

Why is Estate Planning so Important?

No matter how small your estate may be, estate planning allows you, while you are still living, to:

guarantee that your property will go to the people you want, in the way you want, and when you want.



Enjoy piece of mind and ensure financial security for your loved ones!

It allows you to save as much as possible on taxes, court costs and attorneys' fees; and it offers comfort to your loved ones permitting them to mourn your loss without being burdened with unnecessary red tape and financial confusion.

Estate Planning Ensuring Your Intent



Why Plan Your Estate?

No one likes to contemplate the unpredictability of his or her own death.

But if you postpone planning for your death until it is too late, your loved ones may not obtain the things you would want them to receive. Whether due to extra administration costs, unnecessary taxes or squabbling among your heirs.

All estate plans should include, at minimum, two important estate planning tools: *a durable power of attorney and a will.*



Estate Planning allows you to plan when and who will act upon your behalf.

The first is for managing your property during your life, in case you are ever unable to do so yourself.

The second is for the management and distribution of your property after death.

What factors should be considered in a durable power of attorney?

Your durable power of attorney should include someone who you implicitly trust such as an adult child or spouse. Secondly, the person should be physically able to act upon your behalf.

The only time a durable power of attorney comes into effect is when your ability to manage your own affairs becomes compromised. Although, many people view incapacitation differently your "definition" will be predetermined by you when the document is prepared.



Durable power of attorney keeps you "in charge" of you.

YOUR WILL

It is never too soon. Ensuring your loved ones are taken care of as only you can best determine.

Unfortunately, a large number of people die without a will. Leaving it up to the courts to make decisions on your behalf.

Some keys points to remember when drafting a will:

- Name an executor
- Name an alternate executor
- Beneficiaries
- Assets
- Bequests
- Funeral Arrangements



It is never too soon to draft a will.