



# Product and Service Brief

**Legally Mine**  
225 West 520 North  
Orem, UT 84058

**Office: 800-375-2453**  
**Fax: 888-801-6454**  
**E-mail:**  
**[info@LegallyMineUSA.com](mailto:info@LegallyMineUSA.com)**

**Legally Mine**

**Peace of Mind Starts Here**

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**A**

**The mission of Legally Mine is to empower members of the healthcare and business communities with knowledge and tools to protect their assets from lawsuits, legitimately reduce their tax liability, and cultivate an environment wherein they can thrive financially.**

**Legally Mine is a full-service legal structuring business that provides documents, service, implementation, and support for the asset protection, and tax reduction needs of each of our clients.**



Legally Mine can show you how to completely protect your business and personal assets with proper entity structuring.

Running a business gives you enough to worry about. Let Legally Mine help reduce the worry and risk of your business by providing streamlined, effective, and easy-to-use products, backed by expert customer service and a reputation that comes only from longevity and client satisfaction.

Legally Mine offers two valuable programs that accomplish the goals we have for each client.

To get started, each new client is enrolled in our Premium+ program. This program acts as the springboard for each client by giving them a personalized outline of both business and personal asset protection and tax reduction needs. After implementation, this program continues to maintain the newly created legal structures for as long as the client is enrolled.

### **Premium+ Includes:**

#### **Annual Tax Review & Plan**

Each year it is requested, Legally Mine will have one of its legal specialists review the current year's tax plan to determine if there are any areas in which the client could be saving more from their tax bill, within Legally Mine's areas of expertise.

#### **Annual Asset Protection Review**

Each year it is requested, Legally Mine will have one of its legal specialists review the current year's asset protection structure to ensure that the plan is up-to-date and compliant with current asset protection standards. If there are any areas in which the client could be better protected, the changes will be enacted upon authorization from the client.

#### **Annual Blueprint**

As one of our most effective tools for showing and explaining how the asset protection and tax reduction plans are maximized together, each client, upon beginning their program, will be given an Asset-Protection and Tax-Reduction Blueprint (a visual representation and outline of the recommended legal structure to be put in place). Additionally, each client can request an annual update and review of their Blueprint. As long as they are enrolled in Premium+ there are no additional costs to making changes to their plan. This is an extremely useful tool for clients and their advisors, in keeping a visual record of their current plan.

#### **Continued Software Updates**

Every client who has access to our proprietary legal documents library will have continued access to updates of each document as they are made available.

#### **Continued Legal Consultant Access**

One of the most utilized features of our Premium+ program is the access each client (and their financial advisors) have to our legal team of asset protection specialists, estate planning attorneys, tax attorneys, and paralegals. If a client has the need, they have access to our entire legal team for full support through Premium+.

#### **Continued Access to MyLegalStronghold.com**

As more and more benefits roll out into the MyLegalStronghold.com web system, all currently enrolled Premium+ members will receive full access to new features.

### **Initial Trust Consultation**

Estate planning is a vital tool for any and every client which is why we include this entity as part of every plan. Even if you do not continue as a client beyond Premium+, we want each client to know what options are available for estate planning. This feature is also great for families who might be looking into their estate planning needs.

### **Continued Trust and Entity Modifications (after creation)**

After a client has their entities created, Legally Mine will continue to make modifications to the documents created for as long as the client is enrolled in Premium+. No need for continued and expensive attorney fees just to amend your documents.

### **Annual Corporate Formalities (minutes etc.)**

One of the most overlooked, yet important requirements for an effective asset protection plan, is keeping up all corporate formalities - annual corporate meetings and minutes for each entity, etc. With Premium+ there is no longer a need to worry if you have forgotten to keep minutes for one of your entities - we'll maintain it for you.

### **Entity Renewal Filing (\*does not include payment of state fees)**

Another item that can sometimes get overlooked is making sure to correctly re-file each entity in its appropriate state each year that is required. Premium+ takes all the worry away from remembering if you covered all of your bases.

