Now that you're retired, it's likely you've started to think about what you want to pass on to your kids and grandchildren – and we're not just talking money. Here's why you should map out your ancestry, teach your family about your life and decide the best way to pass down valuables, money and property without fuss or hurt feelings.

The website personalhistorians.org will help you locate a personal historian in your area. Personal historians work with a variety of clients about the people “The saddest thing I see is they'll have a box of pictures and they may know where to find and use free resources initially. FamilySce-arch.org is one of her favorites. In addition to billions of records, the site also offers free online classes.

It doesn't have to be chronological either. You can write about your events and milestones from your own life to pass down to family, whether that's orally sharing stories or writing them down. Many people turn to genealogy experts and personal historians to not only do the research for them and trace their family's roots, but put it all together in a book, audio recording or video.

Another tip is to gather and protect important documents that will be daunting, just choose an area of your life and write or speak about it. “Think of it as an interview. What would you have liked to know from your personal story; the stickier the better. Often, it creates bitterness and infighting among siblings.

It's really more of an issue if there's one particular item that's not easily split or replaceable, like the grandfather clock from the early 1900s that still works,” she says. “People argue over stuff more than the money.”

Cook is a certified specialist in estate planning and probate law and she recommends people consult an attorney who specializes in estate planning. It's often an emotional and dynamic process that can involve some tough decisions and change over time.

It's also important to name a power of attorney, complete healthcare directives, and understand tax laws and how to avoid probate. In ad-dition, every person should name one personal representative, usually the power of attorney, to make sure their estate is settled and deadlines are met. The personal representative has the final power if there is a dispute.

“Plan a Lasting Legacy”

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It is the heart of season seminar for us here at Marshall, Parker and Weber and soon it will also be health fair season and baseball season (my favorite). What I encounter every year around seminar season and health fair season is that one common question or statement that is repeated day in and day out. I either get "I transferred my house to my children to protect it from nursing home costs. Was that the smart move?" or "Should I transfer my home to my children? I have heard about this look back rule and I want to protect my house in case anything happens."

Inevitably everyone wants me to assure them that yes that was the smart plan and good job doing that without talking to a lawyer. Unfortunately, what I tell them is not always what they want to hear and instead of disappointing you, I would like to give you some advice ahead of time before you make that decision to go ahead and transfer your home to your children.

The big issue people face when transferring their homes to their children is that they do not take into account their children's life circumstances. Simply put, parents do not think about the worst-case scenarios with their children and what that means for them. Parents do not like to think their child is a gambler or maybe an alcoholic. What seems like a good marriage today may not be a good marriage tomorrow. Accidents happen, health problems may develop and parents may outlive their children. These are issues that mom and dad never truly think about when transferring their house to their children and unfortunately it can come back and hurt them. However, there are things you can do in order to protect your interests in your home and at the same time protect it from nursing home costs.

One way to protect your home from the costs of a nursing home and still protecting it for you and eventually your children is to put it in an irrevocable trust. This type of planning should be done some time in advance so you get through the five year look back.

A second thing that I see a lot is that people think about giving the house to. This trust allows you to protect your home from the costs of care that you may be concerned about and distribute it to your intended beneficiaries when you are gone.

One thing you must remember when considering a trust is there is a five year look back no matter if you transfer it directly to a child or into a trust. This type of planning should be done some time in advance so you get through the five year look back.

Another issue you should consider when transferring your home out to some is ridiculous and heartless but we address it as opposed to locking it up safely in an irrevocable trust, remember to retain a life estate in the property. Having a life estate is important; language is placed in the deed that specifically creates this right that allows you to use and occupy the home for the rest of your life.

This language is important because it keeps children from kicking their parents out of the property. The idea of children kicking their parents out to some is ridiculous and heartless but we address it because we see it more than people think. Having a life estate in the property is an option when you want to transfer your property but you do not want the trust. Does the life estate offer as much protection as just having the property in a trust, no but it is better than not doing anything and just doing a straight transfer to the children?

At Marshall, Parker & Weber our attorneys counsel clients on these issues all the time and if this is a topic coming up more and more often between you and your spouse or within your family, it might be a good time to reach out to an elder law attorney and review your options before you make a decision.

WRITTEN BY ATTORNEY CASEY SAUERWINE | MARSHALL, PARKER & WEBER
8 Ways to Start Saving Now

Saving money is difficult for many people across North America. According to a 2017 GoBankingRates survey, 57 percent of Americans have less than $1,000 in their savings accounts, and 39 percent have no savings at all. A recent Ipsos survey on behalf of the accounting firm MNP found that more than half of Canadians are living within $200 per month of not being able to pay all of their bills or meet their debt obligations.

With such little room for error, even minor unexpected bills can pave the way to financial hardship. Fortunately, many people do not have to make drastic changes to save more. Here are several ways to start saving more now.

1. **Plan meals.** Decide what you will make in advance and list all the ingredients, enabling you to shop for the lowest prices.

2. **Cut the cord.** Cutting ties with traditional cable television providers can save consumers substantial amounts of money. Streaming services like Netflix, Hulu, and Amazon Prime provide a slew of content for a fraction of the cost of mainstream cable.

3. **Establish a goal.** It’s easier to save when you have an end goal, whether it’s financing a vacation, buying a home or growing your family. Establishing a goal gives men and women something to strive for.

4. **Make coffee at home.** Make your daily coffee at home rather than paying several dollars per day for that morning cup of Joe.

5. **Wait before checking out.** Impulse buys can quickly add up. Store that online item in the shopping cart for a day or two to really think about if it is a necessity or just an impulse buy.

6. **Shop quality not quantity.** Bulk buys may seem advantageous, but not if the items break or wear out prematurely. When shopping, opt for quality merchandise that may cost more initially, but thanks to its durability, will save money in the long run.

7. **Don’t worry about your neighbor.** Trying to keep up with the Joneses, Smiths or Murphys is a recipe for overspending. Stick to your budget and make improvements or upgrades as you can afford them.

8. **Rely on automatic deductions.** Set up automatic deductions so a predetermined amount of money is deposited into a designated savings account each paycheck. Chances are you won’t miss it, and the savings will add up.

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fees, and adjusting the time of day when they dine out can add... your social security benefits. "Claiming Social Security benefits should also factor how to maximize benefits for the survivor era," says Frank.

Work with a financial planner. Would you benefit from hiring a financial planner who can build a retirement plan or who could vet your plan? "Work with a financial planner or actuarial analyst to make sure you are getting the most good deal for your expectations," says Grable. "Excluding one will be the key factor driving savings requirements for a pre-retirement along with assumed rates of return post- and post-retirement."

