How Wealth.com Uses Intuitive Technology to Guide Users

What sets wealth.com apart is that we create a guided, personalized and intuitive experience for our users. We do this by embedding a layer of "intelligence" in our platform, which prompts and directs users with recommendations and potential warnings.

This helps our users in two significant ways:

1. Simplifies the process of creating and managing your estate plan
2. Chooses the best documents for your situation and keeps your plan up-to-date

The document creation workflow—where users go through the process of creating their documents—is one of the most crucial areas where our unique technology easily guides users through what is often a complex process.

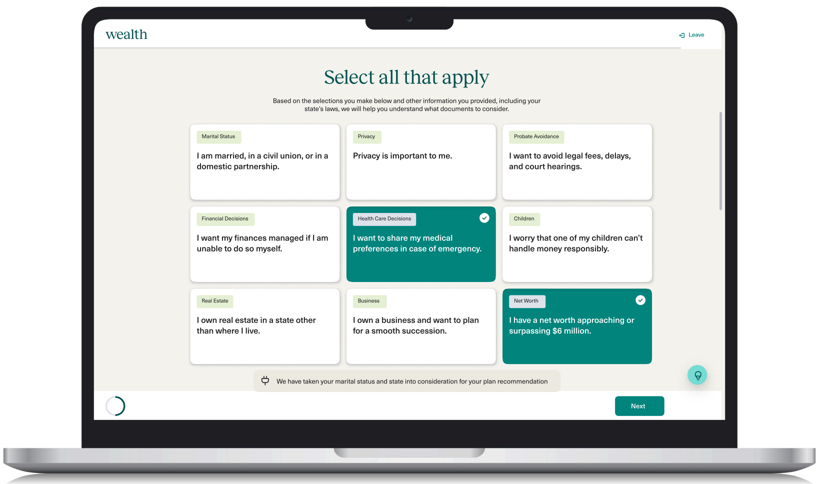
Think of it as "downloading" the knowledge of an estate attorney into a digital process. Which, in some ways, is true because wealth.com's platform is built and maintained by estate attorneys from the country's leading law firms.

Here are some examples of how wealth.com leverages "intelligence" to create a superior user experience.

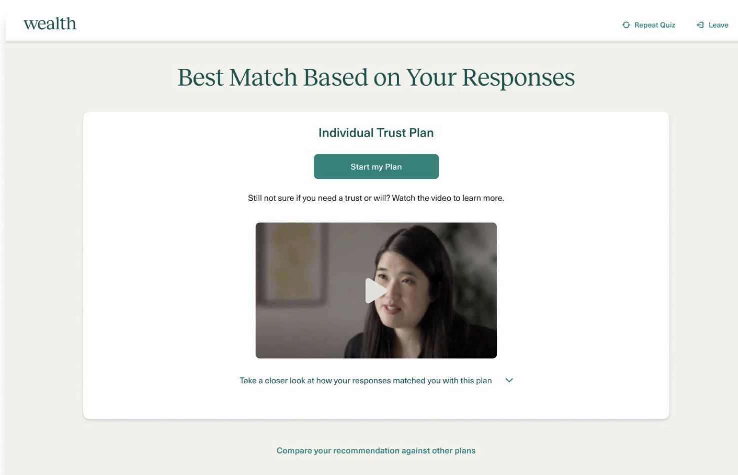
STEP 1

Selecting the right plan

Once you accept the invitation and register for your account, you're guided through an initial quiz that helps you to select the primary document you'll draft: a Last Will & Testament or a Revocable Trust. We ask questions about your financial and familial circumstances, such as wanting to avoid probate or if you own a business.



Based on your responses to these questions, the platform will recommend either a Last Will & Testament or a Revocable Trust. We always include an Advance Healthcare Directive and Financial Power of Attorney, so you have a full plan at your fingertips.



For example, if you answered that you have privacy concerns, we'd recommend a Revocable Trust.

However, if your state has a simple probate process and you don't have any other major concerns, we'd recommend a Last Will & Testament.

