

ESTATE PLANNING

What it is, why you should do it.

Estate Planning defines **YOUR** wishes regarding **WHO** will receive your assets, **HOW** and **WHEN** they will receive them, as well as **YOUR** wishes regarding your own medical care if you are unable to do make such decisions yourself. Estate Planning provides you with **CONTROL** while you are living and after your death; it is an essential part of financial planning.

There are five major decisions that you make about your estate plan:

1. **BENEFICIARIES.** This is **WHO** will get your assets when you pass away. Generally, if you have children, your plan leaves your assets in equal shares go to your children. However, there are also opportunities to leave things to charity (via a specific dollar amount after a death), or to other loved ones.
2. **METHOD.** This is **HOW** and **WHEN** your beneficiaries will receive your assets. Depending on the age and financial capabilities of your beneficiaries, you may wish to delay distributions to a beneficiary or spread distributions over time. Keep in mind that young beneficiaries will always have immediate access to funds for healthcare, education, and support.
3. **TRUSTEE / POWER OF ATTORNEY.** A Trustee is the person or persons you choose to ensure that your plan is executed according to your wishes. Your Estate Plan also includes appointing one or more persons with Financial Power of Attorney to make financial decisions on your behalf in the event that you cannot. In both cases, these are normally people with good decision-making and financial capabilities whom you trust. Typically an adult child, family member, or friend, including successors in order of preference.
4. **HEALTH CARE DIRECTIVES and POWER OF ATTORNEY.** Health Care directives specify what type of health care measures you desire (or not) if you are incapacitated and cannot make these decisions yourself. The person or persons designated with your Healthcare Power of Attorney ensure that your healthcare wishes are acted on and is empowered to make other healthcare decisions on your behalf if you cannot. This person must be able to make decisions in a difficult, emotional time, and is typically is your spouse or an adult child with successors in order of preference.
5. **GUARDIAN.** If you have minor children, this is the person or persons who will have legal custody of your children if both you and your spouse pass away. Guardians work with your appointed Trustee to access assets needed for the care and education of your minor children. Typically guardians are close family members or friends, with successors in order of preference.

We offer expertise in Estate Planning and can assist you in making these decisions.

Complete Basic Estate Plan - \$699.00

Includes all consultation meetings, Trust and Will completion, Financial and Healthcare Powers of Attorney and Healthcare Directives. Deed filing is additional \$250.00 per property.



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