Do you have flexibility? If you're unsure whether you want to retire full time or part time, give yourself some options. "Set up your life so you can be flexible and test things without making major commitments," says Joe Tomlinson, a financial planner with Tomlin- son Financial Planning in Greenville, Maine.

Where will you live? Revisit your housing options in retirement. "Most of us plan to stay in our current homes and communities when we retire, but there might be practical need to move," says Timmerman. "If your home is too big, too hard to maintain and not suitable should you become impaired, you might be considering downsizing to a newer, more accessible home in a less-expensive area, and use the money to supplement your retirement nest egg. Even if moving is not on the radar, it's helpful to think through your changing housing needs as you age."

"When you do retire, you want to do with your life in retirement once the honey- moon period is over! "Traveling and playing golf isn't as easy as you thought it was, or having an interesting, busy work life," says Tim-

Identifying the things you've always wanted to do when you get started — when launching a new business, having deeper com- munity involvement or developing new skills — will aid fulfillment and lower stress. Pre-Retirement Checklist:

F10 10 Tasks to Complete

Ways to Stretch Your Money Further

Living on fixed income after retirement requires that many retirees make some financial concessions. Retirement income likely won't equal the income professionals earned while they were still working, so men and women approaching retirement may want to begin prioritizing their purchases and choosing which luxuries they can and cannot live without going forward.

Managing on a fixed income may necessitate some changes, but a little frugality and financial wherewithal can ensure seniors need not compromise too much during their golden years.

Change your dining habits

Many people enjoy meals out on the town after getting home from work or school. The fact that many restaurants offer flexible schedules, and adjusting the time of day when they dine out can add up to considerable savings. Many brunch and lunch offers are less expensive than dinner meals. A lot of restaurants can use this to their advan-

tage. Meet up for lunch and spend less. If you prefer take-out, order from the lunch special and then rebuy your food at dinner time.

Ask about senior discounts

Various restaurants, stores and other retailers offer senior dis-

counts. Inquire about discounts before making purchases and take advantage of any others.
Saving for retirement might seem like a no-brainer, but the National Institute on Retirement Security notes that, in 2017, almost 40 million households in the United States had no retirement savings at all. In addition, the Employee Benefit Research Institute found that Americans have a retirement savings deficit of $4.3 trillion, meaning they have $4.3 trillion less in retirement savings than they should.

Men and women over 50 who have retirement savings deficits may need to go beyond depositing more money in their retirement accounts in order to live comfortably and pay their bills in retirement. The following are a few simple ways to start saving more for retirement.

Redirect nonessential expenses into savings
Some retirement accounts, such as IRAs, are governed by deposit limits. But others, such as 401(k) retirement plans, have no such limits. Men and women can examine their spending habits in an effort to find areas where they can cut back on nonessential expenses, such as cable television subscriptions and dining out. Any money saved each month can then be redirected into savings and/or retirement accounts.

Reconsider your retirement date
Deciding to work past the age of 65 is another way men and women over 50 can save more for retirement. Many professionals now continue working past the age of 65 for a variety of reasons. Some may suspect they’ll grow bored in retirement, while others may keep working out of financial need. Others may simply love their jobs and want to keep going until their passion runs out. Regardless of the reason, working past the age of 65 allows men and women to keep earning and saving for retirement, while also delaying the first withdrawal from their retirement savings accounts.

Reconsider your current and future living situation
Housing costs are many people’s most considerable expense, and that won’t necessarily change in retirement. Even men and women who have paid off their mortgages may benefit by moving to a region with lower taxes or staying in the same area but downsizing to a smaller home where their taxes and utility bills will be lower. Adults who decide to move to more affordable areas or into smaller, less expensive homes can then redirect the money they are saving into interest-bearing retirement or savings accounts.

Many people begin saving for retirement the moment they cash their first professional paycheck. But even adults over the age of 50 sometimes feel a need to save more as their retirement dates draw closer, and there are many ways to do just that.

How to Save More for Retirement After Age 50

Whether it’s advice from their parents, a response to television ads urging viewers to save for retirement, or their own financial savvy, many of today’s young professionals recognize the importance of saving for retirement from the moment they receive their first paychecks. But men and women over 50 may not have been so practical, and many such professionals may feel a need to save more as their retirements draw ever closer.

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BY BRIAN SHERMAN | CTW FEATURES

Retirement should be a reward for a life well-lived and hard-worked, but for many retirees a loss of identity and too much free time can be a burden. Here’s how to avoid a post-work letdown, stay active and stay engaged with your community, your family and yourself.

In retirement a prize for a lifetime of working hard and planning ahead, or is it a chance to brand yourself with a new identity, find a new calling and focus on filling your free time with worthwhile activities that once seemed beyond your reach?

There’s no reason why retirement can’t be both, and there’s even less reason to believe that giving up your chosen career means you’ll spend the remainder of your life wiling away your days, months and years in a rocking chair on your back porch.

Conventional wisdom on retirement is based on the past and doesn’t take into account that most people now live for 20 or 30 years or more after they retire, according to Bud Harris, author of “Aging Strong: Living it Forward and Giving it Back.”

Bernard, who has written several books on retirement, found a new calling and focus on filling his free time with worthwhile activities, including gardening, online history classes, learning to speak French and piano lessons. His blog, Retire-ment.com, has taken up several of these interests, in addition to his full-time job, Harris explained. “It’s a time of great opportunity.”

In his book, Harris wrote about one man who retired from the U.S. Postal Service at the age of 65. After fighting depression for a few years, he went to work in the garden department of a big-box store. He’s in his 90s now and still has the same position – though, Harris pointed out, he’s doing much more than simply punching a time clock.

“Bernard, meanwhile, pointed out that there is indeed such a thing as having too much free time in your retirement years,” Harris said. “It isn’t just to do nothing. That hasn’t been the case, but he noted that, on occasion, it’s perfectly all just to do nothing.

Many people who have retired simply need a good reason to get out of bed every day. Dave Bernard, who has written several books on retirement, has taken up several post-career activities, including gardening, online history classes, learning to speak French and piano lessons. His blog, Retirement.com, has taken up several of these interests, in addition to his full-time job, Harris explained. “It’s a time of great opportunity.”

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Despite countless television ads touting the virtues of retirement planning, it seems many people are not getting the message. According to a survey from GOBankingRates.com, one-third of Americans have nothing saved for retirement. The picture is not any rosier in Canada, where Statistics Canada reports that just 65.2 percent of the country’s 14 million households contributed to a retirement plan in 2015.

