP at (800) 785-1900, ext. 243
- ▶ Visit pefmbp.com

While the legal documents were more complex to comprehend, the few questions he had were easily handled by the attorney. "The attorney was friendly and more than happy to explain things," John recounts. They provided a notary and a witness, so all he and his wife had to do was sign the documents. "We saved quite a bit of money over hiring an attorney on our own."

Experience

John's mother even benefited from his legal plan purchase, because once you buy the legal plan, you can buy the Elder Law rider which provided his mother with a Simple Will, Health Care Proxy, Living Will, and Power of Attorney. His mother had many of these documents previously, but they had been drawn up so long ago, that not all of them would have been valid today. In addition, John was able to help his mother set up a trust. "It made sense to place my mother's house in a trust to preserve the asset, should she need home care or nursing home care." John continues, "There is a 5-year look-back period for nursing home care, so I wish I had done this sooner." He considers the Elder Law Rider to be of considerable value as he benefited from the reduced fee schedule for legal services available through the rider. The fee to set up the trust was over \$1,000 cheaper than the fee charged by other law firms. The attorney they worked with confirmed that, under the Elder Law Rider, fees are 25% off the customary rate.

Voluntary Legal Service Plan Benefits

In John's mind, price and the ease of filling out the questionnaires were some of the biggest selling points for purchasing the Voluntary Legal Service Plan, and he's mentioned the plan to a couple fellow PEF members. Turning this experience into a family affair, the Van Voris family now has protection extending across three generations, which provides considerable peace of mind.

*Images are for illustration purposes only and do not represent the actual member.



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