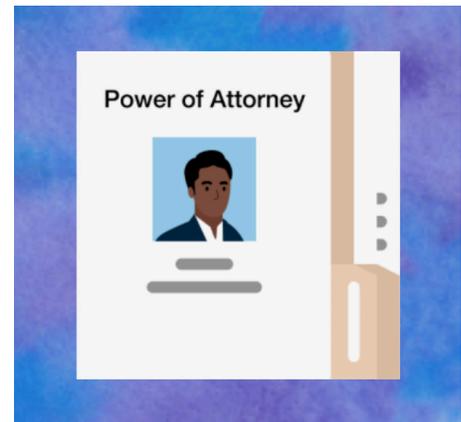


Legal Planning

Encourage your loved one to consider their legal arrangements while they're able. Starting early allows them to play an active role in shaping their future decisions.



Estate Planning

Estate planning allows your loved one to arrange how their assets will be managed after their passing, often with an attorney's guidance. It may involve naming an executor, establishing trusts, making charitable gifts, setting up powers of attorney, and creating a will.

Living Will

A living will, also known as an "advance directive," is a legal document outlining the medical treatments and interventions your loved one wishes to receive, or not receive, if they cannot provide informed consent.

Power of Attorney

A power of attorney (POA) authorizes someone, an "agent", to make financial or healthcare decisions for your loved one. A "durable" POA remains valid if they're incapacitated, while a "non-durable" POA does not.

Guardianship & Conservatorship

Guardianship is a court order granting someone authority to make decisions for an incapacitated person. A conservator has similar authority, but also has control over property and assets.

Estate Planning Steps

Follow these steps:

- **Inventory assets**, both tangible (like jewelry or property) and intangible (such as life insurance policies).
- **List family members** and consider their specific needs or dependents.
- **Establish directives** your loved one wants in place and **choose beneficiaries** for assets.
- **Review state laws** on probate, estate, or inheritance taxes.
- **Find a trusted lawyer** to help you.