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LAW OFFICES, PC

ESTATE PLANNING

You need more than just a Will...

YOU NEED A PLAN

CONGRATULATIONS!

YOU'VE TAKEN THE FIRST STEP TOWARD PROTECTING YOURSELF, YOUR LEGACY AND YOUR LOVED ONES.

Thanks for downloading our eBook on Estate Planning.
That indicates that you're at least starting to think about your future, and putting together a Will or Estate plan.

MORE THAN TWO-THIRDS OF AMERICAN ADULTS DON'T HAVE ONE, OR ANY ESTATE PLANNING DOCUMENT IN PLACE.

ACCORDING TO A 2021 SURVEY FROM CARING.COM, THE MAIN REASONS AMERICANS SAY THEY DON'T HAVE A PLAN ARE:

1. IT'S TOO EXPENSIVE TO SET UP
2. I DON'T THINK I HAVE ENOUGH TO LEAVE ANYONE
3. I JUST HAVEN'T GOTTEN AROUND TO IT
4. I DON'T KNOW HOW TO DO IT

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YOU NEED MORE THAN JUST A WILL...

YOU NEED A PLAN

AN ESTATE PLAN SHOULD INCLUDE A WILL & THE FOLLOWING:

❶ STATUTORY DURABLE POWER OF ATTORNEY
❷ MEDICAL POWER OF ATTORNEY
❸ DIRECTIVE TO PHYSICIANS OR SURROGATES (A.K.A. A LIVING WILL)
❹ HIPAA AUTHORIZATION
❺ DESIGNATION OF GUARDIAN

Why do I need all this?

WE'RE SO GLAD YOU ASKED

A FEW STATISTICS

- 10% OF AMERICANS AGED 65 & OLDER SUFFER FROM ALZHEIMER'S DEMENTIA
- BETWEEN 2000 AND 2018, ALZHEIMER'S RELATED DEATHS IN TEXAS HAVE INCREASED BY OVER 200%
- BY 2025, THE NUMBER OF TEXANS AGED 65 AND OLDER WITH ALZHEIMER'S IS EXPECTED TO INCREASE BY 22.5% - TOTALING HALF A MILLION TEXANS
- STROKES ARE THE LEADING CAUSE OF LONG TERM DISABILITY IN AMERICA
- NEARLY 50% OF AMERICANS HAVE AT LEAST ONE STROKE RISK FACTOR
- 15 — 30% OF AMERICANS WHO SUFFER A STROKE ARE PERMANENTLY DISABLED
- 5.6% OF WORKING AMERICANS WILL EXPERIENCE A SHORT TERM DISABILITY EVERY YEAR

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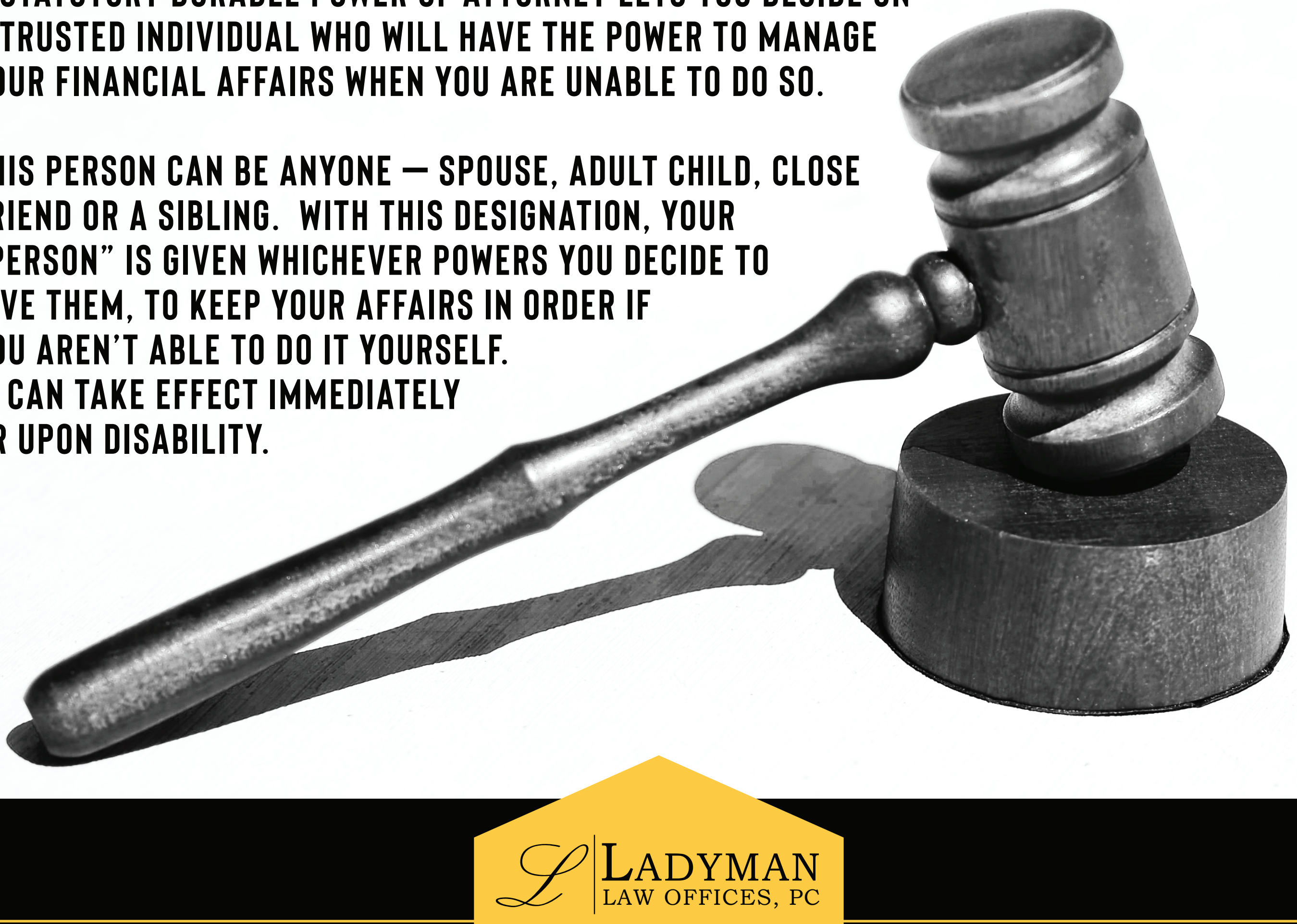
WHAT IS A STATUTORY DURABLE POWER OF ATTORNEY?

