



# *Leaving a* LEGACY

By Mandy McEwen

Photos by Mary Camerlingo

The holiday season and New Year's is a time for family, a time for thinking about past achievements and future plans. When you invite family for dinner, you clean up. You don't leave behind a mess. Imagine sitting around the living room, watching your family be together and the feeling of your love and concern for them. Of course you care about these people enough to plan for them, but have you done it? What happens to your family and the life you built once you're gone?

#### META LAW, BECAUSE EVERY LIFE NEEDS A GOOD PLAN

The last time you invite people into your life is really - when you die. You've worked hard to build a good life. You're proud of your accomplishments and the fulfillment of commitments to family and loved ones. Grieving loss is made a heck of a lot more difficult if, when you're gone, they find themselves caught up in the complexity of the legal system, and its many thorny areas. Ventura based firm - Muegenburg Estate & Trust Attorneys, META Law has developed a suite of working tools and services designed to greatly improve the task of planning what happens with your assets and heirs at the end of your life, making it easier to understand, navigate and maintain.

We took a moment to talk to Ted Muegenburg, who has been a bar certified Estate Planning Specialist attorney with over 30 years of experience. His seasoned practice administers over \$500-

million dollars in assets on behalf of the many families it represents, but many clients could never quite get over the hurdle of the name "Muegenburg" because it's not easy to pronounce or spell. So the firm re-branded, incorporating the easy to remember acronym META for Muegenburg Estate & Trust Attorneys. "Meta," from the Greek, means transcending, or going above and beyond.

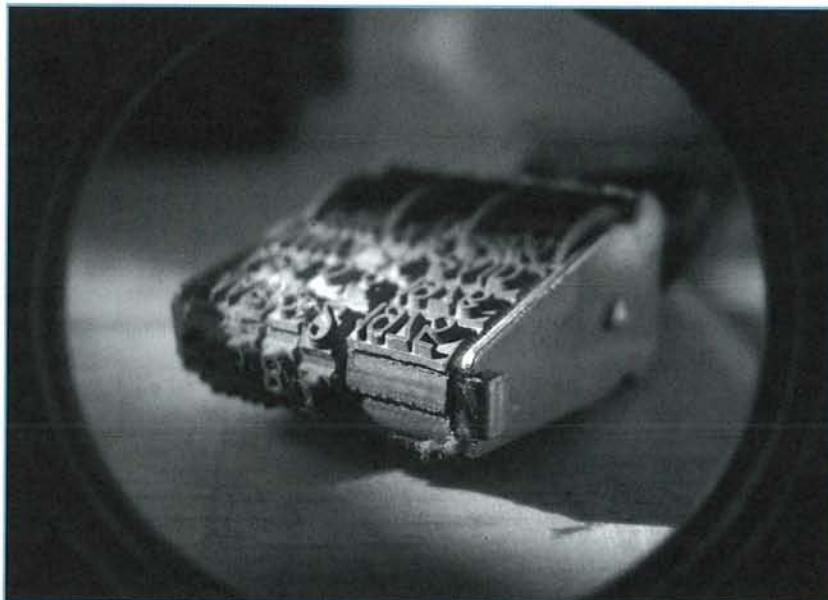
Ted had a lot to say about why people delay making a plan, why a life plan is so important and how he and his firm have developed an approach to make estate planning easy and comfortable.

#### META TOOLS

META Law has put together an array of legal documents that are all coordinated, and designed to take care of things during your life and after your death. This process can represent huge savings of time, effort and money, but it also addresses guardianship for children or designating someone empowered to make medical decisions on your behalf.

Ted explained, "A legacy, you leave one way or another...If you don't plan, you leave your loved ones vulnerable and risk propelling them into an unfriendly, public system where they have no control. We've had situations where surviving spouses couldn't even get to any of the bank

accounts...For an estate of one million dollars, the court filing fees are over \$1,000.00, and they go up from there. And, people are just aghast at statutory fees. Surviving family might start off irritated with lawyers and the courts, but in the end, they're really ticked off at their folks or their spouse, because they've been put through the wringer with unnecessary expense, or unnecessary taxes and a lot of trouble." Ted explained, "Probate is a formal court procedure, where the court authenticates a person's will and confirms the appointment of the person named in the will. When no one is named, or there is no will - the court appoints a person to take care of the procedures. [In the absence of a will] heirs are determined by state law, regardless of any thoughts you may have had. Then the courts confirm the assets and their values, and there's a whole process for creditor claims..."



These days, mixed families, domestic partnerships and same sex unions complicate this process even further, usually leaving, if provisions have not been made...someone cut off from their situations, homes and shared belongings - even kids. There are many estate planning devices for avoiding the costs and complexities of probate - Payable-on-Death accounts (POD's), Retirement Accounts, Joint Tenancy with rights of survivorship, Revocable Trusts and more - but you

need an attorney who is highly competent with these technical aspects of the law to ensure they are planned and executed correctly. That's why the American Bar Association has advised that it's preferable to work with an attorney who specializes in estate and trust planning rather than one who works in multiple areas of the law.