Financial advisors recommend men and women begin saving for retirement as early as possible. The longer people delay opening a retirement account, the less time their money will have to grow. Those who never open such accounts may not be able to meet their cost of living in the future.

While it pays to start saving for retirement early, late bloomers who need to catch up should know that it’s never too late to start.

Sign up for an employer-sponsored retirement account. Many employers arrange for retirement savings accounts like a 401(k) for their employees. Such accounts are typically tax-deferred. As a result, men and women likely won’t even notice the money missing from their paychecks each month. Take advantage of such offerings if they exist. Such opportunities can be even more beneficial to late bloomers whose employers match contributions up to a predetermined percentage.

Start saving as much as possible. Many people contribute 6 percent of their pay to a retirement savings account such as a 401(k). That rule of thumb may be enough for young workers, but late bloomers may need to contribute a higher percentage of their incomes if they hope to catch up. If 10 percent is doable, then contribute 10 percent, being sure to diversify how that 10 percent is invested. Workers who can afford to contribute more might want to explore other retirement account options so they avoid putting all of their eggs into one basket.

Avoid high-risk investments. Investors trying to catch up on retirement savings may be tempted to invest their money in high-risk funds with the hope of making up ground quickly. But investors typically want to reduce risk as they get older. That approach should still govern late bloomers’ investing decisions, as high-risk funds that don’t perform well could leave aging investors with little to nothing come retirement. Prospective investors who need help choosing the right funds for themselves should contact a financial advisor.

Cut spending. Men and women getting a late start on retirement saving should examine their monthly expenses, looking for places to cut costs so they can reallocate those funds for retirement savings. Some ways to considerably reduce monthly expenses include cutting the cord with a cable provider, driving a preowned vehicle instead of a new model and downsizing to a smaller home.

Men and women who have delayed saving for retirement should not panic. While it’s always best to begin saving for retirement as early as possible, there are ways for late bloomers to catch up and/or create a decent-sized nest egg for their golden years.
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Potential Long-term Expenses to Account for in Retirement

Retirement planning involves more than just investing in a 401(k) and/or IRA. Individuals who hope to live comfortably in retirement must account for various expenses, including those associated with their health.

A 2013 report from the U.S. Senate’s Com- mission on Long-Term Care found that each year an estimated 12 mil- lion adults in the United States require some type of long-term care. Plan- ning for the following potential expenses can help ensure that individuals have enough money to live well in retirement.

Housing
Many individuals would prefer to spend their golden years living in their own homes. However, adults who can no longer take care of themselves and/or their homes may need to move. Homeowners who simply want to downsize may also be able to finance their transitions to retirement communities by selling their existing homes. Those who need to move into assisted living facilities may find that even selling their homes might not provide enough capital to pay for such residences. According to a report by the 2016 Cost of Care Survey, the annual cost of assisted living facilities greatly varies by state, with costs as high as $65,500 in Massachusetts and as low as $30,438 in Missouri. Whether they invest in long-term care insurance or de- velop another plan with their financial advisors, men and women must consider ways to finance potential housing costs in retirement.

Renovations
Home renovations are another potential cost in retirement. Aging in place is possible for retirees who still enjoy living in their own homes. However, many individuals will need to make changes to their homes to accommodate their limited mobility. Some may even need to install a staircase chair lift and/or a ramp connected to the entryway of a home. Some may even need to convert a first-floor den or living area into a bedroom, which may also require adding a full bathroom.

Maintenance
Homeowners who want to stay in their homes in retirement must also factor potential maintenance costs into their retirement plans. Aging men and women may no longer be capable of maintaining their properties in retirement. Consider the potential costs of landscaping, home maintenance, and mail services when mak- ing a retirement plan.

Transportation
Diminishing vision and slower reaction times can compel many retirees to give up driving. But retirees who still enjoy driving can find alternative means of transportation. Moving to a retirement community with daily shuttle service to and from town cen- ters is one way for seniors who no longer drive to get around. But men and women who do not want to move to such communities will need to find alternative means of transportation, the costs of which can add up quickly.

Financial freedom in retirement is a goal for many working profes- sionals. Attaining such freedom involves planning and saving for all potential expenses in retirement.

Live Comfortably on Less
Many people look to- ward retirement with mixed feelings. There is the anticipation and excite- ment of no longer having to stick to a set schedule. However, there may be some trepidation about living without a steady income.

Bloomberg financial experts found that the number of Americans aged 65 and older without a disability that weren’t in the labor force rose to 800,000 in the fourth quarter of 2016. This has become a long-standing trend of Baby Boomers leaving the work- force and entering retirement. Researchers found that the higher the earnings in one’s late 40s, the more likely a retiree is to go back to work. While retirees may need to al- ter their spending habits, it is pos- sible to live happily on less. Here are some ways to do that just.

Accurately assess home expen- sures. The National Foundation for Credit Counseling says the cost of home-related expenses accounts for roughly 45 percent of spend- ing for retirees. Individuals can add up exactly how much their homes are costing them and even decide if downsizing is a practi- cal solution. Downsizing has a host of benefits, not the least of which is reducing housing-related expenses.

Invest in health care. Unexpect- ed health care costs can quickly deplete individuals’ finances. That’s why it is essential to have a solid insurance plan in place.
How to Finance Long-term Care Needs

Failing to plan for long-term care expenses may leave aging men and women with little or no assets late in life. AARP says that the cost of long-term care continues to rise and the array of options can make it difficult for families to find the best, most affordable care.

The median monthly costs for a semi-private room in a U.S. nursing facility hovered around $6,800 in 2016, according to The Genworth Cost of Care Survey. That adds up to roughly $82,000 per year. Individuals who only anticipate hiring a home health aide should know that such options cost an average $3,800 per month. Retirement savings can quickly dry up when long-term care is required. Individuals need to keep in mind that, in 2014, the Social Security Administration said the average month retirement income from Social Security was just $1,294. The National Care Planning Council says that at least 60 percent of all individuals will need extended help during their lifetimes.

Long-term care insurance is one of the ways to offset costs of care for later in life. But many people are unaware that this type of insurance exists. A survey conducted by Legere Marketing for the Canadian Life and Health Insurance Association found that 74 percent of respondents said they haven’t included provisions for long-term care in their retirement plans.

Long-term care insurance is a safety precaution that can be purchased early in life to plan to help pay for expenses among men and women may incur in their golden years. New York Life Insurance says that policy holders will be reimbursed for qualified long-term care costs up to a maximum daily benefit amount. Coverage varies, but policy premiums generally increase with the age of applicant.

