



---

## 3 BASIC ESTATE PLANNING DOCUMENTS YOU SHOULD HAVE NOW

---

Estate Planning may seem like an overwhelming process, but if you have at least these 3 documents, you will spare your loved ones a tremendous amount of unnecessary MONEY, TIME, WORK and CONFUSION.

---

### LAST WILL & TESTAMENT

- Specifies how you want your estate to be distributed upon your death
  - Names the Guardian(s) of your minor child(ren) (or a Judge will have to decide for you)
  - Appoints someone as the **Executor** of your estate instead of the judge deciding (the person who will be in charge of distributing your assets according to your instructions in the Will)
- 

### HEALTHCARE DIRECTIVE (AKA LIVING WILL)

- Legally appoint someone as your Health Care Agent to make healthcare decisions for you when you cannot decide for yourself
  - Formally state your preferences for the medical treatments you do or do not want to receive
- 

### POWER OF ATTORNEY

- Allows you to name one or more persons to handle your financial or business affairs for you just as you would if you were handling them yourself if you become sick or disabled, either temporarily or permanently
- Grants your Agent the power to handle your business or financial affairs upon you becoming incapacitated, which must be confirmed by 2 physicians.
- You maintain the control of your affairs until that time and can revoke it at anytime