



wills & wellness® estate planning

Foundation. Family. Future.

## Meet the Peace Family

Patrick Peace is 45 and his wife Polly Peace is 39. Patrick and Polly have been married for 10 years.

Patrick and Polly have two children: Alex, 12; and Rose, 10. They have two pets - a dog named Rio and a cat named Hello Kitty.

Polly has a child, Henry, now 15, from a prior marriage with Michael that ended in divorce due to Michael's wild and crazy lifestyle and refusal to settle down and become an adult. In her divorce from Michael, Polly has full custody of Henry and received a mountain home in Jackson Hole, Wyoming, now held in her sole name. Michael has a \$1 million life insurance policy payable to Henry (he updated the beneficiary after he and Polly divorced).

Polly and Patrick own their home jointly, they have joint checking and savings accounts and each have a solely owned savings. They are both actively contributing to their IRAs, and they both have life insurance.

Polly is the "CFO" of the house and makes sure all bills are paid and has a list of usernames and passwords to all online bank accounts.

Polly and Patrick are charitably minded and support Colorado Public Radio.

The Peace family loves to take an annual ski trip with their close friends and neighbors, Katie and Kris Shredder.





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"We are SO happy we created a guardianship plan through Wills & Wellness. We feel so much better knowing our child has set plans drawn up in case of emergency!" **Libby & Tyler Hutchinson**

"I loved the fact that it didn't feel like you were talking to a lawyer but to a parent who has the same interests as you." **Felicia & James Ohnmacht**

**"Could not be happier with the level of service they provide."**  
**Kelsey & Jeremy Akin**

"Although this process is not an easy process, the ladies at Wills & Wellness really make it easier!"  
**Serenity & Eban Bell**

## Our Mission

We are parents and estate planning attorneys serving, collaborating with, and empowering our clients through excellent education and counsel by giving them PEACE OF MIND about the future of their children and loved ones.

"Wills & Wellness expertly provided my husband and I the tools we needed to plan for our family's future. With their care and guidance, we have been able to navigate the confusing world of estate planning and trusts with confidence. We never could have done all of this without you, THANK YOU!"

**Jeff Deffenbaugh & Kristen Mehrten**

**"Highly recommend - you definitely get your money's worth...and more.** No other firm offered such a comprehensive package. They provided my husband and I with an estate plan that covered every contingency and instructions for all related issues. **We were so impressed with their knowledge and expertise, as well as their ability to compassionately speak about sensitive topics.** They made the process so easy! Kim, Bonnie, and the rest of the staff are amazing!"

**Jen & Colby Shocker**



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## Leaving a Real Legacy

We guide you to **leave a legacy** that's about much more than just your money.

At Wills & Wellness, we believe estate planning is not just about transferring your financial assets and personal belongings. It's also about capturing and transferring your valuable intangible gifts: **who you are and what's important to you - your values, insights, stories, and experience.**

After you are gone, your loved ones will miss you deeply. They will long for your words of counsel and concern. Hearing your voice again would be a tremendous gift. Through our unique legacy process, you can give your loved ones the most precious gift - a lasting expression of your love.

"We felt super comfortable during the whole process. The Wills & Wellness staff were **welcoming, understanding and professional.**"

Betsey & Brian Bucca

### What could be more valuable?

When Bonnie and Kim first started estate planning, they would tell clients to record a message for their loved ones and put it in a safe place or simply write notes to their children letting them know how they felt about them. But so few people ever actually did it. We just get so caught up with the day to day of our lives that focusing in on leaving a legacy seems to take a back seat.



**Can you picture someone who has passed away, someone you love and miss deeply?** Can you recall a conversation you had with them? Can you remember the sound of their voice and what they told you? What if you could hear their voice again? What if they could speak to you—heart to heart—and share their wisdom and advice? What would it be worth to you to hear their words one more time? **What is it worth to you to know that they'll always know exactly how much you love them?**

We make it part of our planning for every client to help you capture and pass on more than just your money: your intellectual, spiritual and human assets, who you are and what's important to you. **What would it be worth?**

It's worth a lot to us and we are honored to be able to provide you and your family with this gift. Your **Legacy Video** is complimentary with our estate plan options.



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## Get to Know Us Better!

**We're not your typical law firm!** We're our clients' trusted family advisor for all things life-related. Feel free to get to know us better before you arrive. We have lots of fun ways for you to get a sense of who we are and our approach.

