

# When was the last time you updated your will?

Do you have a Healthcare Proxy?  
What about a Power of Attorney?



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As the law is ever changing it is important to review and update your will frequently to ensure it is effective. A proper estate plan will reduce taxes and expenses paid by loved ones after you die, ensure your wishes are carried out and lessen the burden and disagreements among loved ones during a difficult time.

**Your Estate Plan should include a Last Will and Testament, a Healthcare Proxy or Directive, a Power of Attorney and a Trust (if necessary).** It is vital that your plan contains the legal directives that detail not only your wishes upon death, but also what happens if you become unable to make decisions for yourself while you are alive.

## Last Will and Testament

Protect your loved ones with a Last Will and Testament.

- Decide who you want to raise your children.
- Appoint someone to settle your affairs.
- Choose who will receive your property.
- Set up a trust for minor children to insure they will not have access to their inheritance (except for necessities: food, shelter, medical, education) until they are old enough to handle the responsibility.

Your Last Will and Testament sets forth your wishes for the distribution of your estate. It also appoints the person you would like to manage the affairs of your estate (Executor/Personal Representative). If you have minor children likely the most important decision you will make is who will care for them upon your death. This is an important responsibility and you want to ensure that your children are wanted and in a loving home.

## Healthcare Proxy or Directive

A Healthcare Proxy or Directive, will pre-determine certain healthcare decisions (for example, a “do not resuscitate” order) and leave other healthcare decisions to another person if you are incapacitated or otherwise unable to make these decisions on your own.

## Power of Attorney

A Power of Attorney should be executed that allows an individual/individuals to make financial decisions/transactions on your behalf if you are mentally unable to do so on your own.



**Last Will and Testament**  
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