Government aid

Government aid is available for U.S. and Canadian residents but qualifications vary and it is usually limited to those with financial hardships. Medicaid pays for the largest share of long-term care services in the United States, according to the Administration on Aging. But to qualify, an individual’s income must be below the level and the person must meet minimum state-eligibility requirements.

Canadian provinces will assess one’s ability to pay and may subsidize care costs. Also, there may only be a handful facilities supported by the government, so applicants cannot be picky about accommodations.

Financing long-term care is something individuals must consider as they make their plans for the future. It is a large expense that cannot go unaddressed even though the need for care might be in the distant future.

Key Traits of a Good Financial Advisor

Professional financial advice can be a valuable asset for men and women focused on their futures. Effective financial advisors help their clients navigate the sometimes confusing waters of personal finance, helping them to achieve both short- and long-term goals. Financial advisors can help men and women protect their savings, make smart investments and grow their wealth.

What defines the right financial advisor depends on the client. Some financial advisors may not appeal to all prospective clients, so it’s important that men and women vet financial professionals before trusting them with their hard-earned money. The following are a few things adults can look for as they begin searching for someone to help them secure their financial futures.

What defines the right financial advisor depends on the client. Some financial advisors may not appeal to all prospective clients, so it’s important that men and women vet financial professionals before trusting them with their hard-earned money. The following are a few things adults can look for as they begin searching for someone to help them secure their financial futures.

Credentials

Consumers may benefit by selecting a person who is just a financial planner, not an accountant or insurance advisor. A financial advisor who is a certified financial planner (CFP) is licensed and regulated, and he or she has taken mandatory courses on the various aspects of financial planning.

Humility and an ability to listen

Financial advisors need to be in-tune with their clients’ needs, rather than putting their own best interests first. Northeaster Financial Planning notes that good advisors lend support and will ride out the ups and downs of financial decisions.

Recommendations

Advisors who have a reliable track record likely have clients willing to vouch for them. Men and women can ask friends, family or colleagues for recommendations regarding financial advisors.

Wealth of experience

An advisor who has managed the finances under his or her belt has likely worked with clients from all walks of life and men and women whose comfort levels regarding risk have run the gamut. That wealth of experience can prove invaluable to clients.

Continued learning

Advisors who have memberships in financial associations and continue their education are committed to honing their craft and staying on top of changes in their field. Financial advisors can be assets to people looking to protect their finances. Finding the right one is paramount.
Handling Major Life Changes

In the 1960s, researchers Thomas Holmes and Richard Rahe studied the potential link between stressful life events and illness. After examining the medical records of thousands of patients, Holmes and Rahe discovered that there was a strong correlation between the two, ultimately developing the Holmes and Rahe Stress Scale.

Holmes and Rahe found that the death of a spouse, divorce and imprisonment were among the most stressful life events. But a person need not be widowed, recently divorced or newly imprisoned to be dealing with stress sparked by a major life change. In fact, Holmes and Rahe found that marriage and retirement, two things many people would consider positive changes, were among the 10 most stressful life events.

Change can be both exciting and frightening. Men and women facing major life changes like moving, switching careers or retiring can take the following tips to heart to make such transitions go as smoothly as possible.

Embrace the positive
Change has its advantages and disadvantages, but once men and women have decided to make changes, they should shift their focus toward the positive aspects of changing instead of worrying about the potential negatives. For example, if moving, focus on the adventure of living somewhere new and the opportunities to explore new places and make new friends.

Accept your decision
Many people spend ample time mulling the pros and cons of major decisions before ultimately deciding to make major changes. People who decide to change careers may have spent years trying to decide if such a change was the right move. Once they have come to a decision and started the process of changing, whether it’s giving a boss two weeks’ notice or putting a house on the market, men and women should accept their decision and rest easier knowing they exercised their due diligence before making a final decision.

Commit to your decision
 Fully committing to change can increase your chances of making a successful transition. If moving to a new place, look for opportunities to connect with neighbors and other members of your new community. Parents can be active in parent organizations at their children’s schools, while professionals can make a concerted effort to connect with coworkers in an effort to build strong relationships that can help their transition go smoothly.

Maintain existing relationships
Professionals who are moving on to new companies and adults moving to new communities don’t have to give up their relationships with current coworkers, neighbors and friends. Maintain contact with valued friends, neighbors and coworkers through channels such as social media, email or even the telephone. These people have likely been valuable resources and friends for years, and there’s no reason you cannot continue to look to them for support and provide a source of support for them should they make a major change in the years ahead.

Change is rarely easy, but men and women can take several steps to make transitions go smoothly.
Estate and Pre-Planning

The loss of a loved one can leave you with a lot of unanswered questions and feelings of stress, anxiety and grief that make events difficult to handle. The experienced funeral directors at Gubbiotti Funeral Home will guide you through the aspects of the funeral service with compassion, dignity and respect.

Our staff of dedicated professionals is available to assist you in making funeral service arrangements. From traditional or cremation services, the funeral directors at Gubbiotti Funeral Home provide individualized funeral services designed to meet the needs of each family. Our honest service and commitment to excellence have served our customers well, and you can rest assured that we can assist you in your time of need.

Before making any decisions on preplanning or prepaying funeral goods or services, or signing a preneed funeral contract, we urge you to ask any and all questions you may have regarding the planning process. Please note that laws governing preneed contracts vary by state.

An ethical and reputable NFDA-member funeral home will ensure the following rights and protections:

- Give you detailed price lists when you inquire about the overall type of funeral or about funeral goods, services or prices offered by the funeral home.
- Provide to you, at the conclusion of the funeral prearrangement conference, a written statement listing all of the goods and services you have selected and the total price.
- Give you a written preneed funeral contract explaining your rights and obligations, in plain language.
- Guarantee in the preneed contract that if any of the goods or services you have selected are not available at the time of need, goods and services of equal or greater value will be substituted at no extra cost.
- Explain in the contract the funeral home’s geographical area of service and under what circumstances you can transfer the preneed contract to another funeral home if you relocate or if the death occurs outside of the service area.
- State in the contract where and how much of the funds you pay will be deposited until the funeral is provided.
- Explain in the contract who will be responsible for paying taxes on any income or interest generated by the preneed funds that are invested.
- Inform you in the contract whether, and to what extent, the funeral home will guarantee the price of goods and services you are purchasing. If the prices are not guaranteed, the contract will explain who is responsible for any additional amounts that may be due at the time of the funeral.
- Explain in the contract whether and under what circumstances you may cancel your preneed contract and how much of the funds you paid will be refunded.