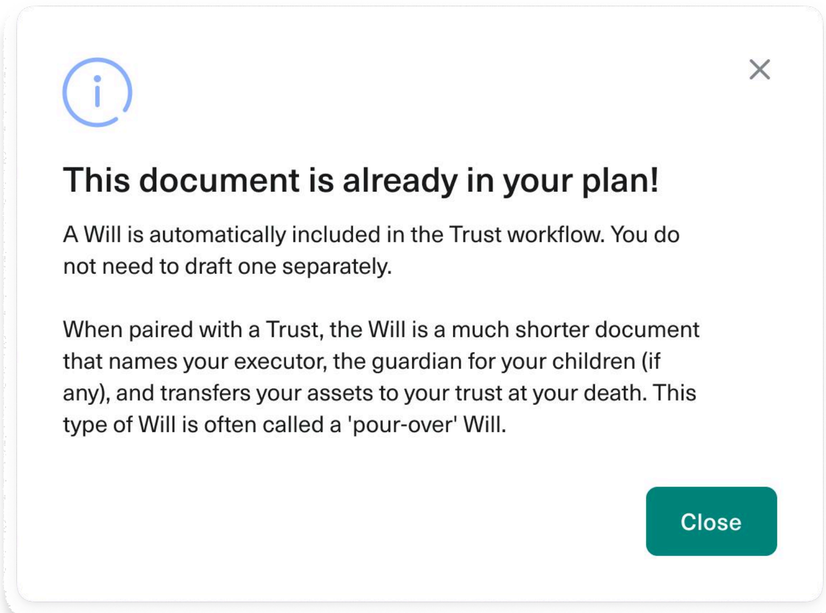
You'll also be shown reasons why this recommendation was made, including relevant FAQs.

STEP 2

Avoiding potential legal conflicts

It’s important to not have conflicting legal documents. You’ve probably seen a movie or TV show where there’s confusion about which version of someone’s will is the “valid” version.

When you go to create a new legal document that could potentially conflict with another one that you already have, the platform will warn you before you proceed.



For example, if you have already created a Revocable Trust and begin to create a will, you will receive an explanation that a will (known as a Pourover Will, in this case) is already included in your trust. And by proceeding with creating a new will you will likely overwrite the previous one.

Of course, if your intention is to update your existing will, you are able to do that. But if that is not your intention, the warning serves to notify you before proceeding.

