

EXPLANATION OF ESTATE PLANNING DOCUMENTS

LAST WILL AND TESTAMENT

Your Will is designed to leave your property outright to the named person(s). Your Will creates trusts for any persons who are under age or who are incapacitated at the time of your death. A Guardian may be selected to physically care for any minor children until they reach the age of 18 years if you are deceased. The Executor oversees the entire process of settling your estate after your death.

STATUTORY DURABLE POWER OF ATTORNEY

This document assigns someone to oversee your financial affairs if you are injured or incapacitated and unable to do so. We recommend that your spouse be the first choice, then select an alternate in case your spouse cannot serve. Please list the following:

MEDICAL POWER OF ATTORNEY

This document assigns someone to oversee your health care decisions if you are injured or incapacitated and unable to do so. We recommend that your spouse be the first choice, then select an alternative in case your spouse cannot serve. Please list the following:

DIRECTIVE TO PHYSICIANS (LIVING WILL)

This document addresses your wishes with regard to the use of life support systems in the case of a terminal illness, which is certified by your physician. We recommend that the same people oversee the Living Will that you have chosen for your Medical Power of Attorney. We also recommend that you select the same alternates that you chose for your Medical Power of Attorney.

DECLARATION OF GUARDIANSHIP OF AN ADULT

This document assigns someone to become your legal guardian at the point in your adult life when you can no longer care for yourself. We recommend that your spouse be the first choice, then select an alternative in case your spouse cannot serve. We also recommend that you list same alternates that you listed for your Statutory Durable Power of Attorney.