Marilyn A. Gubbiotti
Funeral Director
Certified Pre-Planning Consultant
(a National Designation)

Frank Gubbiotti
Funeral Director

1030 Wyoming Avenue • Exeter, Pennsylvania 18643
http://www.gubbiottiFH.com
570-654-8931

Preplanning a funeral can offer family members peace of mind, as well as an opportunity to plan a meaningful service that reflects the unique life of the individual. Meeting with a local NFDA-member funeral home is a good way to ensure you have all of the information you need to make informed decisions.

Bill of Rights for Funeral Preplanning

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When a loved one dies, you might face the overwhelming responsibility of closing out the person’s life. There are many things to attend to, from providing a proper tribute to closing bank accounts to canceling a gym membership. And many of the tasks require attention to detail — adding stress to what is already a pretty emotional time.

To cope, cut yourself some slack. Don’t try to handle everything yourself if you don’t have to. “This burdens should not be placed on one individual,” says Sally Hurme, an AARP elder law attorney and author of The ABA Checklist for Family Heads. “People often ask what they can do, to help.” To afford the advantage of the offer. Delegate.

To do so, you need to have a full, clear picture of what needs to be done. Here are some tips to help you get started. First, study each of the tasks below to review what’s in store, consider which undertakings you can hand off and who can best handle them.

Documents Needed to Complete Checklist

- Death certificates (maybe a dozen)
- Social Security card
- Marriage certificate
- Birth certificate
- Birth certificates for any children
- Insurance policies
- Deeds and titles to property
- Automobile title and registration papers
- Death certificate
- Bank passbooks
- Honorable discharge papers for a veteran
- VA claim number
- Recent income tax forms and W-2 forms
- Loan and installment payment books and contracts

Enlist help for the funeral. Relatives and friends may be needed to serve as pallbearers, to create or design the funeral program, cook a meal, help with decorations or arrangements, or cut the cake. Each certified record will cost in the neighborhood of $10 or $20. You may need a dozen certified records if you have multiple dependents.

To Do the After Funeral

Get duplicate death certificates. You may need a dozen certified death records completed in time to arrange for some will require less expensive copies. Your funeral director may help you handle this. If you order them from the vital statistics office in the state where the death occurred or from the city hall or other local records office. Each certified record cost will in the neighborhood of $10 or $20.

Send thank-you notes. From the contact list that you acquired could include your loved one’s, acknowledgements. Consider delegating this task to a family member.

Notify local Social Security office. Typically the funeral director will notify Social Security of your loved one’s death. If not, call 1-800-772-1213 or contact your local office. If your loved one was receiving benefits, they may stop because overpayments will require completion of a form. Even a payment received for the month of death may need to be returned. If the deceased has a surviving spouse or dependents, ask about their eligibility for increased personal benefits and about a one-time payment of $255 to the survivor.

Enlist social workers to write letters, contact the employer for information on pension plans, contact your bank or other financial institutions for directions. To cover debt, could include your loved one’s, acknowledgements. Enlist help for the funeral. Relatives and friends may be needed to serve as pallbearers, to create or design the funeral program, cook a meal, help with decorations or arrangements.

To Do After the Funeral

Meet with the director handling the funeral or memorial arrangements. By phone or in person, discuss your loved one’s life and the family’s wishes. Consider legal documents, but rather a letter of sorts written to your family and friends. You might want to write an obituary yourself. If you want to publish it in a newspaper, on a website or social media, contact the newspaper or website editor.

Where is the burial site?

If the ashes are deposited in an urn, will it be placed in a mausoleum or under a tree? Consider the cemetery about rules, regulations and specifications such as color and size, particularly if you go with an outside vendor.

Look into employment benefits. If the deceased was working, contact the employer for information on pension plans, claim unused or union death benefits. You will need a death certificate for each claim.

Terminate other insurance policies. Consider the providers. That may cover personal benefits and about a one-time payment of $255 to the survivor.

Health insurance company or your local Social Security office. Contact the hospitals or if you have Medicare, Medicare Advantage plan or had a Medigap policy, contact these plans at the phone numbers provided on each plan membership card to cancel the insurance.

Stop health insurance. Notify the health insurance company or the deceased’s employer. If you were the one who signed them up, you might want to check the terms of the policy. If the deceased was a dependent, you may not have paying for the month of death may need to be returned. If the deceased has a surviving spouse or dependents, ask about their eligibility for increased personal benefits and about a one-time payment of $255 to the survivor.

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Estate and Pre-Planning

from the Insurance Information Institute.

If you're still on the fence about acquiring a life insurance policy, you may change your mind after digesting these important reasons from the Insurance Information Institute.

**Who Needs a Plan?**

It is easy for younger Americans to dismiss the idea that they need legally standing documentation related to their estate. However, it is important for people entering adulthood to sort their assets and begin forming their plan. For aging or retired people, it’s never too late to talk to a professional and get your estate in shape.

Discussing death is never an easy topic, but the peace of mind that comes with having a properly prepared plan in place can lessen the stress it can cause. Remember, explaining concise instructions for how your estate should be handled once you are gone is the best way to express your love for yourself and family.

**What It Contains**

Creating a solid estate plan requires several decisions and legal documents. It is the only way you can ensure the things you worked for remain in the hands of your loved ones. This is why working with a professional — in person — is crucial to your legacy.

Before you meet with an expert, become familiar with a few steps in the process.

- Make a will. Typically, the first part of pre-planning is creating a will. It will express your wishes for who you want to inherit your property and appoint a guardian for your child. It will also appoint a medical decisions guardian in case both parents are deceased.

- Establish directives. This section is to protect your wishes in case you are unable to make decisions for yourself. You will appoint a power of attorney for healthcare, who will make the decisions according to the instructions you gave in the document.

- Beneficiary forms: Choosing a beneficiary for your bank account means they become payable on death. Your loved one will avoid the lengthy probate process once receiving the funds.

- The process is involved yet important. Schedule an appointment with one professional to protect your legacy and family.

Why Consider Life Insurance?

Life insurance is an important policy to have when pre-planning your estate. Chances are, you will have remaining debts and taxes to be paid after death. A qualified policy can help alleviate the financial strain of an emotional family that will already be suffering your loss.

If you have loved ones who are dependent on your income, your death may leave them without the support they need to live. This is especially important for those with young children who will be financially backed by a solid policy.

Creating insurance to replace your income is a way to continue to provide for those you love even after you’re gone.

- **Create an Inheritance**
  
  If you are unable to leave behind an inheritance for your loved ones, a life insurance policy is a simple way to do so. With your policy, you can choose who to name as a beneficiary and the amount you wish to pass down.

