ST. PAUL CHURCH

FINANCIAL EMPOWERMENT MINISTRY

Faith. Resources. Opportunity.

WEALTH & LEGACY

Protecting What You Build.
Preparing What You Leave.

SPEAKER PRESENTATION

Creating a Legacy

Aimee Griffin, Principal
Life & Legacy Counselors

Saturday, September 19, 2026 | St. Paul Church



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About Aimee

LIFE & LEGACY COUNSELORS
— THE GRIFFIN FIRM PLLC —







Association of Black Estate Planning Professionals

the BOW COLLECTIVE

1867
HOWARD UNIVERSITY
School of Law

WESTERN NEW ENGLAND UNIVERSITY WNE

USBC
US BLACK CHAMBERS, INC
THE NATIONAL VOICE OF BLACK BUSINESS

THE WASHINGTON Informer

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LIFE & LEGACY COUNSELORS

— THE GRIFFIN FIRM PLLC —

CORE VALUES

- Faith
- Excellence
- Relationships
- Service
- Trustworthiness

Mission

Life & Legacy Counselors will educate, collaborate, and strategically plan with individuals, families, businesses, and communities to build multigenerational wealth.

Vision

Life & Legacy Counselors is a premier global network of professionals who support the creation, protection, and transfer of wealth

DIRECTLY SERVING

DC/FL/GA/MA/MD/NJ/NY/VA

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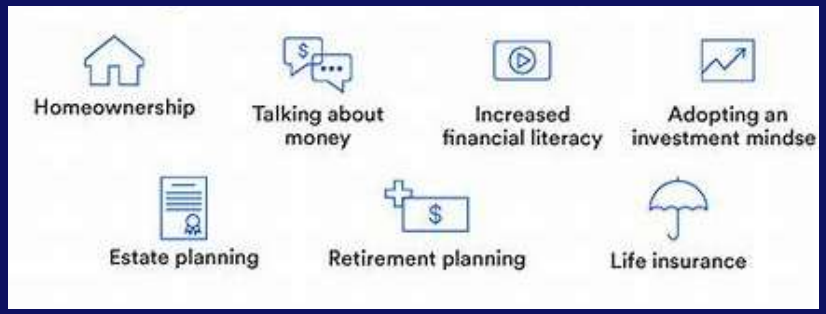
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I Want My Children To Inherit Land and Businesses

NOT clothes and shoes



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Intentionality



Life Insurance

Real Estate Ownership/Investment

Entrepreneurship

Asset Protection

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1

Divide and Disseminate

2

Create and collaborate



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The Foundation



DURABLE POWER OF ATTORNEY

An agent manages your financial and business matter



HEALTH CARE PACKET

- Health Care Proxy
- HIPAA waiver
- Advance Directive
- End of Life Plan



LAST WILL & TESTAMENT

- Directs the Court directed probated process
- Nominates the guardianship for minor children

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The Elements

Durable Power of Attorney



An agent manages your financial and business matter

PURPOSE

IMPACT



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The Elements

Health Care Packet



PURPOSE

IMPACT



The packet that plans for your health care and final dispositions

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When you don't make a plan, the court makes one for you.



- Court petition
- Background checks
- Attorneys fees
- Doctors reports

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The Elements

Last Will & Testament



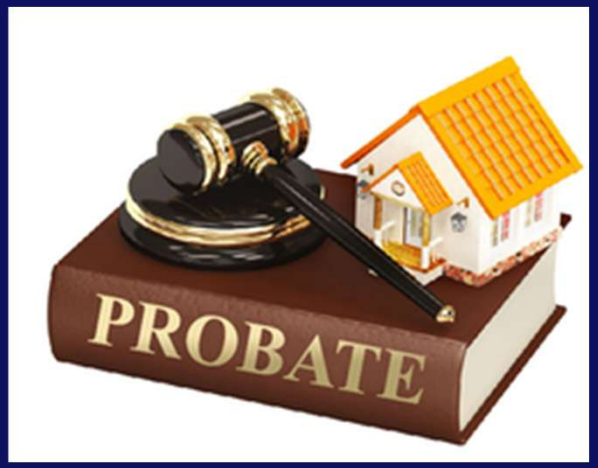
Directs the administration of an estate through the court.

PURPOSE

IMPACT

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When you don't make a plan, the court makes one for you.



- Formulaic
- Public
- Attorneys Fees
- Protracted time

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Estate Administration is Probate



Probate Costs

- time
- attorney
- court fees
- creditors
- bond

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Legacy Structured



PURPOSE

IMPACT

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Multigenerational Wealth Planning

PURPOSE

IMPACT

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Asset Protection



PURPOSE

IMPACT

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Real Property Considerations



- Legacy Building
- Capital Gains
- JTROS/Blended
- Reverse Mortgage
- Charitable Giving

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Entity Determines Destiny



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5 D's of Business Succession Planning



- Death
- Disability
- Divorce
- Departure
- Dissolution

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2026 Maryland Medicaid Long-Term Care Eligibility for Seniors

