B. JOFFRION CONSULTING, LLC

ESTATE PLANS

Information & Terms of Sale

Effective October 25, 2026

WHAT THIS IS

I resell trust-based estate plans from Trust & Will, an independent online estate planning platform. This document explains what you're buying, what you aren't, and how the purchase works. Please read it before you pay.

THE PRICE

- One plan: $350, whether you're planning alone or with a spouse
- Two plans: $600
- Three plans: $825

As of October 25, 2026, Trust & Will charges $499 for an individual plan and $599 for a couple when you buy directly.

WHAT'S INCLUDED

You complete Trust & Will's guided questionnaire yourself and receive state-specific documents:

- Revocable Living Trust
- Pour-Over Will
- Schedule of Assets
- Certification of Trust
- Financial Power of Attorney
- Living Will
- HIPAA Authorization
- Trust Funding Guide

Trust & Will customer support is included. Trust & Will also sells two optional add-ons, paid to them directly: a membership ($49 a year) with a digital vault and one free document shipment a year, and Attorney Support ($299), a year of phone access to an estate planning attorney licensed in your state. Attorney Support isn't available in Alaska, Hawaii, Louisiana, Mississippi, Oregon, South Carolina, or Tennessee.

HOW IT WORKS

1. Read this document, including the Before You Buy list.
2. At checkout, say whether the plan is for you or a gift, whether I currently represent you on another matter, and, for a gift, whether I should send it straight to the recipient. Accept these terms and pay through Stripe.

3. Within one business day, I email your activation link or a gift card for each plan you bought. If you asked for direct delivery, I email the gift card to your recipient on the date you chose.
4. Everything after that is between you (or your recipient) and Trust & Will. You create an account, complete the questionnaire at your own pace, and download your documents.
5. You sign, witness, and notarize. Your documents take effect only once you do, under your state's rules. Trust & Will can walk you through it.
6. You fund the trust. A trust that owns nothing accomplishes nothing. The Trust Funding Guide covers this. It's the step people skip, and skipping it undoes the plan.

WHAT I DO AND DON'T DO

I email the activation link or gift card. That is the whole of my involvement.

This is a product sale, not legal services. Buying a plan doesn't make me your attorney or your recipient's attorney, and nothing you tell me about your plan is confidential or privileged. Please don't send me details about your family, assets, or wishes. I need only your name, your email address, and whether the plan is a gift. If you want me to deliver a gift directly, I also need the recipient's name, email address, and delivery date.

I won't advise you on whether the plan fits you, which documents you need, how to answer the questionnaire, how to title or fund assets, or whom to name in any role. I won't review your finished documents.

I'm licensed to practice law in Colorado, and I practice estate planning only in Colorado. Selling this plan isn't part of that practice, even if you live in Colorado. Hiring a lawyer for estate planning is a separate engagement under its own written engagement letter, and buying a plan here doesn't start one.

Trust & Will says the same of itself: it is not a law firm and does not give legal advice.

IF YOU'RE ALREADY MY CLIENT

If I represent you on another matter, this purchase is a business transaction between us, separate from that matter. I don't represent you in it and won't advise you about it. Its essential terms are in this document, including the price and my profit (see Disclosure). You may have a lawyer of your choosing review these terms before you buy, and you can take as long as you like to decide. When you check the box at checkout, you give your informed consent to the purchase and to my role in it.

WHERE TO TAKE YOUR QUESTIONS

Your question	Who to ask
How do I use the platform?	Trust & Will customer support (included)
Which documents do I need? Should X go in the trust?	Trust & Will's Attorney Support, or an estate planning attorney licensed in your state
How do I sign, witness, and notarize?	Trust & Will customer support
How do I fund the trust?	The Trust Funding Guide, then Trust & Will

Your question	Who to ask
My link doesn't work, a gift didn't arrive, or there's a payment problem	Me, at brandi@bjoffrionconsult.com
Anything else about your plan	Not me; see the rows above

BEFORE YOU BUY: IS THIS RIGHT FOR YOU?

An online plan works well for many people and is wrong for others. I'd rather you check now than after paying. Don't buy this if any of these apply:

- ☐ Your estate is over the federal or your state's estate tax threshold.
- ☐ You need something other than a revocable living trust or testamentary trust, such as a special needs trust, generation-skipping trust, or irrevocable life insurance trust.
- ☐ You have a blended family and want to divide assets unevenly among children.
- ☐ You want conditions attached to an inheritance, such as a milestone or achievement.
- ☐ You own property in three or more states outside an LLC.
- ☐ You want a corporate trustee whose service depends on specific trust language.
- ☐ You live in Louisiana. Trust & Will's trust documents aren't available there.

If you checked anything, hire an estate planning attorney licensed in your state instead. The documents produced here won't do what you need, and I'd rather tell you that than take your money. For the reasons behind each item, see "When an Online Trust Is the Wrong Answer" at www.bjoffrionconsult.com/post/when-an-online-trust-is-the-wrong-answer.

GIVING A PLAN AS A GIFT

Each gift card carries its own activation link. You can give it yourself, or I can email it straight to your recipient on a date you choose. Give me at least 24 hours' notice, and pick a date within six months of purchase. Order by December 23 for delivery by Christmas Eve.

