



**A must read and do for anyone with children, a home,  
spouse or bank account**

An easy to follow guide on Estate Planning for those who don't  
want to talk about it - Includes simple explanations and forms to  
get you started

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## **INTRODUCTION**

Have you ever known anyone who had a loved one pass and while in the midst of mourning they're also frantically stressing about how they're going to pay for the final service and burial of their spouse, sibling, child or parent? Did the loved one have a Will or Trust to direct who gets what? Or even worse have you seen a family member who had not been in contact with the deceased for years come out of the woodwork trying to get their possessions either right before or after they died? If you or someone you know has experienced this, you are not alone. I've seen in it personally in my family and with other families as well.

I for one do not want to be left with the financial burden of burying my parents, spouse, sibling or any other family member. I also don't want to have to figure out how to distribute their money, property and other belongings, especially when planning could have been done while they were alive and healthy.

Conversely, I do not want someone else to have the financial burden of raising or caring for my children especially in the event that I die while they are still minors. In such a case, adequate life insurance is a must to put in a Trust for their well-being. Neglecting to make such preparations is nothing short of selfishness and irresponsibility. On the flip side, there is nothing more gratifying than knowing that you will be able to put your children or loved ones in a position to attend college debt free, buy a home, or even start a business. This can all be done for less than your monthly espresso bill or even a dinner for two at your favorite restaurant in any given month.

Taking the time now to make such arrangements is by far the ultimate display of "Love by Planning."

If you're reading this now, and you haven't done any estate planning, then you are still in a position to "Create your Legacy Today, Your Way...."

This easy to read book will show how even simple Estate Planning will make going through Probate Court easy and more importantly how to avoid Probate Court altogether. Every plan is different and will depend on your specific situation. Factors such as whether you single or married, have minor children, adult children or no children, have beneficiaries with

special needs or have a business all dictate your personal estate plan. Learn how leaving a Will instead of the proper Trust can disqualify a beneficiary from Social Security, Medicaid or even a nursing home or assisted living facility. Protect everything that you've worked so hard for from creditors, irresponsible children and maximum taxes.

So, whether you have:

- 1) Children and/or grandchildren;
- 2) A home or property;
- 3) Retirement Account/Investments;
- 4) Money in a bank account; or
- 5) A Business

and you're ready to get your affairs and plan in order, but are overwhelmed with the process, then I encourage you to continue reading this short booklet to dispel many common misconceptions and gain additional information which most people are not familiar.

If you have any of the above assets AND you have loved ones, then show them your "Love by Planning."



## **WHAT IS ESTATE PLANNING?**

Estate planning is legally ensuring that what you have gets to the people you love, the way you want, when you want by providing sufficient instructions.

Estate planning can be as simple as a Will, Health Care Documents, Living Will and Power of Attorney. It can also include a Revocable Trust, Irrevocable Trust, Probate Avoidance and Asset Protection.

## **WHO NEEDS ESTATE PLANNING?**

Estate Planning is for *everyone*. It doesn't matter if you have \$30,000 or \$3,000,000 in assets, which includes your home, vehicles and all of your personal belongings. You still have to plan for the future. Whether it's to name a guardian for your minor children or ensure your children don't blow through your assets if you unexpectedly die or become disabled.

Estate planning isn't about how much money you have, it's about protecting what you have for you, during your lifetime and for those you love after you're gone. It ensures what you have gets to the people you love, the way you want, when you want.

If you were to die today, are you comfortable everything will be taken care of the way you wanted? If not, then now is the time to prepare your personal estate plan.

It is also important to keep your Estate Plan current. Once completed, your estate plan should be reviewed and kept current with life events such as the birth, death, marriage or divorce of yourself or anyone included in your plan. In addition, you should review your plan if there is a significant increase or decrease in your finances or if the laws related to your estate plan change.



