

Durable Power of Attorney

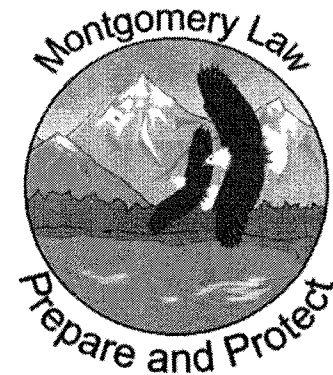
- It permits another person to step into your shoes to carry out your financial and/or other business activities.
- It allows: filing federal & state taxes, placing money in your checking account, paying bills, representing you in legal matters, as well as other situations.
- If a power of attorney is invoked, it may be ended when you have regained ability to handle your affairs.
- It is critical in the case of a stroke, major medical emergency, dementia, or any other event where you can no longer handle your affairs.

If you would like to speak with us regarding these documents, or other concerns, please call for an appointment.

We look forward to serving you.

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Considerations When Planning Your Estate



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Wills

- A will allows you to make an orderly disposition of your property at your death.
- Without a will, the STATE designates the disposition of your property.
- A will names an executor to carry out your wishes regarding property.
- A will permits a family with minor children to name a guardian for children and their property.
- In the case of an individual with property subject to federal estate tax, permits an opportunity to "bypass" the tax.
- Allows savings for your family of perhaps half or more of your property which is subject to estate tax.

Advance Medical Directives

- An AMD is a legal document to guide family members and medical personnel in your preferences for treatment when/if you develop a serious health problem for which there is little or no chance of recovery.
- An AMD permits you to name a person (in legal terms "agent") to carry out your intention if you reach a point where you can no longer make such decisions yourself.
- An AMD can be changed, cancelled or otherwise modified.
- An AMD permits you to communicate your desires in regard to your health care, even if you are no longer able to do so.

Trusts

- May be made during your lifetime or activated at your death.
- Permit the orderly disposition of your property over a long period of time.
- Serve as a multi-purpose document that can be used to accomplish many things:
 - *Bypass Probate
 - *Provide funds over a period of time
 - *Preserves funds for those who lack experience in investing or use of money
 - *Pass money without taxes. If the trust is irrevocable, the funds therein pass without estate tax to the beneficiary