- **Final Expenses are Covered**
  
  Most life insurance policies will pay for funeral and burial costs, probate, debts and medical expenses not covered by your health insurance.

Source of Savings

The III states some types of life insurance create a cash value that, if not paid out as a death benefit, can be borrowed or withdrawn on the owner’s request. This means, when you buy a cash-value-type policy, it also creates a savings plan.

Why it’s important to Preplan

Pre-planning your estate means more than distributing your belongings. It is how you create your legacy and share the benefits you earned with those you love the most. You can purchase several different types of life insurance. When speaking with your local agent, make sure to express your wishes and concerns about death.

Life insurance policies that guarantee your child’s college education is covered, that your family can continue living in their home and that general financial concerns will be alleviated.

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**Estate and Pre-Planning**

Before you can become familiar with estate planning, it’s imperative to understand the concept of an estate. Consider everything you own, including your car, home, bank accounts and even personal possessions. Your estate consists of everything that is legally yours.

When you’re gone, it is in your family’s best interest that you have delegated where all it goes.

- **Lossing a loved one is one easy, but prepar- ing for it by creating a legal will can relieve unnecessary stress experienced by a mourning family.** By meeting with a professional lawyer or estate-planning expert, you will eliminate the risk of long legal battles over your property when you’re not here to fight for it.

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**Checklist**

From page 17

Meet with a probate attorney. The executor should choose the attorney. Getting connected to someone who is familiar with a few steps in the process.

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Many people are hesitant to begin the conversation about their death. While it can be an uncomfortable discussion, it is necessary to have a plan in place.

Consider the Timing

Sometimes, family tragedies or emergencies can spike your interest in estate planning. However, when your family’s emotions are heightened while dealing with loss, it might be best to hold off on a conversation until later.

Don’t be surprised if your family is caught off guard and questions your health if you choose to bring up the subject of your estate. Especially the first time you discuss your legacy, family members might get the wrong idea.

Explain that you are simply concerned with developing a plan to lessen the responsibility they have once you’re gone. It can also be a good idea to present your plan in a comfortable setting that offers privacy and encourages engaging conversation.

Accommodate Schedules

It might be difficult to coordinate a meeting that works with your loved ones’ busy schedules. To limit the amount of times you must repeat your plans, it makes sense to wait until everyone involved is available.

Your initial discussion should lay out your wishes regarding how your assets should be handled. Don’t forget to discuss considerations for key members, such as power of attorney or living trusts.

A second meeting can be necessary if you or your family discover concerns while discussing your estate plan. Consider contacting your attorney to schedule a meeting between everyone involved. A professional will stand behind your decisions and keep emotions out of the equation.

Defining Your Legacy

Planning your estate now allows you to define the life you lived by determining the legacy you leave behind. You can take the stress of difficult decisions off your family’s shoulders by instructing exactly how your estate should be handled. Schedule an appointment with a professional attorney or estate planner to customize your legacy when you’re gone.
Donating to Charity

Do you have a cause about which you are passionate? Consider donating a portion of your assets to an organization so its operation can continue growing with your financial gift.

When preparing your will with your attorney, stress your interest in making a lasting impression on a charity in which you believe. Leaving behind a gift to a cause is a way to show thanks and remind people of something that was important to you. It also is a great example for your loved ones of how important supporting charitable organizations is to the future of our country and citizens.

Don't be afraid to share your intentions for a donation with your family members involved in your estate planning. They may choose to become volunteers or find they share the same passion as you. Bonding over charitable causes is a great way to build a stronger relationship.

Getting Started?
If you are taking the first steps in creating your estate plan and will, the process of adding a charity as a beneficiary is simple. A qualified attorney can help find the necessary information required to include them in your plan.

According to the Protective Life Insurance Company, here are a few facts about the charity you will need to know.

• The official name of the charity;
• Its current address; and
• The organization's registered charity number.

These requisites are important to ensure your donation will find its way into the right hands.

Updating an Existing Will
Making changes to your will is easy with the help of a professional. Some experts recommend creating a new will to include your chosen charity.

When a new document is developed, a previous will becomes null and void. A codicil is a legal instrument made to modify an earlier will. Adding a charity by utilizing a codicil is typically a simple process. However, when you make major adjustments such as altering a power of attorney or renaming a living trust, it can be more economical to simply redraft a will with the new information. Your legal advisor will guide you toward the best move for your changes.

A Living Trust or Will?

Did you know that without naming a revocable living trust, your family may experience the dreaded probate process?

According to the American Association of Retired Persons, probate is the legal process to determine whether a will is valid. It is a situation that includes locating and determining the value of the decedent's assets and paying remaining bills and taxes before distributing the remainder to those noted in the document.

So how does having a revocable living trust streamline the process when you're gone?

Revocable Living Trust
The AARP defines a revocable living trust as a written agreement designating someone to be responsible for managing your property. It's considered a "living trust" because you established it while you are alive and "revocable" because if you're mentally competent, you have the right to dissolve the trust at your own discretion.

This document is unique because property left through the trust doesn't require probate in court. Instead, the person you appoint to handle the trust after death easily transfers ownership to beneficiaries according to your instructions.

Another positive to this type of trust is that it is typically near the same price as a last will and testament. Whichever route you decide to take, it is important to have the knowledge of a professional to give you peace of mind that everything is legally binding.

Who to Appoint
When considering who will oversee your belongings, you should only appoint someone you truly trust. It can be an overwhelming decision and an even more stressful to the person in charge of distribution.

Before choosing someone, make sure you discuss it with your loved ones, and that the chosen one is comfortable and confident with his responsibility.

If you believe all your beneficiaries should be left out of the equation, you can name the trust department of a bank or trust company as the one in charge.

Name Yourself a Trustee
The AARP suggests naming yourself and spouse as trustees in the document. This way, you will remain in full control of your properties while you’re alive. Be sure to discuss these and other issues with your local attorney or pre-planning professional. She will help put your mind at ease regarding the complex topic of estate planning.
Corey Brian Strauch

Corey Brian Strauch Services, LLC is a family tradition started in the early 1900’s as Strauch Funeral Home.

Our focus is on affordable funeral and cremation services to our community. We are helping families to avoid the over priced funeral homes in our area. We provide a high level of care, dignity and attention to detail, all with the most affordable prices in the area, bar none. We are fully licensed with the State of Pennsylvania and have our own crematory.