A STATUTORY DURABLE POWER OF ATTORNEY LETS YOU DECIDE ON A TRUSTED INDIVIDUAL WHO WILL HAVE THE POWER TO MANAGE YOUR FINANCIAL AFFAIRS WHEN YOU ARE UNABLE TO DO SO.

THIS PERSON CAN BE ANYONE — SPOUSE, ADULT CHILD, CLOSE FRIEND OR A SIBLING. WITH THIS DESIGNATION, YOUR “PERSON” IS GIVEN WHICHEVER POWERS YOU DECIDE TO GIVE THEM, TO KEEP YOUR AFFAIRS IN ORDER IF YOU AREN’T ABLE TO DO IT YOURSELF. IT CAN TAKE EFFECT IMMEDIATELY OR UPON DISABILITY.



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WHAT IS MEDICAL POWER OF ATTORNEY?

SIMILAR TO THE STATUTORY DURABLE POWER OF ATTORNEY, BUT IN THIS CASE, YOUR "AGENT" IS AUTHORIZED TO MAKE MEDICAL DECISIONS FOR YOU IN ANY SITUATION WHERE YOU ARE UNABLE TO EXPRESS YOUR WISHES ON YOUR OWN.

THAT CAN BE THE SAME PERSON, OR SOMEONE DIFFERENT. IT'S ALL YOUR DECISION.

WHAT IS A DIRECTIVE TO PHYSICIANS OR SURROGATES?

THIS IS AN IMPORTANT DOCUMENT TO HAVE.
IT'S SOMETIMES REFERRED TO AS AN
"ADVANCED DIRECTIVE"
OR
"LIVING WILL".

This document allows you to decide between palliative or comfort care OR doing everything possible to extend your life as long as you can.

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WHAT IS A HIPAA AUTHORIZATION?

HIPAA STANDS FOR HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT, AND ENFORCES CERTAIN PRIVACY PROTECTIONS CONCERNING YOUR MEDICAL RECORDS AND OTHER PERSONAL HEALTH INFORMATION.

THIS ALLOWS THE NAMED "AGENT" TO ACCESS MEDICAL RECORDS ON YOUR BEHALF.

WHAT IS A DESIGNATION OF GUARDIAN?

With this designation, you can name an individual to serve as the Guardian of you and your estate should the need arise. That person would be responsible for providing you with the care, clothes, food and shelter you need. They are also tasked with the management of your property and financial affairs if you can't do so, for an extended period of time.

OTHER TOOLS UTILIZED BY OUR ESTATE PLANNING ATTORNEYS:

1. IRREVOCABLE LIFE INSURANCE TRUSTS
2. REVOCABLE LIVING TRUSTS
3. IRREVOCABLE LIVING TRUST
4. SUPPLEMENTAL NEEDS TRUSTS
5. SPECIAL NEEDS TRUSTS

WHAT'S NEXT?

CONTACT US TODAY FOR FREE INFORMATION.
IT'S EASY AND AFFORDABLE.

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