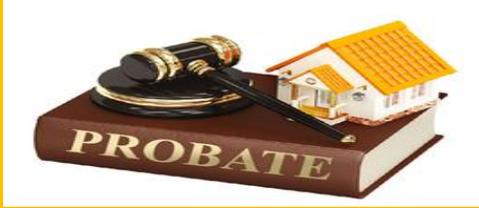
## **DO I SPECIFICALLY NEED AN ESTATE PLANNING ATTORNEY?**

Would you have your regular doctor do your heart surgery? Sounds like a stupid question right? However, the same could be said for choosing the right attorney for your estate planning. Unfortunately, the legal profession does not have specialties like the Medical profession. You have to guess whether your attorney is qualified to guide you on your estate planning options.

It seems every brochure or letter you receive from your bank, financial advisor, or brokerage firm asks if you have done your “estate plan.” The fact is, your bank, financial advisor or brokerage firm can only help you with the **financial** planning aspects of your estate. You need a qualified estate planning attorney to draft the legal documents that create an estate plan for you. A qualified estate planning attorney will work with your financial advisor and accountant to create the best plan for you.

While general attorneys may have some knowledge of the law and be able to guide you through certain parts of the estate planning process, they will not be aware of the many exceptions and details an attorney whose practice focuses on estate planning will know.

An attorney who does traffic court one day, divorce on another, business law on the third day and sues for personal injury on the fourth, will not have the experience and knowledge of the loopholes as an attorney who practices in estate planning. If you’re looking for a divorce, find an attorney who focuses on divorce. If you want estate planning, utilize an attorney who focuses on estate planning.



## **WHAT IS PROBATE?**

Probate is the legal process of presenting your Will to the Court after your death to authenticate it, and appoint your Executor.

Your Executor must be appointed by the Court in order to collect and distribute your assets as stated in your Will. However, because it is a legal process, there are many steps that must be followed before your Executor can be appointed.

The attorneys must obtain signatures from your heirs signifying they agree the Will is yours, and they will not contest it. Your heirs are your spouse and children and all must agree not to contest your Will before your Executor can be appointed.

If you don't have a spouse or child, probate becomes even more complicated. Even if your heir is not a beneficiary, his waiver may still be required.

This can be very different in second marriage situations, especially if you have minor children or if you have a child you have lost contact with over the years.

If a child dies before you, then all of your deceased child's children will have to agree not to contest your Will, but if they are under 18, the Court will need to appoint a separate attorney to represent them. The same is true if any of your heirs are legally incapacitated, such as a mentally disabled child or a spouse with Dementia.

In some cases, the Executor will have to submit an heir determination form, filing fees, a petition, a death certificate and affidavits from the individuals who witnessed your Will. Upon receipt of all of the appropriate information (and if *no* heirs contest it), the Court will appoint the Executor.

After your Executor is appointed, estate administration begins. It is a period of time the law permits the Executor to accumulate the assets and report to the Court how he or she intends to distribute them. In some cases, it can take a year or more. If you die without a Will, the process is similar, but the State decides who gets your assets, not you.

Unfortunately, probate is unpredictable. That's why many people chose to avoid it, but if all of your heirs agree and your assets are centralized, it can go smoothly.



## **POWER OF ATTORNEY**

If you become sick or disabled, either temporarily or permanently, who will make decisions for you?

A Financial 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.

Depending on your individual circumstances, you can give another person or persons all of your authority (power) or only some of your authority (powers) to act on your behalf.

This document, however, does not give someone the power to make medical decisions or health care decisions for you.

Normally, our Power of Attorney documents grant your Agent the power to handle your business or financial affairs upon you becoming incapacitated, which must be confirmed by 2 physicians. Otherwise, you maintain the control of your affairs until that time.

The agent's Power of Attorney is terminated upon death or your written revocation.

A Power of Attorney allows you to appoint someone you trust to handle your affairs if you cannot do it yourself.

If you cannot pay bills, get records or make other decisions, your family will be prevented from helping you get treatment, pay doctors or represent you legal interests.