Caring For Our Community Packages

One Day Viewing & Funeral Package ..............................................$3725
The most traditional of our Community Packages this will include a One day Viewing and Funeral Service at our funeral home, choice of 5 metal caskets, a burial vault, floral spray, Memorial cards, register book, memorial DVD and 5 death certificates. Basically everything you’ll need, with the exception of the costs at the cemetery and for a newspaper obituary.

One Day Viewing & Funeral Followed by Cremation Package..............................$2425
A hybrid option which includes a One day Viewing and Funeral Service at our funeral home, use of a Rental Casket, cremation in our privately owned crematory, floral spray, Memorial cards, register book, memorial DVD and 5 death certificates. Basically everything you’ll need with the exception of the costs of a newspaper obituary and county cremation permit.

Direct Cremation with Memorial Service Package...............................................$1450
For those who desire simple cremation with the addition of a Memorial service this package includes cremation in our privately owned crematory, floral spray, Memorial cards, register book, Memorial DVD and 5 death certificates. Basically everything you’ll need with the exception of the costs of a newspaper obituary and county cremation permit.

Direct Cremation Package.................................................$750
Cremation in our privately owned crematory and 1 death certificate. Basically everything you’ll need with the exception of the costs of a newspaper obituary and county cremation permit.

These prices represent a onetime full payment discount. Monthly payment plans are available. Full price list and payment plan details can be found at www.StrauchFuneralHomeScranton.com.

I have written a book to help people just like you learn more about the options and services available to them. Including pre-planning for you or a loved one’s final wishes.

To claim your FREE copy please visit: www.FuneralAndCremationBook.com
Call: 570-343-0413
-or-
Send the coupon below to:
Corey Brian Strauch Services, LLC
602 Birch Street
Scranton, PA 18505
John F. McHale, Supervisor

Thank you for requesting your copy of my book. We will have it out to you shortly. If you provide your email address, we can send you the E-book immediately, so you can start reading it right away.

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Address _________________________________________________________________________________
Phone ______________________ email address ____________________________________________

Book Request from Corey Brian Strauch Services
Pre-Planning Tips and Advice

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Discuss Your Plan with Family

When developing your estate plan, it is important to include your loved ones, especially if they will be beneficiaries or trustees. Discussing this sensitive subject can reveal your family’s level of comfortableness when left in charge of your assets.

Many people are hesitant to begin the conversation about their death. While it can be an uncomfortable discussion, it is necessary to have a plan in place.

Consider the Timing

Sometimes, family tragedies or emergencies can spike your interest in estate planning. However, when your family’s emotions are heightened while dealing with loss, it might be best to hold off on a conversation until later.

Don’t be surprised if your family is caught off guard and questions your health if you choose to bring up the subject of your estate. Especially the first time you discuss your legacy, family members might get the wrong idea.

Explain that you are simply concerned with developing a plan to lessen the responsibility they have once you’re gone. It can also be a good idea to present your plan in a comfortable setting that offers privacy and encourages engaging conversation.

Accommodate Schedules

It might be difficult to coordinate a meeting that works with your loved ones’ busy schedules. To limit the amount of times you must repeat your plans, it makes sense to wait until everyone involved is available.

Your initial discussion should lay out your wishes regarding how your assets should be handled. Don’t forget to discuss considerations for key members, such as power of attorneys or living trusts.

A second meeting can be necessary if you or your family discover concerns while discussing your estate plan. Consider contacting your attorney to schedule a meeting between everyone involved. A professional will stand behind your decisions and keep emotions out of the equation.

Defining Your Legacy

Planning your estate now allows you to define the life you lived by determining the legacy you leave behind. You can take the stress of difficult decisions off your family’s shoulders by instructing exactly how your estate should be handled. Schedule an appointment with a professional attorney or estate planner to customize your legacy when you’re gone.

Why Consider Life Insurance?

Life insurance is an important policy to have when pre-planning your estate. Challenges are, you will have remaining debts and taxes to pay after death. A qualified policy can help alleviate the financial strain of an emotional family that will already be suffering your loss.

If you’re still on the fence about acquiring a life insurance policy, you may change your mind after digesting these important reasons from the Insurance Information Institute.

Income for Your Dependents

If you have loved ones who are dependent on your income, your death may leave them without the support they need to live. This is especially important for those with young children who will be financially backed by a solid policy.

Acquiring insurance to replace your income is a way to continue to provide for those you love even after you’re gone.

Create an Inheritance

If you are unable to leave behind an inheritance for your loved ones, a life insurance policy is a simple way to build one.

With your policy, you can choose who to name as a beneficiary and the amount you wish to pass down.

Final Expenses are Covered

Most life insurance policies pay for a funeral and burial costs, probate, debts and medical expenses not covered by your health insurance.

Source of Savings

The II states some types of life insurance create a cash value that, if not paid out as a death benefit, can be borrowed or withdrawn on the owner’s request. This means, when you buy a cash-value-type policy, it also creates a savings plan.

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Estate and Pre-Planning

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Donating to Charity

Getting Started?

If you are taking the first steps in creating your estate plan and will, the process of adding a charity as a beneficiary is simple. A qualified attorney can help find the necessary information required to include them in your plan.

According to the Protective Life Insurance Company, here are a few facts about the charity you will need to know:

- The official name of the charity;
- Its current address;
- The organization’s registered charity number.

These requisites are important to ensure your donation will find its way into the right hands.

Updating an Existing Will

Making changes to your will is easy with the help of a professional. Some experts recommend creating a new will to include your chosen charity.

When a new document is developed, a previous will becomes null and void. A codicil is a legal instrument made to modify an earlier will. Adding a charity beneficiary as a codicil is a simple process. However, when you make major adjustments such as altering a power of attorney or living trust, it can be more economical to simply redraft a will with the new information. Your legal advisor will guide you toward the best move for your changes.

Pre-Planning with Disabled Children

A solid estate plan is necessary for everyone, but parents with disabled children should consider it even more crucial. Do you have a plan in place regarding how your child will be provided with care and resources for his lifetime? Now is a great time to put the plan in motion to protect your child.

Special-Needs Trust

A special-needs trust is basically a way for parents to leave an inheritance to their children without disqualifying them from receiving helpful benefits from Supplemental Security Income, Medicaid and other government benefits.

While these programs are resource-dependent, it means a recipient of benefits may only have a limited amount of assets and income. According to the ABA, parents should name the special needs trust as a beneficiary in their will instead of naming the disabled child.

The trust also can be used to receive SSA, retirement plans and life insurance policies. Your lawyer can point you in the right direction to protect your child and leave behind an inheritance she can depend on.

Selecting a Caretaker

Aside from the financial decision you must make regarding your disabled child, a more important consideration to make concerns his caretaker. If your child has a disability that requires assistance from a guardian, you should carefully plan a series of successors to be in charge.