### You are our priority.

- We're always posting great stuff on **our website and blog** about doing good in the community, book and food drives to support needy families, our expert resources for parents, and upcoming events.
  - Check out our blog and website at [willsandwellness.com](http://willsandwellness.com).
- We love to engage with our client family and our community on **social media**. Here's where you can find us:



[www.pinterest.com/willswellnessco](http://www.pinterest.com/willswellnessco)



[www.twitter.com/willswellness](http://www.twitter.com/willswellness)



[www.facebook.com/willsandwellness](http://www.facebook.com/willsandwellness)



[@willsandwellness](https://www.instagram.com/willsandwellness)

We always strive to be open and transparent about our firm philosophy, our priority on client families, and who we are as attorneys, as people, and as parents!





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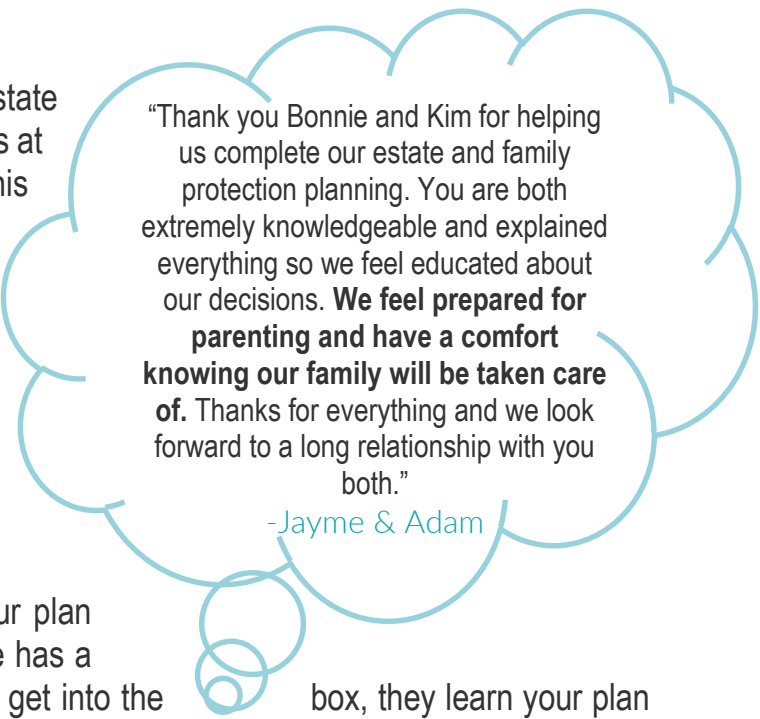
## How We're Different

Before we explain how we're different, let us explain how we're **similar**.

Wills & Wellness originated with Bonnie when she was nine months (and very!) pregnant. Bonnie anticipated this major life change she was about to experience and she felt the drive to really focus her career path on estate planning for growing families at the same time she focused on expanding her own family. Bonnie embarked on the adventure of opening her own law firm to serve families in the best way possible, making educating our clients a cornerstone of Wills & Wellness.

**The Estate Planning Attorneys at Wills & Wellness have families and loved ones just like you. And just like you, we worry about what would happen to our children if something happened to us.**

We're **different** because so many estate planning lawyers focus only on what happens at death. You might be familiar with this traditional experience—you have an attorney draft your estate plan, it's presented in a nice leather binder, you put it away in a safe deposit box, it gathers dust over the years, you vaguely recall having to update beneficiaries but never get around to it, and 10 years pass without you thinking about it again.



"Thank you Bonnie and Kim for helping us complete our estate and family protection planning. You are both extremely knowledgeable and explained everything so we feel educated about our decisions. **We feel prepared for parenting and have a comfort knowing our family will be taken care of.** Thanks for everything and we look forward to a long relationship with you both."

-Jayme & Adam

When you pass away, no one can find your plan because it's in that safe deposit box no one has a key to. Once your family figures out how to get into the box, they learn your plan is so outdated it doesn't help deal with the assets you owned at passing (which you didn't own when your attorney drafted your plan), and it dawns on your loved ones that it's worse



having a 20-year-old plan than having no plan at all. And the attorney who drafted the plan 20 years ago is more than happy accept your payment as they walk your family through the probate court.

### Is this really true?

Sadly, yes. It has happened in our families and it has happened in our clients' families.

This is not the experience you have with us.

We help you prepare for the exciting and inevitable changes in your life.

**You'll have more children, buy a new house, grow your retirement account, take out a new life insurance policy, and buy the log cabin in the mountains you've always dreamed of. You'll outgrow your estate plan.**

**At Wills & Wellness we've nurtured and built a model that departs from the norm in estate planning and that highlights serving our clients as our priority.**

We openly and happily communicate with our clients about any and all of your estate planning questions as you go. And your Estate Planning Attorney is available to you at all points throughout your plan design, signing and completion.