Without a Power of Attorney, your family may have to file a Guardianship and/or Conservatorship, seeking guardianship of the disabled person and his or her assets. This process involves Probate Court, lawyers and usually costs several thousands of dollars and significant time. A Power of Attorney costs significantly less and saves you precious time. That is why it is important that you give your family the tools to help you if you cannot help yourself.



## **ADVANCE DIRECTIVE FOR HEALTH CARE (AKA LIVING WILL)**

In order to have a legal document that expresses your wishes for the health care you want to receive at the end of your life, you should complete a Georgia Advance Directive for Health Care (also called a Living Will in other states). In completing the Georgia Advance Directive for Health Care, you will do two things:

- 1) Legally appoint someone as your Health Care Agent to make health care decisions for you when you cannot or do not want to speak for yourself, and
- 2) Formally state your preferences for the medical treatments you do or do not want to receive.

As a competent adult, you have the right to refuse any unwanted treatments or procedures for any reason, even treatments that could keep you alive (unless you are pregnant with a viable fetus).

The Georgia Advance Directive for Health Care covers only health care decisions. *It has no effect over financial affairs that are unrelated to your health care.*

You or your Health Care Agent are responsible for notifying your doctor and other health care providers that you have a Georgia Advance Directive for Health Care. If you choose not to complete a Georgia Advance Directive for Health Care, there may be restrictions on the health care decisions that relatives or friends can make for you.

If a doctor or other health care provider has direct knowledge of your preferences as documented in your Georgia Advance Directive for Health Care or expressed by your Health Care Agent, he is required to abide by your preferences as long as your preferences are legal. If the doctor or health care provider is unwilling to honor your preferences, he must assist in transferring your care to another provider.

The laws on honoring health care directives differ from state to state. Because the Georgia Advance Directive for Health Care you complete in Georgia expresses your preferences about medical care, it will influence that care no matter where you are treated. However, there is a possibility that the Georgia Advance Directive for Health Care may not be honored in another state. If you spend a great deal of time in another state, you may want to complete a document that meets all the requirements of that state.

The Georgia Advance Directive for Health Care allows you to appoint a Health Care Agent – this is a person who will have the legal power to make decisions regarding your health care – but **ONLY** when you are *incapable* of making those decisions yourself or choose not to make your own decisions.

You may be *incapable* of making your own decisions because you are unconscious, mentally ill, in a coma, in the advanced stages of Alzheimer’s Disease or are otherwise unable to make your own decisions. *You do not have to be terminally ill or near death for your Health Care Agent to be able to make decisions for you, but you must be incapable of making your own decisions or choose not to make your own decisions.*

A change in your marital status may revoke the appointment of your Health Care Agent.

The Georgia Advance Directive for Health Care also will give you the option to nominate someone to serve as your *guardian*. A court may appoint a guardian if it determines that you are not able to make significant responsible decisions for yourself. You may nominate the same person you designated as your Health Care Agent to serve as your guardian. However, if you chose to nominate someone else to be your guardian, you should be aware that the person named as your Health Care Agent would have priority over your guardian in making your health care decisions, unless a court determines otherwise.

If you change your mind, your Georgia Advance Directive for Health Care can be easily amended or canceled.



## **LAST WILL & TESTAMENT**

Your Last Will and Testament (also referred to simply as a ‘Will’) allows you to do several things. First, you can specify how you want your estate to be distributed upon your death. You can divide your estate among a number of people equally, give everything to one person or a charity, or whatever else you choose to do with your property.

Your Will also appoints someone as the Executor of your estate. This is the person who will be in charge of gathering all of your assets and debts together, notifying creditors of your death, and distributing your assets according to your instructions in the Will.

If you do not currently have a Will or Living Trust, having a Will prepared is better than having nothing. Failure to have even a Simple Will can result in massive confusion.

Your heirs will not have any direction and can become embroiled in arguments and disputes that can make a difficult time even worse. By having a Will, you provide your family and heirs with some guidance regarding your wishes and how to proceed with settling your affairs. The disadvantage of having a Will only can be seen when comparing a Will to a Living Trust.

