

# 3 ESSENTIAL ESTATE PLANNING DOCUMENTS

We believe that every person buying real estate should have a Will, Durable Power of Attorney and Health Care Directive (also referred to as a Living Will).

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## 1 WILL — Allows You To:

- Designate how your real and personal property will be distributed upon your death. If you don't have a Will, your property will be disbursed according to the State Code.
- Appoint a guardian and trustee for your children after you are gone.
- Set the age(s) when your minor children and/or other minor beneficiaries can receive their share of the estate.
- Appoint an executor who will carry out the instructions stated in your Will and probate your Estate.

## 2 Durable Power Of Attorney

- This will designate who you want to handle your personal or financial affairs in the event that you are unable to do so. It can be effective immediately or only if and when you become incapacitated and can no longer act on your own behalf.
- If you do not have a Durable Power of Attorney and you lose capacity, your loved ones will have to go to Court and have a guardian appointed to act on your behalf. This can be expensive and time consuming.

## 3 Advance Health Care Directive

- This allows you to set the rules for your health care in the event that you are unable to make decisions for yourself including what you want to happen if you are in a condition where there is no reasonable hope for your recovery.
- It can also designate a person to make medical decisions for you in the event you are unable to do so and provide instructions to your loved ones and/or medical providers on the care you wish to receive.

**Trust the experience of Ward & Taylor to guide you through this intricate process.**