### **Qualifying Registered Agent Fees Covered**

Knowing which state will provide the most comprehensive protection, as well as the least expensive option, is something Legally Mine specializes in. For qualifying states, Legally Mine has contracted to provide registered agent services at no additional cost to the client, so long as they are enrolled in Premium+.

### **Exclusive Content on MyLegalStronghold.com**

All Premium+ clients have access to member's only content on MyLegalStronghold.com. As continued content becomes available, enrolled Premium+ members will continue to receive that great value.

### **Physical Document Binders created and delivered**

Each enrolled member of Premium+ receives (in addition to any electronic files) a physical binder that contains their entire asset protection, estate planning, and tax reduction plans in one convenient bin for easy reference.

Premium+ is a tremendous value that, combined, would typically cost anywhere from \$11,000 - \$19,000 annually. Legally Mine feels it is important to keep asset protection available to those who are most in need. Legally Mine is also committed to maintaining the price of original enrollment (as long as continuous membership has been maintained) even when the price for new members has been raised.

The price of the Legally Mine Premium+ program is \$1,800/yr. OR \$150/mo. for 12 months (initial term).

Our second program is the Document and Entity Creation Program (DAECP).

Each client who purchases the DAECP is purchasing access to over 100 specially designed legal documents through MyLegalStronghold.com. Included as part of every purchase of DAECP, each purchaser receives complimentary services pertaining to the creation of legal entities, and support for legal documents within the scope of Legally Mine. While Legally Mine is not a law firm, it is a legal services company - with fully-licensed attorneys - and we can provide these services without charging excessive fees.

Legally Mine charges a no-nonsense fee of \$1,200/entity - making asset protection simple and affordable.

**Due to its long standing history with professional organizations throughout the country, Legally Mine has special entity creation - association price caps put in place. To see if you or your organization qualify for one of our price caps, just ask your Legally Mine representative and they should be able to inquire on your behalf.**



### Asset Protection

In our litigious society, it is important to protect those assets that you have worked hard to accumulate. There are many tools available to help you achieve this goal, but not all asset protection tools are created equal. We can assess your individual situation and help you determine which asset protection tools work best for you. We will work with you to design the best plan that involves both tax and estate planning considerations as well as practicality and cost. We will also work with your CPA and other advisers to make sure everyone feels comfortable with our proposals.

### Estate Planning

Estate planning is important for anyone who has assets that they would like to pass on at the time of death. Estate planning can be as simple as jotting down some notes and signing a piece of paper or it could involve multiple business entities, trusts, and other tools. Our main goals are:

- 1) To make sure your estate is not depleted by estate taxes, if any apply;
- 2) To avoid the often costly and time-consuming court process known as probate, and
- 3) To help you have peace of mind that, when you pass away, your hard-earned assets will go to your loved ones as smoothly and inexpensively as possible.

### Tax Planning

The current US tax code is perhaps the most complicated system of laws ever created by man. Every business choice can have multiple tax implications.

We focus on making your business structure as tax efficient as possible that more of your hard earned money goes to you or back to your business. Many people can save tens of thousands of dollars per year simply by using the tax provisions that are available to them. As Judge Learned Hand has said:

**"Anyone may arrange his affairs so that his taxes shall be as low as possible; he is not bound to choose that pattern which best pays the treasury. There is not even a patriotic duty to increase one's taxes. Over and over again the Courts have said that there is nothing sinister in so arranging affairs as to keep taxes as low as possible. Everyone does it, rich and poor alike and all do right, for nobody owes any public duty to pay more than the law demands."**

## **What Your Attorney Doesn't Know May Hurt You**

In recent years the American Bar Association conducted a survey of their attorneys which revealed that only 0.05% of barred attorneys in the U.S. considered asset protection one of their specialties. That represents less than 800 asset protection attorneys for the whole country.