If you pass away without a Will or Living Trust, your estate goes through the probate process before your heirs receive your estate. Having a Will does not prevent your estate from going through the probate process. Establishing a Living trust and transferring your assets into the Trust during your lifetime will allow those assets to be transferred to your heirs without probate.

If you own assets in your name alone, they may pass from you to the people you love, as long as you leave a Will. Without a Will, your assets pass according to the State’s rules, also known as intestacy. The State may not pass your assets to the people you care about. You should be sure.

Also, you should know that...

- Assets will pass through your Will to your loved ones if the Will is written;
- You can reduce your estate tax liability by using a Trust;
- You can protect the ones you love by creating a Trust in your Will which can protect that person from creditors;
- It is important that you give your family the tools to help you if you cannot help yourself, your children from divorce, or you may protect your children who are not good with money, or those who have other problems, such as addiction or mental conditions;
- You can protect disabled beneficiaries by creating a Supplemental Needs Trust for them, which preserves assets for the family, while keeping their eligibility for public benefits; and
- Your Will must go through probate using the courts to divide your property.



## **REVOCABLE TRUSTS**

A trust is a contract between the Grantor (the person who creates the trust), the Trustee (one who controls the trust) and the beneficiaries (those entitled to benefit from the Trust). You, as Grantor, determine how the Trust will be operated by the Trustee and who benefits, how and when. You can create a Trust that permits you to be Trustee and give yourself the right to receive full benefits from it. This type of trust is typically referred to as a Revocable Living Trust and is often used as a substitute to your Will. It permits you to keep total control and access to all your assets during your lifetime, and provides for the distribution of your assets to your beneficiaries at your death. We often refer to a Revocable Living Trust as your “Book of Instructions.” A well established advantage to Revocable Living Trusts is the avoidance of probate, which is required if you use a Will to distribute your assets after death.

Revocable Trusts allow you to select the assets you want to place in the Trust and it protects the assets in the trust from your surviving spouse, if you wish to disinherit him or her.

One of the reasons a Revocable Living Trust is so popular is that assets in the trust do not have to go through Probate. If you can place most or all of your assets in trust, no probate proceeding will be necessary at all, saving the cost of an Executor and Attorney, as well as avoiding the long wait for the probate process to conclude. A Revocable Living Trust in Georgia allows your assets to be distributed immediately upon your death if you wish.

If you die without a Will or Trust, your assets are distributed by Georgia intestacy statutes which determine which relatives get what. An additional benefit is privacy. When a Will is probated, it goes through a court proceeding and becomes public record. Trusts are completely private and do not need a court to enact them. The terms of the Trust, beneficiaries, and assets are not public record. Trusts are also more difficult to contest than Wills.

Creating a living trust in Georgia protects not only your assets, but you personally. If you ever become mentally incapacitated, the Trust

already provides for management of your assets and use of them for your benefit. No conservatorship proceeding may be necessary if the Trust has been funded sufficiently.

However, while a Revocable Living Trust has many advantages, it is important to remember that it does not protect your assets from a nursing home, lawsuits, divorce, bankruptcy or other creditors.



## **IRREVOCABLE TRUSTS**

Again, a Trust is a contract between the Grantor (the person who creates the Trust), the Trustee (one who controls the Trust) and the beneficiaries (those entitled to benefit from the Trust). You, as Grantor, determine how the Trust will be operated by the Trustee and who benefits, how and when.

While a Revocable Trust permits you to maintain full control (as Trustee) and have access to all your assets (as beneficiary), an Irrevocable Trust, once created, may prohibit your right to control the trust (as Trustee) or have access to your assets, but you get to decide to what extent.

It is a common misconception that Irrevocable Trusts, once created, cannot be changed. While that is true of many Irrevocable Trusts created to avoid taxes (tax reduction or avoidance trusts), it is not true of all Irrevocable Trusts. An Irrevocable Trust is a Trust you create for the benefit of yourself or others and once created, you, as Grantor, must give up your right to something.