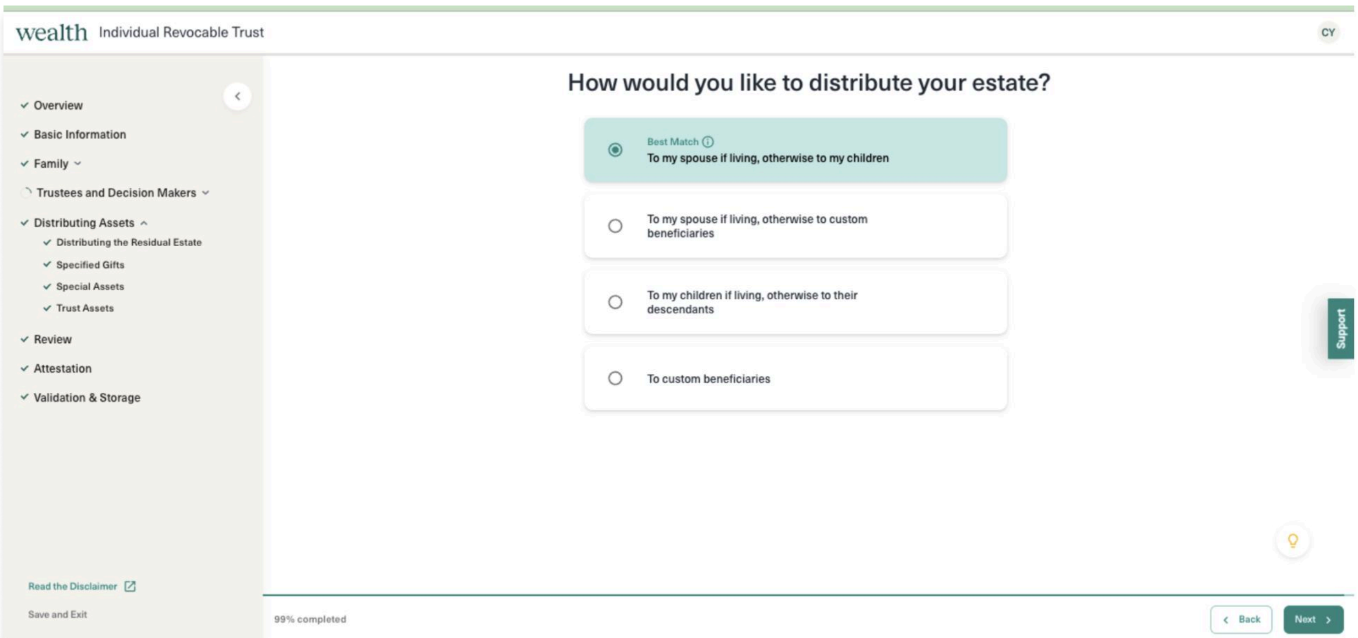
STEP 3

Selecting the best distribution structure

During the document creation workflow, you are able to decide how you want your assets distributed when you pass, and to whom.

We have embedded logic within the workflows for creating a Joint Revocable Trust, Individual Revocable Trust and Last Will & Testament that provides you with a “Best Match” recommendation for how to distribute assets based on the information you already provide.

For example, if you are married and have children, your “Best Match” recommendation would likely be to leave assets to your spouse, and then to your children after your spouse passes.



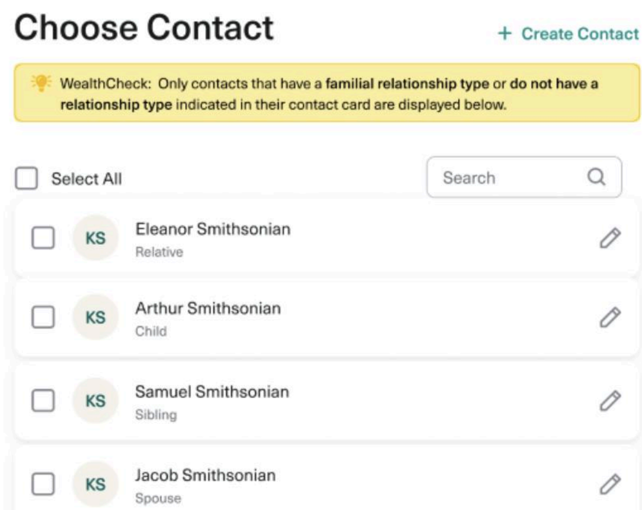
STEP 4

Prevent user error with WealthChecks

Part of setting up your wealth.com includes creating cards that store information about your estate plan—like details about trusts with Trust Cards or details about each member of your family with Contact Cards.

However, when storing this information in your account we want to help potential user error in storing incorrect or conflicting information. That's why we automatically hide certain card types from being selected on certain panels within the workflow.

We alert you of this via "WealthChecks" in the right-hand slide out panel. In the example below of an Excluded Family Members panel, we only show a user Contact Card types that have a familial relationship or no relationship added to the contact:



You may notice other WealthChecks throughout the document creation workflow, which are triggered when you take an action that requires review or further guidance.

Here are some examples of WealthChecks you may see:

- If you disinherit a spouse or children on the Distributing the Residual Estate panel if they were not previously disinherited on the Excluded Family panel.
- If you select to leave any real estate as a gift to learn more about the potential complications of doing so.
- If you are on the Couples Plan and each of you are setting up an Individual Revocable Trust but are using the same exact trust name for both IRT documents.
- If you generate documents in different states to confirm that this was your intention and not potential user error.
- If you name your spouse as legal guardian of any children to consider naming a different guardian outside of your household.
- If you select your spouse or partner as a caretaker of your pets to consider naming a guardian outside of your household.

STEP 5

Proactively notifying you of reasons you may want to update your estate plan

Estate plans are “living and breathing” documents, meaning you may need to update yours for changes in your life or goals. While you’re able to update any documents you’ve created on wealth.com as often as you need to, we will notify you of certain criteria we believe necessitates you reviewing and updating your estate plan.

