

Client Asking for a Refund

I did a one-off irrevocable life insurance trust for a guy (meaning, not part of an entire estate plan), he paid me and we signed the trust, etc., all's well, and then he changes his mind because the life insurance premiums were too high. So he's not buying the life insurance policy, and doesn't need the trust. So now he wants his money back.

This is an easy "no" to me. You did the work, you get paid. End of story.

Very truly yours,

Nick A. Ortiz, Florida

Agree with Nick. Client should have checked out premiums before engaging you.

Tom Simchak, Texas

This one's a slam dunk. I'm sure we all agree.

Shell Bleiweiss, Illinois

I'm with the collective; buyer's remorse simply doesn't apply here.

Pamela J. Starr

That's just not a valid reason for a refund. That's like a client hiring a divorce attorney and then asking for a refund when they get back together.

Cheers,

David Allen Hiersekorn, California

+1 on getting paid for work performed.

Michael Huerta, New York

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Agreed. This is like getting someone to build you a garage and then finding out you can't afford a car--that's not the fault of the guy who built the garage for you.

Kevin W. Grierson, Virginia

If you paid to fix the transmission on your car and then decided you just wanted a new one a week later would you get a refund no.....same thing.

Maurleen Cobb

Regardless of whether or not you are right to keep the money (which you are, of course), it sucks you even have to deal with this after a month like you've had. I suggest whiskey and Netflix.

Ryan Morrison

When I need to make an analogy in a case like this I try to find something from the client's line of work. Less explaining that way.

The number of nurses who feel should be able to diagnose their legal problems in a 3-minute phone conversation and quote a fee astounds me. Once I make that analogy, they get it.

Michelle Kainen, Vermont

For argument's sake - could you offer to update the client's trust when ever he buys the life insurance policy, or provide him a discount on future work that he does for you (expiring within a short period of time)?

I know it's not your fault -- but, maybe the goodwill is worth it (especially for a client that will give you a recommendation or more work). Am I being too generous?

Regards,

Murtaza Sutarwalla, Houston

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I think you* are* being too generous. That's offering to do a new job in the future, even if it's the near future, at a discount, just because the client decided not to fund the trust you prepared at his request this time. Is your work worth less because the client changed her/his mind about a course of action?

Miriam N. Jacobson, Pennsylvania

As soon as he can give you back the hours you spent on the project, you can refund him the money. That is my standard response. I keep hoping someone is going to come in with a "time-back" machine, but thus far, no one has.

Robert W. "Robby" Hughes, Jr., Georgia

Work done, finished, paid, over. Former client is off the wall. I am sometimes tempted to say: "I want a million dollars, will you give it to me?" Anyone can ask for anything, without regard to reason. Unreasonable requests do not require much in the way of consideration or response.

Darrell G. Stewart, Texas