Debtor/Creditor law provides that whatever you can get, your creditors can get. You can have known creditors (i.e., bank/credit card debt) or unknown potential creditors (unforeseen lawsuits, nursing home, and divorce). A typical income-only Irrevocable Trust permits you to receive the income on your assets, but you must give up your right to your principal. In some Irrevocable Trusts, you can retain the right to change who gets your assets during your life and after your death, and maintain 100% control of your assets until your mental disability or death (also referred to as Asset Protection Trusts).

Tax reduction/Avoidance Trusts are much more restrictive than asset protection trusts. Typically, you cannot retain any right to control or access any of the assets in an Irrevocable Tax Reduction/Avoidance Trust. Please note though, Tax Reduction/Avoidance Trusts only apply to individuals that as of 2017 have more than approximately \$5.4 million in assets and in 2018 more than \$10 million in assets. There are many Irrevocable Trusts available that are quite flexible and grantor-friendly. You should consult a qualified estate planning attorney to get counseled on all your options before creating an Irrevocable Trust.



## **SPECIAL NEEDS PLANNING**

In the past, families would disinherit disabled family members and leave assets to someone else who agreed to “take care” of them. If assets are left to a disabled beneficiary, it could disqualify them from state or federal programs under which they are receiving benefits. In 1993 Congress enacted new laws that entitled disabled individuals to derive the same estate planning benefits as non-disabled individuals without affecting their eligibility for state or federal benefits. The law made provision for Supplemental Needs Trusts, which enable you to leave any amount of money to a loved one who has special needs without affecting their eligibility for the state or federal benefits they receive.

The law further provides the trust proceeds must be used to provide luxuries for the disabled individual he or she would not otherwise receive under the state and federal programs. Luxuries can include trips, computers, power wheel chairs, prosthetics, or other comforts not generally provided by the government.

A Supplemental Needs Trust can be created by an individual with their own funds or be created by someone other than the disabled individual, typically a parent or relative.

There are different rights and restrictions to each of these Trusts, but both ensure **immediate** qualification for federal and state benefits (i.e. Medicaid) and provide luxuries to the disabled beneficiary they otherwise, most likely, would be unable to have.

### **When Do I Need Guardianship for my Special Needs Child?**

As a parent of a special needs child, you are the child’s “natural guardian” and can make all decisions regarding the child. However, your rights as guardian do not allow you to have access or control of your child’s assets (i.e., proceeds from a lawsuit or gifts from a family member). In addition, when your child reaches the age of 18, you lose your rights as the natural guardian to make healthcare and other life decisions for them. To maintain these rights, you must commence a guardianship proceeding or the State will assume legal authority over your disabled loved one. To avoid

losing your authority, you should contact a qualified attorney to begin a guardianship proceeding at least six months prior to your child's 18th birthday.

**Buying life insurance is like  
fixing a leak in your roof...**



**The longer you wait,  
the more expensive it gets.**

InsuranceSplash

## **LIFE INSURANCE**

Life insurance is a contract between an insured or insurance policyholder (usually an individual) and an insurer (a company), where the insurer promises to pay a designated beneficiary a sum of money (the benefit) in exchange for a premium, upon the death of an insured person. The policyholder or insured

typically pays a premium, either regularly or as one lump sum. Other expenses, such as funeral expenses, can also be included in the benefits if you don't have a separate Final Expense policy.

The average person does not have thousands of dollars saved while they are living nor upon their death. With this being the case, ask yourself, "Upon my death, how will my funeral or service be paid and what will I leave to my loved ones?" At the same time, remember that if you do have assets, creditors have priority over your beneficiaries in order to recoup their losses, including but not limited to medical bills, funeral expenses, lawsuits and nursing home costs.