Type of Medicaid	Single			Married (both spouses applying)			Married (one spouse applying)		
	Income Limit	Asset Limit	Level of Care Required	Income Limit	Asset Limit	Level of Care Required	Income Limit	Asset Limit	Level of Care Required
Institutional / Nursing Home Medicaid	Cannot exceed the cost of nursing home care*	$2,500	Nursing Home	Cannot exceed the cost of nursing home care*	$6,000 ($3,000 per spouse). After 6 months, $2,500 per spouse.	Nursing Home	Cannot exceed the cost of nursing home care*	$2,500 for applicant & $162,660 for non-applicant	Nursing Home
Medicaid Waivers / Home and Community Based Services	$2,982 / month†	$2,000	Nursing Home	$2,982 / month per spouse†	$3,000	Nursing Home	$2,982 / month for applicant†	$2,000 for applicant & $162,660 for non-applicant	Nursing Home
Regular Medicaid / Aged Blind and Disabled	$350 / month‡	$2,500	Help with ADLs	$392 / month‡	$3,000	Help with ADLs	$392 / month‡	$3,000	Help with ADLs

*With the exception of a Personal Needs Allowance of $106 / month (eff. 7/1/25), Medicare premiums, and potentially a Needs Allowance for a non-applicant spouse, all of a beneficiary's monthly income must go towards nursing home costs. This is called a Patient Liability.
†Based on one's living setting, a beneficiary may not be able to keep monthly income up to this level.
‡Persons who are eligible for SSI are automatically Medicaid-eligible. This includes long-term services and supports via Regular Medicaid, given one meets the functional criteria. In 2026, this pathway to Medical Assistance eligibility allows a single applicant income up to $994 / month and a couple up to $1,491 / month. The asset limit is $2,000 for a single applicant and $3,000 for a couple.

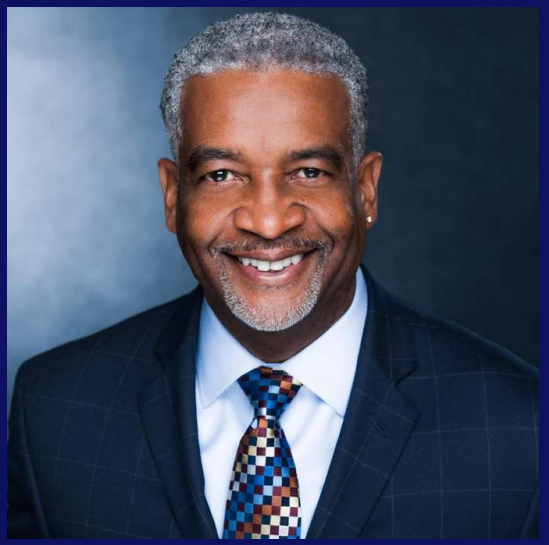
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What to Expect from the Legacy Strategy Session

- 30 minutes
- Virtual
- Recorded
- Personal



Kiante Watts



Joseph Joyner

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— THE GRIFFIN FIRM PLLC —





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THANK YOU

Thank you for joining us as we learn, connect, and build a stronger financial legacy together.

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SPEAKER PRESENTATION

3 Ways Money Grow

Dr. Rhonda B. Scott, CEO
Avenues to Success

Saturday, September 19, 2026 | St. Paul Church

Dr. Rhonda Scott, Life Insurance Broker

CEO, Avenues to Success



AVENUES TO SUCCESS

ABOUT THE PRESENTER

Rhonda is the CEO and co-founder of A2S. She has a passion for educating and serving her community. As an education administrator, she understands the value of financial literacy and wants to share it with the world.

ABOUT THE BUSINESS

Avenues to Success a financial services company specializing in life insurance and annuity products.

CONNECT WITH ME

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Email: rscott@aveunues2success.com
Social: @rhondabscott
Phone: 240-847-0562

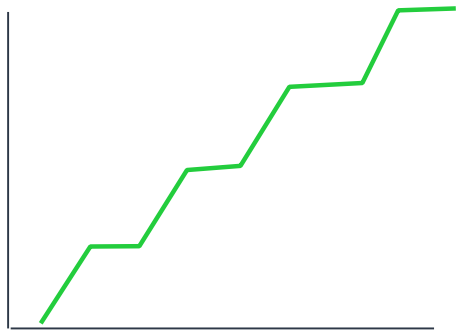
3 WAYS **MONEY GROWS**

S&S INTEGRITY

Fixed ✓	Variable ✓	Indexed ✗
SAFE	GROWTH	SAFE
- LOW% 0 – 1%	- Lose All Or a portion	- 0–9%

S&P		IUL
20%	=	9%
8%	=	8%
-38%	=	0%





3 Ways Money Grows

- Fixed
- Variable
- Indexed
- Each has benefits, and a well-rounded personal portfolio should include each of them.

KEY FACT

40% of U.S. adults say they need life insurance or need more of it. That's nearly 100 million adults.

LIMRA
2025 Facts About Life Insurance Sheet

Fixed

- Bank Account
- CDs
- Money under your mattress
- These accounts are safe because they are insured by the FDIC for $250K, but growth is limited.

