

## Steps to Peace of Mind

To prepare and tell where to locate your important papers

Instructions on where to find:

- Safety deposit box and keys
- Deeds
- Bonds, stocks, brokerage accounts
- Pass books for banks & certificates of deposit
- Life insurance policies
- Military discharge papers
- 403, 401k, and IRA(s)
- Annuities: civil service, military survivors benefits
- Your Social Security Number
- Passwords for computers, online accounts, email and cell phones
- Notes in sums owed to you; debts you owe
- Names and addresses of relatives
- Federal/State income tax papers for last three years

Beneficiaries updated on insurance, retirement plans

Completed, signed and filed for finding:

- Advance Medical Directive  
(including special disposition of body or body parts, e.g. eyes, heart, kidneys, etc...)
- Durable Power of Attorney  
(with agent notified of appointment)
- Last Will and Testament

Instructions for burial/memorial services, including:

- Location of burial/funeral lots
- Name of Funeral Director to use
- Name of your church, synagogue, religious institution

# Montgomery Law Office

Jaime L. Rebkovich

James R. Montgomery

Attorneys and Counselors at Law

1901 South Main Street

Suite 3

Blacksburg, VA 24060

Phone: (540) 552-1663

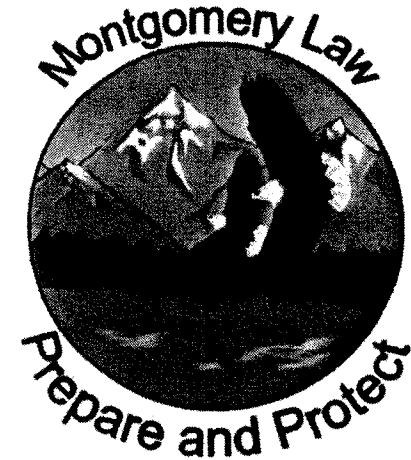
Fax: (540) 552-1638

Email: [Info@JRMattorney.com](mailto:Info@JRMattorney.com)

Website: [JRMattorney.com](http://JRMattorney.com)

### Areas of Practice

- Estate Planning
- Probate
- Real Estate
- Corporate Law
- Family Law



## Elder Law

## And

## You

## FACTS ON ELDER LAW

Elder Law combines counseling, protecting assets, and advocating rights of individuals and their family. Elder Law attorneys regularly work with clients over age 55, where the primary mission is planning and preparing for the future. Our office strives to fulfill its motto of "**Prepare and Protect**", combining inherent legal demands of estate planning with the financial, social, housing, and medical needs of our clients. We want both you and your family to fully comprehend all the realities created by the demands of aging, including critical issues and co-existing problems of health, family, and other real life conditions potentially affecting your important decisions for the future. Helping you to fully craft your future plans, our office utilizes several legal aids to assist the process, including:

- ✓ *Estate Planning*
- ✓ *Financial Security*
- ✓ *Housing Concerns*
- ✓ *Health and Long-term Care Strategies*
- ✓ *Quality of Life Issues*

NO single office will have all the answers to your questions and concerns: There is no single "stop and shop". However, in addressing all your vital needs, the Montgomery Law Office will team with knowledgeable, competent professionals, including:

- ✓ *Accountants and Tax Specialists*
- ✓ *Banking and Trust Managers*
- ✓ *Geriatric Care Representatives*
- ✓ *Housing Specialists (independent /assisted living, nursing homes, critical care)*
- ✓ *Community Agencies*
- ✓ *Helpers for financial or medical needs*

Through this effective team approach, our office can competently help you with legal counseling,

preparation of legal documents, referrals to other agencies and professionals, and represent you in any administrative and court proceedings.

## ESTATE PLANNING

Our office staff recognizes and understands this community's diversity, where many families join the New River Valley from other states and international countries. We can review your out-of-state or foreign estate documents to ensure a fit with Virginia law, helping to maintain them for use in Virginia.

We start our estate planning process by reviewing the need and function of your estate documents. First, we look to a Will to pass your property to the next generation. Additionally, as your estate increases in wealth and complexity (i.e. out-of-state realty, stocks/bonds/mutual fund assets, retirement accounts), we'll review the advantages and disadvantages of a trust, evaluating how effectively it can reach out over the years to protect your assets or children.

Furthermore, we'll explore with you the need for a durable power of attorney, wherein those YOU assign as YOUR agent can assist you with your financial affairs if you are unable to undertake this activity. We'll also discuss the values of an advance medical directive and medical power of attorney in which YOU can place into action, YOUR desires on medical care/procedures if you become incapacitated or otherwise unable to provide such answers.

When an individual is under a disability, we can work with the family to plan appropriate avenues for the care of the loved one without jeopardizing other benefit programs that are now or may potentially be in place for them. We'll work diligently with you to evaluate current assets and the availability of other sources of support and

resources on a short or long-term basis. This includes reviewing insurance policies and Medicaid or Medicare benefits with an eye to make effective use of all available resources possible.

We look with you for any exploitation of family members through financial abuse or other ill treatment. In these instances, we seek help through court actions or Adult Protective Services.

## CARE ISSUES

Several areas of concern we'll help you address include the preparation and thought necessary to address care and management of progressive illness, levels and management of care, and appropriate location for such care.

If Medicaid benefits become an issue, we can help you to achieve eligibility for such aid, to apply for such benefits, and to assist as your advocate.

While we will not apply for your benefits with the Department of Veterans Affairs, we will assist you by referral to professionals who work in that area of the law.

We help you with arrangements for containing management and decision making in the event of diminished mental capacity.

If advance planning has not been undertaken, we will go to court to obtain a court appointed guardian and or conservator to manage health and financial affairs. Conversely, we will serve as your advocate to resist a guardianship or conservatorship if such assistance is NOT appropriate for you. Finally, we can act as your fiduciary by serving as guardian or conservator in certain cases or in other capacities.

\*\*\*\*\* *Members of this firm belong to* \*\*\*\*\*  
*The Virginia Academy of Elder Law Attorneys*  
*The National Academy of Elder Law Attorneys*