In such a case, life insurance is a great tool to have since it allows for you to leave your loved ones a large sum of money upon your passing. This is especially important if you have minor children who you want to go to college with minimum financial burdens, help with purchasing a home or even starting a business. Life insurance also relieves your spouse from being overwhelmed with household expenses, especially if you are accustomed to a 2 person income.

If you have minor children and you leave them money from a life insurance policy, it is a good idea to create a Life Insurance Trust so you can stipulate when your child or children can get the money and for what purpose. Otherwise, they get it all immediately through a guardian who is appointed by the Probate Court Judge.

A life insurance professional can guide you as to whether you should have a term or whole life policy depending on your circumstances. However, regardless of what type of policy you choose, remember that the older you get, the more expensive the premiums will cost you.

# Estate Planning Questions to Think About

## GUARDIANS

Who will raise your children if something happens to you?

**(WILL or TRUST)**

## TRUSTEE FOR MINORS

How old should your minor child be before they handle money or property that you've left them if you're deceased?

**(TRUST)**

## HEALTHCARE

Who will make healthcare decisions if you can't?

**(HEALTHCARE DIRECTIVE)**

Which individuals would you trust to handle your finances should you become incapacitated or disabled?

**(POWER OF ATTORNEY)**

## PETS

Who will take care of your pets when you're gone?

**(WILL OR TRUST)**

## FAMILY HEIRLOOMS

Who will get your family heirlooms, like jewelry or antique collection?

**(WILL or TRUST)**

## FINAL WISHES

Do you want to be buried or cremated?

**(WILL)**

## ONLINE ACCOUNTS

How will your family access digital accounts or things after you're gone?

**(FINAL INSTRUCTIONS)**

## FINAL EXPENSES

Do you have enough money in a bank account to cover the expenses or do you plan on putting that financial burden on your loved ones?

**(LIFE INSURANCE)**

# CONFIDENTIAL ESTATE PLANNING FORM

DATE: \_\_\_\_\_

NAME: \_\_\_\_\_ DOB: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

HOME PHONE: \_\_\_\_\_ CELL: \_\_\_\_\_

EMPLOYER: \_\_\_\_\_

SPOUSE'S NAME: \_\_\_\_\_

CHILD 1: \_\_\_\_\_ CHILD 4: \_\_\_\_\_

CHILD 2: \_\_\_\_\_ CHILD 5: \_\_\_\_\_

CHILD 3: \_\_\_\_\_ CHILD 6: \_\_\_\_\_

DO YOU WISH TO BE BURIED OR CREMATED? \_\_\_\_\_

DO YOU WISH TO HAVE A SERVICE: \_\_\_\_\_

IF YES, WHERE? \_\_\_\_\_

EXECUTOR: \_\_\_\_\_ SUCCESSOR EXECUTOR: \_\_\_\_\_

POWER OF ATTORNEY: \_\_\_\_\_ SUCCESSOR POA: \_\_\_\_\_

HEALTHCARE AGENT: \_\_\_\_\_ SUCCESSOR AGENT: \_\_\_\_\_

GUARDIAN FOR MINOR CHILDREN: \_\_\_\_\_

LIFE INSURANCE POLICY 1: \_\_\_\_\_ AMOUNT: \_\_\_\_\_

LIFE INSURANCE POLICY 2: \_\_\_\_\_ AMOUNT: \_\_\_\_\_

STOCKS, BONDS, ANNUITIES: \_\_\_\_\_ VALUE: \_\_\_\_\_

STOCKS, BONDS, ANNUITIES: \_\_\_\_\_ VALUE: \_\_\_\_\_

SAFE DEPOSIT BOX LOCATION: \_\_\_\_\_

**REAL ESTATE/PROPERTY:**

REAL ESTATE/HOUSE ADDRESS: \_\_\_\_\_

REAL ESTATE/HOUSE ADDRESS: \_\_\_\_\_

REAL ESTATE/HOUSE ADDRESS: \_\_\_\_\_

**VEHICLES:**

VEHICLE DESCRIPTION: \_\_\_\_\_

VEHICLE DESCRIPTION: \_\_\_\_\_

VEHICLE DESCRIPTION: \_\_\_\_\_

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**Executor** > The person that handles the distribution of your property and handles the Probate action

