

## COMPREHENSIVE ESTATE PLANNING = PEACE OF MIND

The presence of a comprehensive estate plan or the absence of one can make the difference between lessening the burden on your loved ones or adding additional grief for them down the road. The lack of an estate plan or a poorly-planned estate plan could mean that taxes and fees eat deeply into your estate, probate drags on, and the wrong people inherit.

We can help you gather the right documents, ask the right questions, and avoid some common estate planning traps to ensure that your wishes are met when the time comes.

Planning for the future now means peace of mind down the road.



Contrary to popular belief, estate plans aren't just for the rich and famous. Everyone can benefit from the peace of mind that planning for the future can bring.

## ESTATES ATTORNEY JOEY-LYNN DARIUS

You can count on three major pluses when you work with me:

- 1. Certainty.** While the future is uncertain, you can rest easy knowing that your loved ones and the causes you care about will be taken care of with a comprehensive estate plan.
- 2. Access.** Estate planning can be an overwhelming process. I am available 24/7 to my clients, and will stay in frequent contact, regularly provide case updates, and answer any questions you have.
- 3. Guidance.** I have many years of experience helping people protect and preserve what they care about the most, and understand that no two estate plans are alike. My team and I take a comprehensive approach in listening to your wishes, and helping you craft the right estate plan for you and your family.

If you have questions about the estate planning process, or are ready to move forward with creating a comprehensive estate plan, my team and I are ready to help.

<b>Willimantic Office</b>	860-503-8300
109 Valley Street, Suite B	<b>Willimantic Office</b>
Willimantic, CT 06226	109 Valley Street, Suite B

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## DARIUS LAW GROUP, LLC

860-503-8300

One of the first questions we hear clients ask about estate plans is whether they really need one. Our answer is always a definite "yes," but not for the obvious reason.

While we are always happy to help someone plan their estate, creating a comprehensive estate plan — with or without the help of an attorney — helps you plan for the future and preserve your assets to save additional grief for your loved ones down the road.

### INSIDE

Frequently Asked Questions About Estate Planning, including:

- Why do I need a will?
- What is a trust?
- What is a power of attorney?
- What is the difference between a power of attorney and a durable power of attorney?
- What is the difference between an advance directive and a living will?

Serving clients throughout the region from our office in Willimantic.

# ANSWERS TO YOUR QUESTIONS

## WHY DO I NEED A WILL?

If you die without a will, your property will be distributed based on certain "intestate" rules, and the property will not necessarily be distributed in a way that you desire. A will ensures that your personal assets will go to family members, individuals, or charitable organizations you specifically designate to receive your property. If you have minor children, your will can also include provisions to address who will care for your children after your death.

## WHAT IS AN EXECUTOR?

An executor is the person you choose in your will to handle the administration of your estate. His or her job is to carry out your wishes as specified in your will.

## WHAT IS A TRUST?

A trust is a legal relationship in which one person (the trustee) holds legal title to property for the benefit of another (the beneficiary). Many kinds of trusts exist and are used to accomplish a variety of estate planning goals. A trust may supplement a will, or replace a will; allow your estate to avoid probate; be created to manage a person's property or protect it from creditors; provide tax benefits; or reduce tax liabilities. An experienced estate planning attorney can help you determine what trusts to include in your estate plan depending on exactly what you want to accomplish.



## WHAT IS THE DIFFERENCE BETWEEN A POWER OF ATTORNEY AND A DURABLE POWER OF ATTORNEY?

A power of attorney is a document that you sign to give another person authority to manage your affairs. When you sign the form, you name a specific person to serve as your "agent" or "attorney in fact" to act on your behalf. The duties may include signing legal documents or handling financial matters. A power of attorney does not eliminate your power over your own matters, and you are still able to make your own decisions. A durable power of attorney is similar to an ordinary power of attorney in that you grant another individual authority to serve as your agent and handle financial matters for you. However, an ordinary power of attorney ceases to be valid if you become mentally incapacitated. A durable power of attorney does not.

## WHAT IS THE DIFFERENCE BETWEEN AN ADVANCE DIRECTIVE AND A LIVING WILL?

An "advance directive" is a document or documents in which you provide instructions or express your wishes about the medical care you want to receive if you become incapable of making treatment decisions for yourself.

A living will (also known as a directive to physicians or health care declaration) is a type of advance directive document where you set forth the types of medical care and treatment you want to receive or don't want to receive when you can no longer speak for yourself because you are terminally ill, near death, or permanently unconscious.