If you give the gift card yourself, pass this document, or at least the Before You Buy list, to whoever receives it. If I deliver it, I include the list. Either way, the person completing the plan should confirm it fits. Your recipient doesn't become my client either.

A link unused after six months is still honored, but the holder may need to request a new activation link from me.

IF YOU OWN A BUSINESS

The Trust Funding Guide covers moving an LLC or corporate interest into a trust, and it underlines something worth repeating: check your operating agreement or partnership agreement for transfer restrictions before transferring anything. Those provisions and your trust can contradict each other, and the contradiction surfaces at the worst possible moment. Raise it with whoever handles your estate plan. Reviewing an operating agreement is business law and isn't part of this purchase.

ABOUT THE TRUST & WILL MATERIALS

Trust & Will writes and publishes the guides I send. I send the same set to every buyer without reviewing anyone's circumstances, so some of it won't apply to you. That isn't an oversight; I haven't assessed which parts apply, and I'm not in a position to.

Before you build your plan

- A Complete Guide to Creating Your Estate Plan: what a plan contains, plus a worksheet for the decisions ahead. Doing it on paper first turns a frustrating evening into about forty minutes.
- 5 Estate Planning Documents Everyone Should Have: a plain-language explanation of each document.

After your plan is built

- How to Fund a Trust: how to move assets in. The most important guide in the set.
- The Role & Responsibilities of Being Someone's Beneficiary: also covers serving as executor, trustee, guardian, and agent under a power of attorney. Read it before you name anyone, and forward it to whoever you name.
- Estate Settlement Checklist: what settling an estate involves. It shows what you're sparing your family.

DISCLOSURE

I buy these plans from Trust & Will in volume at a discount and profit on each sale. You can buy directly from Trust & Will at any time, and I'd encourage you to compare before deciding.

TERMS OF SALE

These terms apply when you buy a Trust & Will estate plan from B. Joffrion Consulting, LLC ("BJC"), for yourself or as a gift. By checking the box at checkout, you agree to these terms and sign them electronically. BJC's Terms of Use and Privacy Policy also apply.

1. What you're buying. An activation link for one Trust & Will trust-based estate plan, for an individual or a married couple, for each plan purchased. Trust & Will, an independent company, provides the platform, questionnaire, documents, and customer support under its own terms.

2. Not legal services. A purchase creates no attorney-client relationship between BJC or Brandi L. Joffrion and you or any gift recipient. Information you share about your plan is not confidential or privileged. BJC will not advise you on whether the plan fits you, help you complete the questionnaire, advise you on titling or funding assets or whom to name in any role, or review your finished documents.

3. Existing clients. If BJC represents you on another matter, this purchase is a business transaction between you and BJC, separate from that matter. BJC does not represent you in this purchase and will not advise you about it. Its essential terms are these terms, including the price and BJC's profit disclosed in Section 10. You may have a lawyer of your choosing review these terms before you buy, and you may take as long as you like to decide. By checking the box at checkout, you give your informed consent to this transaction and to BJC's role in it.

4. Fit. You alone decide whether an online plan meets your needs. By checking the box at checkout, you confirm that you have read the Before You Buy list on the Estate Plans page and decided for yourself that an online plan fits your needs. If you are buying a gift, you confirm that you will share that list with the recipient, unless BJC delivers the gift card directly, in which case BJC includes the list. Trust documents are not available to Louisiana residents.

5. Price and payment. Prices appear on the Estate Plans page and are charged at checkout through Stripe. Trust & Will prices quoted for comparison come from Trust & Will's website and may change.

6. Delivery. BJC emails each activation link or gift card to the email address you give at checkout within one business day after payment. If you ask BJC to deliver a gift card directly to a recipient, BJC emails it to the address you provide on the date you choose. That date must be at least 24 hours after BJC receives the recipient's details and no later than six months after purchase.

7. Gifts. Each gift card carries a unique activation link. Unless BJC delivers it directly, you decide when and how to give it. Keep it secure. By asking for direct delivery, you confirm that you may give BJC the recipient's name and email address for that purpose. BJC is not responsible for a gift card sent to an address you provide that turns out to be wrong, or for a link that is lost or redeemed by someone other than your intended recipient.

8. Unused links. BJC will honor a purchase even if its link goes unused for more than six months. The holder may need to request a new activation link from BJC at brandi@bjoffrionconsult.com.

9. Refunds. You may cancel for a full refund until the activation link is used to create a Trust & Will account. Once the link is used, the sale is final.

10. Disclosure. BJC buys plans from Trust & Will in volume at a discount and profits on each sale. You may buy directly from Trust & Will at any time.

11. Limitation of liability. BJC's total liability for any claim arising from a purchase is limited to the price you paid. BJC is not responsible for Trust & Will's platform, documents, or services.

12. Governing law. Colorado law governs these terms.

13. Contact. B. Joffrion Consulting, LLC, 1500 N Grant St Ste N, Denver, CO 80203; brandi@bjoffrionconsult.com; www.bjoffrionconsult.com