Many people ask, "why can't my own attorney do this?" The answer is that like medicine, the law is a very big field, and attorneys can and should specialize in different specific areas of the law. True asset protection can involve use of entities in multiple states and requires specialized language in those entities. Most of the states in the U.S. have passed laws giving their judges a very wide berth in controlling assets in tools such as Limited Liability Companies (LLC's). If an attorney does not have expertise required to know specific state laws surrounding these tools it will be hard for this attorney to truly protect assets. It is not enough to know your own state laws, it is required to know all the state laws in order to achieve maximum protection for their clients.

Because of the lawsuit epidemic in our country (94% of the world's lawsuits filed in the U.S.) more and more people need asset protection. The few attorneys who do provide it charge so much that it is out of the reach or comfort zone for most people, even medical professionals.

Following and understanding these laws is a taxing experience and only worthwhile if the attorney has a high volume asset protection practice. The standard attorney practicing trial, family or business law typically will not invest the effort or time required to truly know how to protect assets.

Legally Mine has been helping medical and business professionals protect their assets for over 40 years. In addition, because we do continuing education classes for medical, dental, optometric, legal, and other business associations, we have a large following and do nothing but asset protection. Our volume allows us to charge much less than the standard asset protection attorney, yet our experience in the area is second to none.

## **What Your CPA Doesn't Know May Cost You**

Financial success helps to determine a lot of the actions we take in life. In light of this fact, keeping more of what you earn can be as important as how much you earn. Making sure that taxes eat up less and less of your paycheck is an important element to anyone's finances.

Working with a good CPA can be key in helping you achieve that success. While most CPAs are highly qualified, occasionally we hear a client say their CPA feels more like an IRS compliance officer than a tax reduction specialist. We want to work with your CPA to ensure you are receiving the full benefits of your business structuring.

Many deductions in today's world come from being self-employed or having your own business. The proper use of legal entities for tax purposes is extremely important because different entities are allowed to take advantage of different laws. There are laws on the books that can be used to take serious deductions that can bring life changing savings.

There are firms that specialize in tax planning and go the extra mile in making sure that you get full advantage of the tax code while at the same time making sure that you never step over the IRS line for non-compliance. If your accountant tells you that taking full advantage of your business structuring for tax purposes is "too complicated" or "too much work," just consider whose money it is they are leaving on the table, and that it might be time to find a new adviser.

One of the most common questions we are asked is, "why doesn't my accountant know about these laws?" The only real answer is that they do or they should. The real problem lies in the lack of understanding of how to employ these laws in the lives of their average clients. While our asset protection strategies are not new, they are also not commonly employed. We are willing to work with your current advisers to ensure they understand.

One employed physician we recently worked with saved \$12,000 on his taxes the first year we worked with him. In the second year, given time to work with his place of employment and his accountant, we were able to help him realize a tax savings of \$360,000. That is what we consider life changing.

## What Can You Do?

What can you do to be protected from lawsuits and overwhelming taxes? Take control. Far too often we see ourselves as victims of a system or society that accepts the "inevitability" of our circumstances, and we allow the others to dictate what can and does happen to us. Take control and protect yourself. With a little education and application, the legal tools available can give you complete protection while maintaining your absolute control.

These same legal tools can be used to dramatically reduce the tax liability and burdens placed on higher income individuals - all by using legitimate IRS listed deductions and tax codes.

The unfortunate fact is that many CPAs and attorneys do not have the knowledge or experience to help you find a solution, specifically designed for you, that will allow you to take control. Through the education provided by Legally Mine, you can learn how to take control, and enjoy the benefits of knowing your assets are safe from lawsuits and excessive taxes.

"So, how do I start?" The first thing you can do is contact your local or state professional organization/association and request that they invite one of Legally Mine's qualified educators to come and present their educational symposium to your next available meeting. If you already know you want to get started and don't want to wait until the next available meeting, contact Legally Mine and schedule a free one-on-one webinar where you can receive personalized attention and answers to questions that are directly related to your personal circumstances. Call 855-361-2686 to speak with someone directly about your needs.

To find out more about Legally Mine, visit

We look forward to hearing from you and helping you achieve what has eluded many others.

Take control. Protect yourself.

You may be interested in one of  
our third-party partners:



Bank of America