As the final touch to your initial experience with us, **we help you capture what's really most important to you and your family—who you are as a person and your values, insights, stories, and experiences you want to share with your loved ones.** The estate plan we help you design takes care of the *tangible*; the final touch takes care of the *intangible* that your family cares about most.



The Wills & Wellness Family

# Bonnie Bowles

## Estate Planning Attorney & Organized Mom



Hello Parents!

I'm an **Estate Planning Attorney & Organized Mom** cherishing my time with clients by building life-long professional relationships and friendships and ensuring our clients' legacy is preserved and passed down.

In my practice I strive to treat clients and prospective clients with respect and empathy. I promptly return calls and emails and I use ordinary language and stories to explain how I can help. In one sentence, **my job is to ensure families don't collapse after the disability or passing of a loved one.** My world revolves around my family – my husband, a daughter, and twin boys –

and I know I'm willing to do anything to ensure **they will be taken care of, no matter what, if something were to happen to me. I believe most parents feel the same way.**

Our firm's beginning is rooted in my desire to help parents protect their children. As a first-time pregnant mom a few years ago, I looked around at all the great places mom-to-be's frequent, and I noticed that no one was talking to expectant and growing families about the importance of guardianship and estate planning. I founded Wills & Wellness with the simple purpose of educating parents on how to make the very best estate planning decisions for your family.

On a professional note, I attended Colgate University where I graduated magna cum laude. During college I studied in Washington, DC, and worked at the White House for a semester and summer. Following college I worked for a year at a large pharmaceutical litigation firm in New York City and then headed back to Texas to attend the University of Texas School of Law. After practicing briefly in Texas I headed to the mountains of northern New Mexico – yes there are mountains in New Mexico! – to the small ski-and-golf town of Angel Fire, where I met and married by husband Tom. We moved to Colorado in 2011 and I'm now licensed in Colorado, Texas, and New Mexico.

On a personal note, I'm a wife and a mom. What my children bring to this experience for me is the appreciation that **estate planning is something my husband and I have done for the people we love most, not for ourselves.** We won't be here (or won't know) when our plan's wheels are turning. Our children and loved ones will be the ones who benefit from our planning.

Outside of Wills & Wellness, I love to spend time with my family and enjoy my chef husband's amazing cooking. And I'm an avid reader of non-fiction accounts of Mt. Everest adventures and K2 expeditions and history.

I love what I do, I love to help and serve people, and I very much look forward to meeting you and your family and becoming your very trusted family advisor!

"Bonnie made creating our estate plan as **painless as possible.** It was never something we had much motivation for, but when we finally reached out for help, she held our hands along the way and it was much less difficult than we anticipated." Catherine & Bren Clendinning

Warmly,  
Bonnie

# Kim Ruddell

## Estate Planning Attorney & Mom of Three



Warmest greetings!

I am an **Estate Planning Attorney & Mom of Three** and I absolutely LOVE what I do.

Helping families ensure that their loved ones are adequately protected is my passion and I feel so lucky to be able to guide my clients through the process. My hope is to build long-lasting relationships and friendships with my clients and to become a trusted advisor through the many changes life brings.

I am enthusiastic to educate families about estate planning. **I host FREE Wills and Wellness talks around the Denver Metro area, which provides a safe learning environment on topics that a lot of people don't have much experience with.**

Originally from Houston, Texas, I graduated from Texas A&M University and moved to Colorado for law school just after graduation. I received my J.D. from The University of Denver College of Law in two and a half years and was admitted to the Colorado bar in May of 2004. In addition to being an attorney, I am also a licensed real estate broker and I love to dabble a bit in real estate in my spare time.

**I am the proud mom of two incredibly hilarious, smart and loving girls.**

Becoming a mom in 2011 made me realize that I would do anything for that little person and that her needs now came before mine. This is the same philosophy behind having a well-organized estate plan in place – it is not about you, it is about your loved ones. They will be the ones to benefit from your estate plan. Getting your affairs in order is truly an un-selfish and proactive choice you can make on behalf of your family.

When I'm not helping families make choices for protecting their loved ones, I enjoy spending time outside with my family, running, yoga and a good craft beer.

**I look forward to helping you and your family and to becoming your lifetime trusted advisor.**

Cheers,  
Kim

"Kim made the estate planning process, which felt like it could be a grim discussion, an enjoyable and life-affirming one."  
Amanda & Mark Johnson



# Melissa Dempsey

## Estate Planning Attorney & New Mom

Welcome!