#### META COMFORT

Ted says that a main reason why people do not deal with settling their estate is that people just don't want to face death. So Ted and his team took a holistic approach, one that goes beyond just the technical concerns. He said, "There are a lot of procrastinators with this process, so we've tried to develop a fresh approach that includes designing an environment that is welcoming and comfortable for people to visit and make their own while they're here. The best comment we've had about our office so far is exactly what we want, 'This doesn't even look like a lawyer's office.'

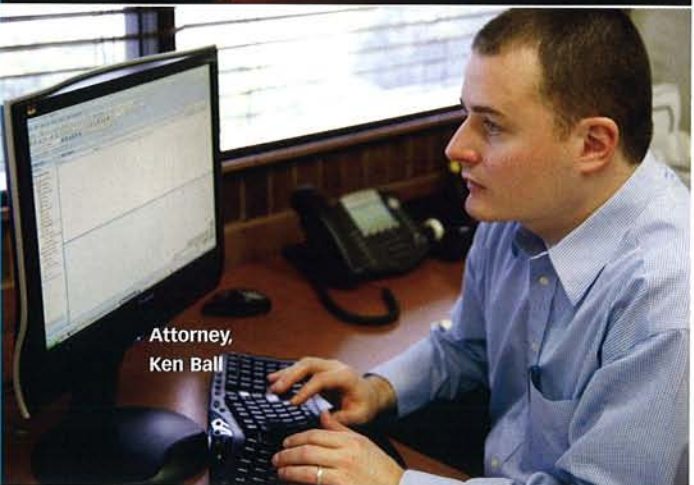
Making plans for your legacy is an intimate process and therefore the Meta space has been laid out with a little warmth and sense of home. Meta Law worked with notable local interior designer, Sue Pollack, who used warm colors, nice feng shui, plants, and comfy couches in the new offices located in the park-like setting of Buenaventura Business Park off



Attorney,  
Ted Muegenburg



The META Law Team



Attorney,  
Ken Ball

the 101 freeway. She put together a study that feels like a family room instead of the typical if impersonal legal conference room. Throughout the space, visitors can enjoy a nice collection of paintings and photos by local artists. And, they call their fully outfitted kitchen - Café Meta. The firm even has plans for ongoing casual morning open house events – Mocha META Fridays.

Besides the fear of death and the need to be comforted when planning for it, conflict between spouses about final wishes creates tendency to avoid the topic. Ted said, "We know there are a lot of hurdles, so our goal is to break those down by making our services easier, by providing education and offering a fixed fee option with a fixed time commitment. Another big impediment is that people often don't know anything about this process that is tied to them most personally, and they think they should...We've tried to eliminate that by giving our clients a lot of information they can use to design their own outcomes. We sit down with them and go through their choices until they are comfortable, and when they are, we prepare the documents that guide our formal legal approach when necessary. This all happens in week segments. At the end of that you're done. Whew. Now you can put it away. People have often told me they experience a huge mental relief upon completing this process...If there's stuff in your closet piling up; there's shame about the mess. People feel badly about not dealing with what happens when they die. But, man when you do clean up the mess, make a good plan, it feels great. It's freedom to enjoy life without being chained to worry."

#### CLUB META

Meta Law refers to the estate planning phase as "Legacy Discovery" and the post-death implementation of the plan as "Legacy Fulfillment." Ted and his team also identified a need to provide a bridge of services between those two phases – thus the firm's "Club Meta" concept - designed to help people decide when and how they need to update their plans. Ted said, "Now, if you're a member of Club Meta, we send you information on updating your asset schedule, informing you of updates in the law that can impact your plan, and information about community resources that are often needed at a moment's notice to address major life needs and changes – like hospice or other services." Their web site includes a library of free documents that address an array of legal concerns.

The firm's innovative and creative approach to the serious business of estate planning and trusts can be explained by Ted Muegenburg's passion for what he does. He has experienced first hand, the pitfalls that hurt families when the unexpected happens and there is no plan. His first wife of many years died at just 39 years old. His mother-in-law from his first marriage died without a plan with the result that \$70,000 was spent in probate. His best friend, also a pilot, died in a plane crash with two of his children and a family friend – without a plan in place. And, when Ted got the early morning call, and drove to his friend's house, what he found on his desk was the unsigned trust documents he'd prepared for him several months earlier. "I just couldn't get him to sign it and be done," said Ted. "...and, here he is with two complex relationships [children from two different marriages]...He's got a house; he's got a business, and he and his dad are still owners of the business...It was just a mess. Awful. That was my best friend. I don't want anybody to have to go through that."

Ted cares intimately about his role in helping people and their families avoid unnecessary pain, strife and expense when a family member passes from this life to the next. He said, "The goal for my clients and their families is that when they lose someone, they spend time grieving for the loss of the person not having to get thrown into the barbed wire and the thorns of a process that there is no reason to be engaged in...We're trying to transform this process, to hone our technical approach while taking care of people and creating incentive for them to get involved, because we have to have client's participation. This is about taking care of business for tomorrow so you can feel better about enjoying life today - and we're going to achieve this."