Your professional attorney will review documents which will protect your child in the event of your passing. It’s important to work with an expert who specializes in estate planning because each state might have different laws and circumstances regarding the qualifications of legal guardians.

This is not a decision you want to entrust to an online program that can create obstacles when your child needs help.

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Why It’s Important to Preplan

Pre-planning your estate means more than distributing your belongings. It is how you create your legacy and share the benefits you earned with those you love. You can purchase several different types of life insurance. When shopping with a professional and legal agent, make sure to express your wishes and concerns about death.

These policies can guarantee your child’s college education is covered, that your family can continue living in your home and that general financial concerns will be alleviated.

A Living Trust or Will?

When estate pre-planning, most Americans are familiar with the importance of having a last will and testament. Did you know that without naming a revocable living trust, your family may experience the disadvantage of a probate process? According to the American Association of Retired Persons, probate is the legal process to determine whether a will is valid. It is a situation that includes locating and determining the value of the decedent’s assets and paying remaining bills and taxes before distributing the remainder to those noted in the document.

So how does having a revocable living trust streamline the process when you’re gone?

Revocable Living Trust

The AARP defines a revocable living trust as a written agreement designating someone to be responsible for managing your property. It’s a “living trust” because you established it while you are alive and “revocable” because if you’re mentally competent, you have the right to dissolve the trust at your own discretion. This document is unique because property left through the trust doesn’t require probate in court. Instead, the person you appoint to handle trust after death, easily transfers ownership to beneficiaries according to your instructions.

Another positive to this type of trust is that it typically near the same price as a last will and testament. Whichever route you decide to take, it is important to have the knowledge of a professional to give you peace of mind that your property is legally binding.

Who to Appoint

When considering who will oversee your belongings, you should only appoint someone you truly trust. It can be an overwhelming decision and an even more stressful to the person in charge of distribution.

Before choosing someone, make sure you discuss it with your loved ones. The choices you make are personal and your loved ones may have different ideas from yours. If you believe all your beneficiaries should be left out of the equation, you can name the trust department of a bank or trust company as the one in charge.

Don’t Forget to Name Yourself a Trustee

The AARP suggests naming yourself and spouse as trustees in the document. This way, you will be in full control of your property while you’re alive. Be sure to discuss these and other issues with your local attorney or pre-planning professional. She will help put your mind at ease regarding the complex topic of estate planning.

Understanding Pre-planning

Before you can become familiar with estate planning, it’s imperative to understand the concept of an estate. Consider everything you own, including your car, home, bank accounts and even personal possessions. Your estate consists of everything that legally belongs to you.

When you’re gone, it is in your family’s best interest that you have delegated where it all goes.

Losing a loved one is never easy, but preparing for it by creating a legal will can relieve unnecessary stress experienced by a mourning family. By meeting with a professional lawyer or estate-planning expert, you will eliminate the risk of prolonged battles over your property when you’re not here to fight it.

Who Needs a Plan?

It is easy for younger Americans to dismiss the idea that they need legally standing documentation related to their estate. However, it is important for people entering adulthood to sort their assets and begin forming their plan.

For aging or older people, it is never too late to talk to a professional and get your estate in shape.

Discussing death is never an easy topic, but the peace of mind that comes with having a properly prepared plan in place can lessen the stress it may cause.

Remember, explaining concise instructions for how your estate should be handled once you’re gone is a thoughtful way to express your love for yourself and family.

What It Contains

Creating a solid estate plan requires several decisions and legal documents. It is the only way to ensure the things you worked for remain in the hands of your loved ones.

This is why working with a professional — in person — is crucial to your legacy.

Before you meet with an expert, become familiar with a few steps in the process.

Make a will. Typically, the first part of pre-planning is creating a will. It will express your wishes for who you want to inherit your property and appoint a guardian for young children in case both parents are denied.

Healthcare directives: This section is to protect your wishes in case you are unable to make medical decisions for yourself. You will appoint a power of attorney for healthcare, who will make the decisions according to the instructions you gave in the document.

Beneficiary forms: Choosing a beneficiary for your bank accounts means they become payable on death. Your loved one will avoid a lengthy probate issue in court once receiving the accounts. The process is involved yet important. Schedule an appointment with a professional to help you create your legacy and family.

Review Your Plan Regularly

You might think your job ends once you prepare a solid plan for your estate. Completing your plan is just the beginning. If major life events occur, don’t forget to periodically review your legal documentation to reflect these happenings.

A General Review

Even if you don’t experience a life-changing moment, there is still plenty of cause to review your plan. One of the big reasons is due to changes in laws, regarding estate and tax codes. These expensive alterations can have serious consequences on the recipients of your estate. Your local government could also shuffle its probate code, trust law and laws of descent and distribution, affecting your plan.

Life Events that Require Review

Once you have a legally binding estate plan, life events can occur which require mediation and updates to your plan. These are a few reasons your documents could need a tune-up:

• A marriage or divorce;
• The birth or adoption of a new child or grandchild;
• Borrowing a significant amount of money or large increases or decreases in the value of your assets; or
• A will or trust code, state or state laws regarding taxes and investments.

It can be difficult to realize which local and state laws are impacting your legacy. That’s why hiring the help of a professional to manage your estate plan is key. They can easily spot red flags that negatively impact their clients’ wishes and offer valuable advice accordingly.

How Often You Should Review

Since each estate plan is different and largely depends on your wishes and personal circumstances, reviews should be done at the recommendation of your legal team.

For those who have a large investment portfolio or acquire assets regularly, special care is recommended to keep a close eye on your value.

Check with your local financial and estate professionals to ensure your plan is in order. Under certain circumstances, they may recommend reviewing your legal documents on a more regular basis.
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Why is Pre-Planning so important?
To ensure that your wishes are fulfilled.
Funeral pre-planning is easy. Planning ahead is a gift of love that will pay off both emotionally and financially for you and your family. By planning in advance your family will not have to try and guess what arrangements you would have wanted. It's actually comforting to the people left behind, knowing that you had a say in your own final celebration. The most important thing is that you’re planning it the way you envision it to be. A personal stamp creates a memory, and memories are what we have after someone we love dies. Setting aside funds and leaving specific information regarding your own personal desires will greatly ease your families burden of making decisions. It’s one of the best ways to help your family during their difficult time of grief and loss. We work with leaders in the financial services sector who provide safe, stable and sound solutions for the funeral industry. Right now is the perfect time to take the first step towards protecting your family and ensuring that your wishes are fulfilled.

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