A common example is **moving states.** If you update your address in Basic Information and enter a new state, we show a customized pop-up modal based on where you are in drafting your documents:

- If your documents are in progress: We prompt you to continue drafting your documents with the latest provisions included in your new state.
- If your documents are pending signature/validation or already completed: We prompt you to create documents (known as restating) to include the latest provisions for your new state.

Have questions about how wealth.com helps guide you through the process of creating your estate plan? Reach out to our Support Team at support@wealth.com

STEP 6

Instill confidence with educational content and flowchart summaries

Think of wealth.com as your estate planning partner. As you navigate throughout the platform, you'll encounter various tools that help visualize estate planning activity so that you can clearly identify opportunities to your clients, and have meaningful, strategic conversations with your clients.

Generate high-quality reports instantly to show topics like:

- Wealth Projections - Understand the implications of your clients planning on their estate taxes
- Family Trees - Determine the most tax efficient way to transfer assets to beneficiaries
- Distribution Flow Charts - Reference how assets are organized and flow over time with EstateFlow

Not an estate planning expert? That's where we come in.
Wealth.com offers a range of educational resources, from one pagers, blog articles, and short videos, to recent webinars, and Practical Planner podcast episodes, where we dive deep on common estate planning topics. Whether you're completely new to estate planning or familiar with the basics, we take highly complex topics and simplify them into digestible, easy-to-understand content so you and your clients feel empowered throughout this process.

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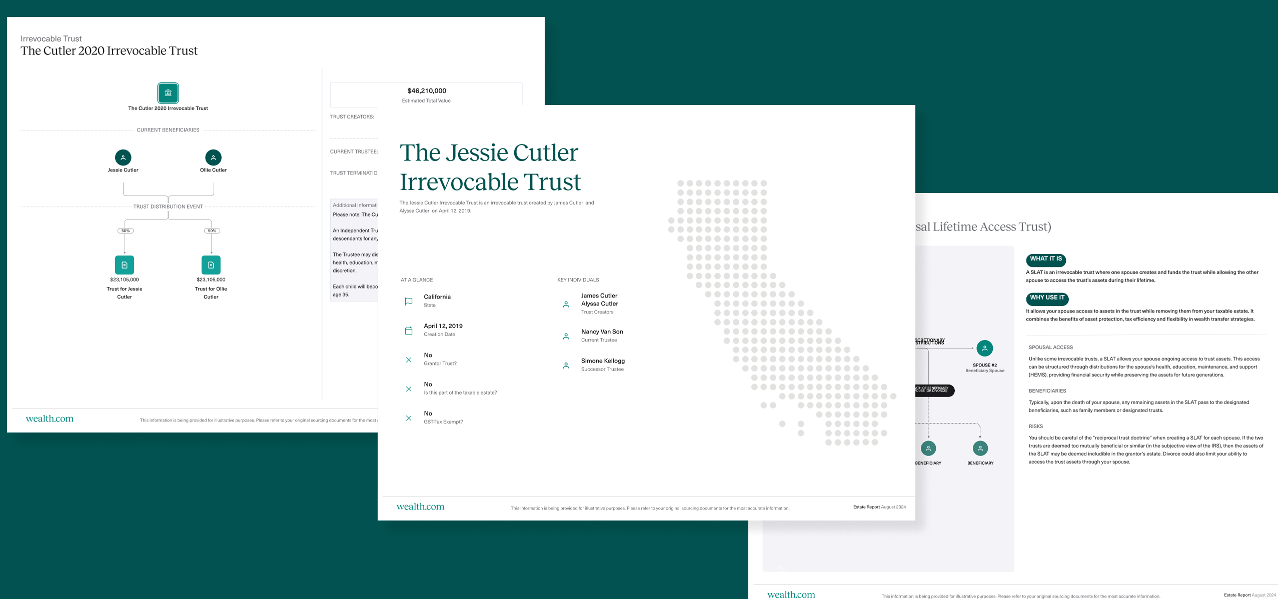

Learn more at **wealth.com**

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