

Estate Planning



- Without a will, your estate is likely subject to the probate process
- When subject to probate, your financial picture becomes public information
- Assets could pass to the wrong people
- Potentially heavier tax liability
- Decisions about you and your dependents may be left to others



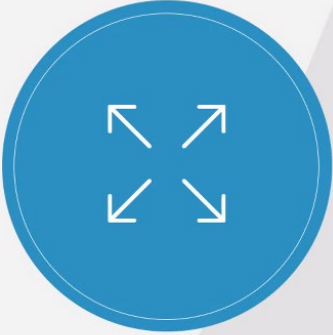
Organize your documents:



For example:

- Latest financial statements
- Deeds and mortgage papers
- Retirement, annuity, and pension accounts
- Life insurance policies
- Ownership records of significant or valuable assets

Decide where your assets should go:



For example:

- Individuals
- Organizations
- Charities
- Foundations
- Trusts

Decide who you want to receive your assets:



For example:

- Identify who you want to receive your assets (your "beneficiaries") and when.
- Consider with an attorney and tax advisor whether a trust is appropriate for your situation and the beneficiaries you have identified.
- Consider with an attorney the implications of a complex marriage history.
- Ensure that your estate plan and any beneficiaries you have designated on your financial accounts are aligned.

Name those who will act on your behalf:



For example:

- Health care proxy
- Power of attorney
- Executor
- Co-primary individuals, contingent individuals, or institutions, if applicable

Declare your wishes:



For example:

- Clearly define parameters for your financial legacy and end-of-life options
- Take away the burden that will otherwise fall to your loved ones
- Let people mentioned in your plans know about the roles you have planned for them, to ensure that they are willing and able to accept these responsibilities

Make sure you have a plan for long-term care:

Whether it be an accident, injury, or illness...a long-term care policy pays for care if you are living at home, at an assisted living residence, in a nursing home, or a memory care facility. Some people wait too long to get this important coverage. The best time to get this is when you're still healthy enough to qualify!

To receive your personalized quote, contact Peggy Fields

<https://peggyfields.acsiapartners.com/>

Long-Term Care Solutions
To Protect Your Family & Finances



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