KEY FACT

U.S. banks hold a very large amount of Bank-Owned Life Insurance (BOLI)

Variable

- Stocks
- 401K, 403B
- Real Estate
- These accounts have high growth but the risk of losing all or part of your money due to the market's response.

KEY FACT

[Use this space for a key statistic, quote, definition, image, or important takeaway.]

[Optional source / note]

Index

- Index Universal Life Insurance
- Fixed Indexed Annuities
- Safe because of the guaranteed nature of insurance.
- You keep your money when the market goes down.

KEY FACT

40% of U.S. adults say they need life insurance or need more of it. That's nearly 100 million adults.

LIMRA
2025 Facts About Life Insurance Sheet

Principle of Protection

- You have $100 market goes down 50%
- How much do you have?
- $50, now market goes up 50%
- $75
- A 50% drop in capital requires a 100% gain just to get back to even, which makes avoiding big losses vital.

KEY QUOTE

Rule No. 1 is "Never lose money," and Rule No. 2 is "Never forget rule number one."

Warren Buffett

THANK YOU

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SPEAKER PRESENTATION

Business Succession Planning

Roland Muse, JD, MBA, CEPA
Blue Pond Consulting, Inc.

Saturday, September 19, 2026 | St. Paul Church

Roland Muse, JD MBA

Principal | Blue Pond Consulting



BLUE POND CONSULTING

Improving the Value of Your Business

ABOUT THE PRESENTER

Mr. Muse is a Management Consultant focused on business planning and valuation services. He is a Certified Valuation Analyst (CVA), Certified Equipment and Machinery Analyst (CEMA), and Certified Exit Planning Advisor (CEPA).

ABOUT THE BUSINESS

Blue Pond Consulting provides Business Planning, Valuation Services, Due Diligence reviews, and Turnaround Management Services to small and mid-marker businesses.

CONNECT WITH ME

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Know What You've Built

What is your business worth—and what creates that value?

- Knowing the value of your business enables you to manage the value of your business
- Types of Value - Fair Market Value vs Strategic Value
- Rule of thumb" estimate vs a professional valuation
- Income, Market, and Asset approaches to valuation
- Factors that can affect value—profitability, cash flow, assets, customers/contracts, employees, systems and owner dependence

KEY TAKEAWAY

Your business may be your greatest asset with a valuable income stream – it's critical to know what your business is worth!

[Optional source / note]

The Valuation Process

Determine the Value of Future Income Streams

- Review of products and services, market and economic forecasts, and environmental factors
- Review of business entity, business operations, 5-year financial plans, and capital structure.
- Analysis of future income streams, strategic planning, and planned initiatives.
- Development of Valuation report, final adjustments, and FMV determination.

KEY TAKEAWAY

The formal valuation process is rigorous and involves analysis of current states, future income generation, and market factors to determine FMV.

[Optional source / note]

The Succession Planning Challenge

Based on Survey data from Development Dimensions International (DDI)

- 20% of HR leaders say they have leaders ready to fill their most critical roles.
- While 75% of organizations prioritize internal promotion over external hiring, on average, internal candidates can fill only 49% of critical positions immediately.
- The challenge can be even greater for most small businesses as there is often a heavier reliance on a smaller leadership team or sole proprietor.

KEY TAKEAWAY

All businesses must address Succession planning as a critical component of their business strategy.

[Optional source / note]

Build a Business That Can Continue Without You

Can Your Business Operate Without You?

- Is there critical knowledge only in the owner's head?
- Are processes and procedures documented?
- Can employees manage operations without the owner(s)?
- Are customer relationships dependent primarily on the owner(s)?
- Are financial and business records organized?

KEY TAKEAWAY

Begin the assessment process early to identify key roles, processes, and risks to the business.

[Optional source / note]

Decide How the Business Will Transition

Will you transfer it, sell it, retain ownership, or close it?

- Transfer the business to family
- Sell to a partner or employee
- Sell to an outside buyer
- Transition management while retaining ownership
- Wind down the business

KEY TAKEAWAY

Your options for Succession will depend on your personal and financial goals, readiness of key employees, and the condition of your business operations.

[Optional source / note]

Succession Planning Best Practices

Start early and refine your plan at regular intervals

- Start with Your Most Critical Leadership Roles
- Create a formal Succussion Plan
- Engage Senior Leadership for prioritization
- Assess key roles, current talent, and identify gaps
- Mentor and invest in the professional development for of talented resources
- Plan for emergency succussions

KEY TAKEAWAY

Succession planning requires analysis of business operations, key roles, and active support for talented resources.

[Optional source / note]

Develop Your Exit Plan

Your playbook for transitioning your Business

- DISCOVER your business value, key value drivers, risks, and growth potential.
- IDENTIFY key roles, fully document operations, and conduct formal Succession Planning.
- PREPARE your Exit Plan, aligning business and personal financial goals.
- REFINE and MAINTAIN your Exit Plan
- EXECUTE!

KEY TAKEAWAY

Develop your Exit and Success Plans as early as possible and review and refine continually.

[Optional source / note]

THANK YOU

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