



OFFICE OF LEGAL SERVICES INNOVATION
An Office of the Utah Supreme Court

Amended Sandbox Authorization Packet

Estate Guru

August 15, 2022

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2. Innovation Office Recommendation to the Court

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In the Supreme Court of the State of Utah

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In re: Application of Estate Guru

AMENDED ORDER FOR AUTHORIZATION TO PRACTICE LAW

Based upon the Utah Supreme Court's plenary and constitutionally granted authority to regulate the practice of law in Utah, and the tenets of Standing Order 15, the Utah Supreme Court orders that Estate Guru is authorized to practice law within the regulatory sandbox and subject to the restrictions outlined below.

The Court has reviewed the recommendation of the Office of Legal Services Innovation ("Innovation Office") dated September 21, 2020, for DBA Estate Guru ("Estate Guru") to be authorized to practice law.

Estate Guru is a nonlawyer owned legal tech company offering software legal services for estate planning through partnerships with financial advisors/planners whose nonlawyer and lawyer employees will provide legal advice.

The Innovation Office has assessed the risk of harm to Estate Guru's targeted consumers relative to the risk of harm they currently face and has determined that the risk of harm presented by Estate Guru's services is Moderate.

In light of the Court's responsibility to the public to effectively regulate the practice of law in Utah and in keeping with the tenets of Standing Order 15, the Court now orders as follows:

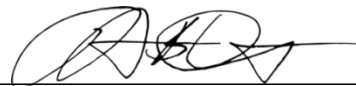
1. Estate Guru is is authorized to offer legal services through the following methods:
 - a. Nonlawyer ownership
 - b. Lawyers sharing profits with nonlawyers
 - c. Lawyers employed or managed by nonlawyers
 - d. Software provider with lawyer involvement
 - e. Nonlawyer provider with lawyer involvement

2. Estate Guru is authorized to provide legal services across the following legal service areas, subject to the restrictions outlined below:
 - a. Business
 - b. End of Life Planning
 - c. Financial Planning
 - d. Healthcare
 - e. Real Estate
3. Estate Guru shall conform to the Moderate Innovation reporting requirements imposed by the Innovation Office.
4. Estate Guru will prominently display the following disclosure requirements:
 - a. Innovation Office Badge
 - b. Nonlawyer provider disclosure
 - c. Nonlawyer ownership disclosure

If Estate Guru wishes to alter the terms of this authorization, conditions, or requirements, it must submit any such change to the Innovation Office for further assessment. The Innovation Office will assess the proposed change and may permit the change if it deems the change does not materially increase the risks to consumers. If the Innovation Office finds a material increase in risk then it will present the issue to the Court for further consideration.

This authorization is granted for the duration of the existence of the Sandbox, or until exit and permanent licensure at the discretion of the Court. Authorization is subject to Estate Guru's compliance with the conditions and requirements set forth in the Innovation Office Manual and the Innovation Office Recommendation to the Court and to a verification by the Innovation Office that the company's services are not causing material harm to consumers.

DATED this 16th day of August, 2022.



Matthew B. Durrant
Chief Justice

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OFFICE OF LEGAL SERVICES INNOVATION

An Office of the Utah Supreme Court

RECOMMENDATION TO THE COURT

APP 0013 - ESTATE GURU

SEPTEMBER 21, 2020

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EXECUTIVE SUMMARY

Recommendation: Authorize

Applicant: WDEP (DBA Estate Guru)

Proposed Services: Nonlawyer owned legal tech company offering software platform for estate planning; partnerships with financial advisors/planners

Sandbox Qualifiers: Partial nonlawyer ownership - more than 50%

Privately held, for-profit corporation

Software/Nonlawyer service provision

Utah Qualifier: Adapted for Utah requirements

Implementation Qualifier: Model ready to implement and services ready for market now

Regulatory Objective Qualifier: Likely increased access by consumers to legal services via platform and via access to lawyers through aligned services.

Qualitative Requirements: Standardized disclosure statements on website and in mobile applications:

- Badge
- Nonlawyer Ownership Disclosure Statement
- Nonlawyer Service Provider Disclosure Statement

See Innovation Office Manual for requirement details.

Data Reporting Requirements: Moderate risk data reporting requirements.

See Innovation Office Manual for requirements.

SANDBOX RECOMMENDATION

We recommend the Court **authorize** DBA Estate Guru (“Estate Guru”) to practice law in the state of Utah, subject to such requirements as the Innovation Office may impose.

We recommend the following scope of authorization:

1. The Innovation Office recommends that the authority be granted for an initial period of 24 months with the possibility of extension or permanent authorization. Any such extension or permanent authorization would be subject to the applicant complying with the conditions and requirements set forth below and also to a verification by the Innovation Office that Estate Guru has a record of compliance with all requirements and the company’s services are not causing harm to consumers.
2. The Innovation Office recommends authorizing Estate Guru to practice law only across the following categories of legal service:
 - a. Service Models:
 - i. Lawyers employed or managed by a nonlawyer
 - ii. Software provider with lawyer involvement - legal document completion
 - iii. 50% or more nonlawyer ownership
 - iv. Lawyers sharing fees with nonlawyers - standard
 - v. Nonlawyer provider with lawyer involvement
 - vi. Software provider with lawyer involvement
 - b. Areas of Service:
 - i. Business
 - ii. End of Life Planning
 - iii. Financial Planning
 - iv. Healthcare
 - v. Real Estate
3. Relevant requirements:
 - a. Relevant disclosure requirements as outlined in Innovation Office Manual.
 - b. Moderate risk data reporting requirements as outlined in Innovation Office Manual.

PROPOSED SERVICES

Estate Guru is an already established privately-held Utah company that offers a technology platform to facilitate the completion of estate planning services. Nonlawyers hold majority ownership in the company. The software platform allows lawyers to develop their own estate planning templates and then engage with customers of financial planners through the software tool. The software essentially facilitates partnerships between attorneys and financial planners.

The company proposes functioning as a quasi-law firm. It proposes both partnering with Utah lawyers and law firms, as well as employing Utah lawyers directly. The software platform will be sold “wholesale” to financial

planners, who will then refer consumers to lawyers via that software. In the future, the company foresees increased direct-to-consumer services, potentially through partnerships with credit unions.

At present, the software tool is an interactive estate planning document completion tool, overseen by lawyers. The company has plans for increasing use of artificial intelligence and analytics to increase the software provision of legal services at increased scale. The software has built in triggers that when indicated move the consumer out of the software and to an attorney review.

The company also proposes nonlawyer employees offering limited legal assistance under attorney oversight. This will take place primarily through customer service interactions.

RISK ASSESSMENT

Target Market: Consumers minimally or not engaged with legal help in estate planning.

General Assessment: Moderate risk

Specific Risks:

1. Nonlawyer investment/ownership - more than 50%
2. Lawyers sharing fees with nonlawyers
3. Legal practice through technology and nonlawyer providers
4. User Communications