

# *WHY YOU MIGHT NOT WANT TO KEEP YOUR APPOINTMENT*

## *You Think You Already Have an Estate Plan in Place*

If you already have a Will, Trust, Health Care Directives and/or a Power of Attorney in place, you may think you don't need to come in and meet with me about your family's legal planning.

Here's why you would want to come in anyway.

The reality is that estate planning documents won't work to protect your family if they are not kept up to date throughout your lifetime and if your assets are not owned in the right way.

If there have been any changes in your life, your assets, or the law and you have not updated your plan, an attorney review is critical to make sure it still matches your family's needs.

And, if you have minor children at home, there is a very good chance that the documents were not prepared properly in the first place. Most lawyers do not have the knowledge, training or experience to **plan properly for the care of minor children**. We regularly incorporate children's protection for young families using cutting edge drafting techniques that few other attorneys are even familiar with, let alone have the skill and expertise to utilize. You might be wondering about these documents, but not to worry though, we'll discuss everything and answer any question when you come in.

## *You Think You Do Not Have Enough Assets*

You may be thinking you do not need an estate plan because you don't have an estate.

And you might be right. If you do not own your home, do not have life insurance, and do not have any assets in the bank or in brokerage accounts, you still have an estate, BUT you may not something as comprehensive as someone else.

But there are a couple of things you still will need to have in place, even if you don't have many assets.

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First, if you have dependent children, you will need to make sure you have a plan in place that addresses their care if anything happens to you. It must not only declare who would raise them in the event of your death, but also who would take care of them in the short term if there were an accident, and how you would want them raised. It will also need to give consent to someone to authorize medical treatment. You'll also want a card identifying who these individuals are and how to contact them, should the paramedics find you incapacitated.

You will additionally want some sort of plan for distribution so that your children don't inherit everything when they're still financially irresponsible. How would you have behaved if you're parents passed and you received their inheritance at age 18?

The Life Care and Loved Ones Protection Meeting is designed to take an honest look at what you really do need and what you really do not need. If it turns out you don't need any planning at all, you'll leave better educated, informed, and feeling great that you have done the right thing for your family by investigating what's necessary to make things as easy as possible for them at the end of your life.

If it turns out you do need planning, we will work together to determine what is best for you and your family based on your needs, budget, and stage of life that you're in. And most importantly, we will make sure that whatever gets put in place will stay up to date and continue to work throughout your lifetime.

### ***You Think You Can't Afford to Plan***

The last reason you may not want to keep your appointment is that you may think you cannot afford to plan.

That may or may not be true.

But you don't have to worry about that yet because we are first going to look at whether you need to plan before charging you a single penny. If you don't need to plan, you'll leave our meeting feeling great about having done everything to make sure things will be as easy as possible for your loved ones if and when something happens to you.

If it turns out you do need to plan, we will work together to make it affordable for you and your family. I can guarantee you that planning is substantially less costly than it would be for your family if you become incapacitated or die with a plan that didn't work or with no plan at all. And I've never had a single family who believed in this kind of planning and wanted to put it in place for their loved ones, yet left my office because they couldn't afford it.

We've made creative financing available to our clients because we know that this planning is the foundation for a lifetime of success!

So, rest easy, don't worry about a thing. We look forward to giving you peace of mind.