



MONTEFORTE LAW, P.C.

**LEGACY LEDGER:**  
Where Law Meets Life

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# THE UNSUNG HEROES OF OUR LAW FIRM

*How My Legal Team Proves They're the Backbone of Our Success*

As Labor Day nears, I'm reminded of the true pillar of any successful business: its hardworking employees. This sentiment rings especially true in my own firm, where a recent personal milestone underscored the invaluable contributions of my team. For the first time in almost 25 years of practice, **I took a two-week vacation**, stepping away from the day-to-day operations with complete confidence in my team's capabilities. Two weeks might not seem very long to some, but for me, this was a feat I could have never imagined doing in the past! None of us took this leap of trust lightly, but it affirmed something I've known all along: *My team is the backbone of our firm.*

I won't lie; taking not just one week but **two** weeks off was a daunting prospect at first. However, the smooth running of the firm in my absence was a testament to the dedication and skills of our four key in-office team members. Their hard work and commitment kept the wheels turning, proving that the place could manage splendidly without me. It was an eye-opening experience, reinforcing my trust in my small but mighty team's strengths.

That's why I want to share a bit about these remarkable individuals. Nicole, our chief strategy officer, was recently promoted to serve effectively as a co-owner and has been with the firm for six years. Honestly, Nicole is family at this point — our families have grown close, vacationing together and sharing life's milestones. Besides

being a compassionate friend, Nicole has an unbeatable expertise in managing our marketing and social media, which has been pivotal to our success. The firm simply wouldn't be where it is today without her strategic acumen and leadership.

Then there's Frank, our lead attorney, whose passion for legal intricacies perfectly complements my broader focus on the business aspects of the firm. After 25 years in estate planning, my passion lies more in educating and interacting with the community, not the daily legal grinds. Fortunately for me, Frank is *beyond* passionate about the day-to-day work! Frank's ability to manage the legal staff and keep our client services exceptional frees me to engage in the work I love most, like conducting seminars and running the business.

Brianna, our legal assistant poised to become a paralegal next year, already performs at an incredibly high level. Her dedication to learning and growth is evident in her handling of complex estate planning and probate cases. While she has been here only a year, Brianna's energy and enthusiasm add a dynamic layer to our office atmosphere that we honestly cannot imagine without.

And lastly, Clara, our associate attorney, brought a fresh wave of energy when she joined us right after passing the bar. I remember having the pleasure of first meeting her while she was still in law school. Courageous and bold, Clara approached me and said she wanted to join our team once she finished school. Of course, when she passed the bar, we couldn't let the opportunity of hiring someone so enthusiastic pass us by. Her proactive approach and willingness to dive into challenging situations have made her an indispensable part of our team, and I know only greatness is ahead in her career.

This Labor Day, as we honor the hard work and achievements of workers everywhere, I am particularly grateful for my team. I am thankful daily for a team that supports the firm's goals and cares deeply about our clients and their families. In the true spirit of Labor Day, it's about appreciating and valuing the immense contributions workers bring to their roles, shaping not just businesses but communities and lives.

*—Mike Monteforte Jr.*



# COUNSELOR'S CORNER

## A Message From Mike

Hey, friends! I wanted to personally share some important updates about our operations at Monteforte Law PC, all aimed at continuing our tradition of providing exceptional estate planning services.

Effective immediately, **I am stepping into the CEO role full time to focus on business development, marketing, and improving internal processes.** With our skilled attorneys, Frank and Clara, now leading Strategic Planning Sessions (SPS), I can dedicate my efforts to growing the business and ensuring our success. Our proprietary Monteforte Law Wealth Preservation System ensures consistency and excellence in evaluating cases, and Frank and Clara are fully trained and equipped to handle cases with the same thoroughness.

I will handle only the most complex SPS meetings, and a non-refundable deposit of \$795 will be required to book a session with me, which will be credited toward the client's plan if they hire us. We remain committed to providing top-tier estate planning services and continuously improving our client journey.



## GETTING VOTED OFF THE ISLAND?

### This 'Survivor' Couple's Marriage Might Be on the Rocks!

Reality star Erik Huffman was arrested for domestic violence charges following an alleged public altercation with his wife, Jaime Dugan, another alum of "Survivor." The couple met while filming the show in 2007 and have been together since — however, new information hints at trouble in paradise for the pair.



According to police reports, authorities responded to reports of a disturbance at a local convenience store in Spartanburg, South Carolina, this past January. They found Huffman, who told officers he was looking for his wife, claiming she had left him in the parking lot after the pair argued. Huffman seemed to imply that his wife might be thinking of harming herself, telling authorities that he wanted to make sure she was safe and medically okay.

When police caught up with Dugan and got her side of the story, the plot thickened. According to the police report, she'd discovered while on the way to the store that her husband had a secret second phone, which led to a fight where Huffman broke one of Dugan's fingernails and left a series of minor scratches on her hands. This incident made her feel unsafe, so she left him and drove away. Officers

decided Huffman was the aggressor in the situation and arrested him on domestic violence charges; however, the case was closed the following day.

Married since April 2009, the pair has a child and found common ground in shared values, having both grown up in the South. "We were automatically connected because we grew up in the same town," said Dugan in 2020. "We felt at peace with each other." While neither one of them won their season of "Survivor," Huffman ultimately finished in sixth place.