### I am an Estate Planning Attorney and New Mom.

As a new mom, I am acutely aware of the importance of planning for the future – there is a great deal at stake and it comes fast! As an estate planning attorney, I am able to help individuals and other families protect their futures and personalize a legacy. I understand that this is a sensitive undertaking and I hope you can come to rely on me as a trusted advisor.



My Native American upbringing on the Flathead Reservation in rural Montana nurtured my deep respect for individual beliefs, diverse cultures and a true desire to help others achieve their dreams.

“We had many questions regarding creating a new trust that added my husband and we were very impressed by Melissa's patience to answer all of our questions. Thank you so much Melissa for all your time and help!”  
Sarah & Jared Wood

As a student at Rollins College in Florida, I volunteered in Kenya, Peru and the Dominican Republic and received a B.A. in Sociology. I then moved to New York, where I interned at the United Nations and earned an M.A. in International Human Rights from New York University. After graduate school I pursued my J.D. at Arizona State University's Sandra Day O'Connor College of Law where I received the Dean's Award for establishing and being the first editor-in-chief of Law Journal for Social Justice.

My husband Eric and I fulfilled one of our own dreams when we moved to the beautiful Highlands area of Denver. **I have enjoyed becoming part of this dynamic, thriving city, not only as an attorney specializing in wills and estates, family law and disability, but also as a community volunteer, and more recently as a mother.** I am now a Highlands mommy and my new life orbits my daughter, Edith. **There is no other place in the world I would rather practice law or raise our family than Colorado!**

Away from work, you might catch me dreaming up modern home improvements for our old home, dancing at Red Rocks concerts, or riding bikes to Little Man Ice Cream!

**I look forward to meeting you, and working with you and your family.**

Warm regards,  
Melissa

# Sara Bastani

## Estate Planning Attorney & Colorado Mom



### Welcome!

I'm an **Estate Planning Attorney & Colorado Mom** fortunate enough to be the Wife and Mom of a busy and wonderful family.

**Like most parents, our goals are to protect and provide for our family.** However, it's said that "a goal without a plan is just a wish" -Antoine de Saint-Exupéry. So let's make a plan! I would be honored to get to know you and your wishes and commemorate them in a way that will protect the future of your loved ones.

I was raised and attended undergrad in Iowa. I worked in various jobs following college but found that nothing fulfilled my desire to help people advocate for themselves in times of need.

Ultimately, I decided to attend law school at Chicago Kent College of Law where I could gain the tools I really needed to begin helping others. During law school, I assisted clients in the Health Law Clinic and continued my work in SSD and ERISA law at Daley, DeBofsky and Bryant. I obtained my J.D. in 2007 while pregnant with my first child.

My husband and I moved to Colorado less than a month after graduation to settle in with our soon-to-be family. After passing the Colorado Bar, I found work with the Colorado Department of Human Services and dedicated my time to public service for 6 years. While I loved my time at the State, I struggled to find a life-work balance and ultimately decided to take some time to be with my kiddos and reevaluate my career.

As my kids and I explored Colorado together, I met so many people, just like my husband and I, who had young families but had put off creating an estate plan. We were all so busy traveling, learning to ride bikes, and heading to the mountains for a weekend of hiking, camping and skiing! When did we have time?

**That is when it became clear to me that this was my new path.** Not only did I want to protect my own family, but I wanted to help educate other families about how important this planning is! A serendipitous introduction by a close friend led me to Wills & Wellness and I knew instantly that it was a perfect match.

I truly look forward to helping you create a custom plan that will give you peace of mind as you take on life's adventures with your family.

We were so impressed with their knowledge and expertise, as well as their ability to compassionately speak about sensitive topics. They made the process so easy!

Jen & Colby Shocker

Warmly,  
Sara

# Disclaimer

This presentation does not constitute legal advice. By attending this presentation, you acknowledge that an attorney-client relationship is NOT established or intended to be established and you are not a client of Bowles Ruddell & Associates Ltd. (d/b/a Wills & Wellness) or of any attorney introduced at this presentation.

This presentation is intended to give general legal information about Colorado laws and the Colorado legal system as they pertain to estate planning, estate administration, and probate. You should NOT rely on this presentation to answer any questions about your specific estate, matter, or legal issue. Every person's estate, matter, and/or legal issue is different and this presentation should not take the place of obtaining legal advice from a competent and licensed attorney.