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ITEMS TO BRING TO ESTATE PLANNING CONSULTATION

We will need to discuss the approximate current value of each of your assets, whether any are titled jointly, and the designated beneficiary on the assets which pass through a contract arrangement (such as life insurance and retirement plans). This information can be in your head, but if you want to bring some back-up, the most recent statement for each brokerage and bank account would be helpful. It is important to know the exact titling on any joint assets. Joint assets can be held as joint tenants with right of survivorship, tenants by the entireties, or tenants in common. The form of joint ownership affects how the assets pass at death. The titling language will be contained in the initial portion of the deed for real estate (you may want to bring any deeds with you) or on the ownership line on the statement for a bank or brokerage account. A listing of the types of asset information to compile follows:

- 1) Real Estate
- 2) Stocks and Bonds
- 3) Cash, Notes Receivable
- 4) Life Insurance (face value)
- 5) Tangible Personal Property (cars, furniture)
- 6) Closely-Held Businesses
- 7) Retirement Plans
- 8) Outstanding Mortgages

It is also helpful to have a sense of who you want to receive your property (and at what age), who you want to handle your affairs, and who you want to take care of any children. Sometimes it is helpful for me to look at any old wills you might have. The initial meeting takes about an hour to an hour and a half. I am willing to quote flat fees based on the types of estate planning documents you select.