This latest news leaves fans of the show and the couple in limbo as they wait to see how their relationship progresses. Will they be able to repair their marriage? And why does Huffman have a secret phone his wife doesn't know about? Time will tell whether their union survives.

# Why We Are No Longer Recommending Will-Based Estate Plans

To ensure your assets and loved ones are fully protected, we are making an important shift in our approach. We are moving away from will-based estate plans (our "Big 3") and introducing our new "Foundational Four" package, which includes a trust. Here's why this transition is essential for your estate planning needs:

## 1. Avoiding Probate

The biggest drawback of will-based estate plans is that they don't avoid probate. Probate is a lengthy, costly, and public process; it must be avoided, and you can't avoid it with a will-based plan. A trust bypasses probate entirely, ensuring a faster, more cost-effective, and private distribution of your assets.

## 2. Enhanced Asset Protection

Trusts offer protection for your beneficiaries that Wills simply can't match. Trusts can be shielded from divorce, creditors, and the potential loss of government benefits. Otherwise, assets are distributed outright to beneficiaries, leaving them vulnerable to these risks. We want your beneficiaries to retain the full benefit of their inheritance.

## 3. Greater Control Over Distributions

Wills provide limited control over how and when assets are distributed. Typically, once probate is complete, assets are distributed in a lump sum. This is problematic for your beneficiaries, especially if they were to get divorced. With a trust, you can specify detailed terms. This can include staggered distributions, and even creating provisions to protect beneficiaries from poor financial decisions.

## 4. Flexibility and Customization

Trusts are tailored to meet your unique needs and goals. Whether you have a blended family, special needs beneficiaries, or charitable intentions, a trust is customized to accommodate your specific situation. Personalization ensures your estate plan aligns perfectly with your wishes.

## Why This Change Is Right for You

Our priority is to provide you with a secure, effective estate plan that protects your legacy. By transitioning to trust-based plans, we are focusing on comprehensive protection, avoiding probate, and peace of mind.



If you have questions about trust-based estate planning or how it can benefit you, please reach out. Our new Foundational Four Report will be available soon, with more detailed information. If you'd like a free copy, please email us at [Info@montefortelaw.com](mailto:Info@montefortelaw.com). If you have a "Big 3" and nothing more, it is imperative that you contact us.

Best regards,



*—Mike Monteforte Jr.*

HAPPY MONTEFORTE CLIENTS



Nancy is pictured with our legal assistant Brianna!

*"Exceptional customer service. Nicole Rego and her team went above and beyond! Thank you! Monteforte Law is most definitely a place I would recommend!"*

Nancy R.

## Perfect Peach Cobbler

### INGREDIENTS

- 6 cups sliced fresh peaches
- 1/2 cup granulated sugar
- 2 tbsp all-purpose flour
- 1/4 tsp ground cinnamon
- 1/4 tsp ground nutmeg
- 2 cups all-purpose flour
- 1/3 cup packed brown sugar
- 2 tsp baking powder
- 1/2 tsp salt
- 1/2 cup cold butter, cut into pieces
- 1/2 cup milk
- 2 tbsp butter, melted

### DIRECTIONS

1. Preheat oven to 375 F and grease an 8-inch square baking dish.
2. In a large bowl, combine peaches, sugar, 2 tbsp flour, cinnamon, and nutmeg; mix until blended, then spoon into prepared dish.
3. In a medium bowl, combine 2 cups flour, brown sugar, baking powder, and salt.
4. Cut in butter with forks or pastry knife until mixture resembles coarse crumbs.
5. Add milk and stir until just blended.
6. Drop dough by spoonfuls onto peach mixture and drizzle melted butter on top.
7. Bake for 40–45 minutes or until top is golden brown.



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SCAN THE QR CODE TO  
LEAVE US A REVIEW

# Future-Proofing Your Legacy

## THE CASE FOR CONDITIONAL STATEMENTS

We live in uncertain times. We cannot accurately predict when or if the government will decide to raise or lower interest rates or taxes. Nor can we anticipate when we or our loved ones will

lose mental acuity or pass away. That is why it is necessary to establish a flexible estate plan that accounts for any factors that may arise. Part of this means including conditional statements, one of the most powerful tools for future-proofing your legacy, in your estate plan.

your children if your spouse is deceased when the estate plan goes into effect.

### How can conditional statements be used?

Conditional statements can account for far more than a deceased heir or reaching a certain age. Factors considered may include but are not limited to whether a possible heir has completed a requisite level of education (e.g., graduated from college), bought a house, gotten married, retained employment, or is demonstrably sober. These conditional statements can be stacked to account for a number of possibilities and ensure your family and loved ones' circumstances are accounted for.

If you want to make sure your plan is ready for any eventuality, consider working with an estate attorney to incorporate conditional statements into your estate plan.



### What are conditional statements?

Conditional statements, also known as if-then statements, trigger certain decisions included in your estate plan when needed or triggered in a certain way, depending on certain defined conditions. An example of a conditional statement would be if your son is younger than 18 when you die, your estate will be put in a trust. Otherwise, if he is 18 or older, he will inherit it directly. It can also account for whether certain heirs are deceased; while you may plan on giving your estate to your spouse, a conditional statement would allow you to pass it on to