**Power of Attorney** > This person handles your personal and business affairs when you're still alive but unable to do so on your own due to unconsciousness, coma or terminal conditional

**Healthcare Agent** > This person has the authority to make healthcare decisions on your behalf when you're still alive but unable to do so on your own due to unconsciousness, coma or terminal conditional

**Guardian** > This person(s) will care for and raise your child(ren) and/or special needs adult





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**Life Insurance Policies**

<b><u>Company</u></b>	<b><u>Policy #</u></b>	<b><u>Beneficiary Or Beneficiaries</u></b>	<b><u>Value</u></b>	<b><u>Whole or Term</u></b>

**\*If you don't have a Life Insurance or Final Expense Policy, how will your funeral, burial, cremation or service be paid?**

**\*Do you have enough money in a bank account to cover the expenses or do you plan on putting that financial**




## *Key Advisors to Be Contacted*

<u>Advisor</u>	<u>Name or Company</u>	<u>Telephone</u>
Accountant		
Attorney		
Auto Insurance Agent		
Bank		
Church		
Doctor		
Employer		
Financial Advisor / Stockbroker		
General Insurance Agent		
Mortgage Lender / Landlord		
Other:		



Thank you for taking the time to download and read this booklet!

I know Estate Planning is never an easy subject to talk about, but unfortunately we all must face the inevitable be it sooner or later.

I assure you though, through my own personal experience, that completing your estate plan, whether it is completed through a Will, Trust, Life Insurance Policy, Power of Attorney or Healthcare

Directive, you will experience a peace of mind like no other, knowing that you have provided an easy transition of property and the satisfaction of taking the first step in creating generational wealth to your loved ones.

I hope that after reading this booklet and utilizing the enclosed forms that you are ready to complete even a basic Estate Plan. If nothing else, a Basic Estate Plan can save your loved ones time and thousands of dollars in Probate Court costs and fees, which are higher if you don't have a Will, Power of Attorney or Healthcare Directive.

If you have any questions regarding this content, please feel free to contact me with questions by visiting our website at [www.JohnsonLawPractice.com](http://www.JohnsonLawPractice.com)

### **About**

Attorney Tamika M. Johnson is a licensed attorney in Georgia and has been in private practice since 2006. Since opening her law firm Attorney Johnson has focused primarily in Real Estate Closings, Personal Injury and Estate Planning. She is married with 3 children and enjoys training other professionals in real estate closings, giving estate planning seminars, traveling, writing and cooking.

*\*The information provided in the booklet is not intended to offer legal or other advice, and no legal or other action should be taken based on the information contained herein, or any of its links. The outcome of any legal or other action will depend on the application of the relevant state and/or federal laws to the particular facts and circumstances of the case or situation. The reader should consult with an attorney and/or other professional licensed in the appropriate jurisdiction and qualified to provide the relevant advice before taking any legal or other action.*

## **Resources**

1. Fiduciary Law Section of the State Bar of Georgia, *Consumer Pamphlets Series*
2. Houston Healthcare, <https://www.hhc.org/For-Patients/Advance-Directives?virtDir=advancedirectives>
3. Lawyers with Purpose Articles,  
<http://www.lawyerswithpurpose.com/>
4. Wikipedia, [https://en.wikipedia.org/wiki/Life\\_insurance](https://en.wikipedia.org/wiki/Life_insurance)

*\*The information provided in the booklet is not intended to offer legal or other advice, and no legal or other action should be taken based on the information contained herein, or any of its links. The outcome of any legal or other action will depend on the application of the relevant state and/or federal laws to the particular facts and circumstances of the case or situation. The reader should consult with an attorney and/or other professional licensed in the appropriate jurisdiction and qualified to provide the relevant advice before taking any legal or other action.*