WHEN IT COMES TO ESTATE PLANNING, SOONER IS BETTER THAN LATER

In May, we observe Older Americans Month, which is a great time to emphasize the importance of creating an estate plan. It’s a task that can be difficult without help, but a little advanced planning will help safeguard your loved ones.

DEALING WITH DEMENTIA

When someone you love is diagnosed with dementia, the effects can be profound and devastating. The silver lining is that, with the right support, it’s possible for people with dementia to live well for many years to come.

That being said, taking care of someone with dementia is a difficult and often stressful job. The National Institute on Aging is a wonderful resource for caregivers. Also, your Legal Resources plan can help you get a handle on legal matters such as:

» Power of Attorney
» Estate Planning
» Guardianship

POWER OF ATTORNEY

Obtaining power of attorney for an elderly parent is a service that is fully covered by your plan. We encourage you to contact your Plan Law Firm if you have any questions or would like to set up a meeting.

DID YOU KNOW?

How to Protect Yourself and Your Loved Ones from the "Grandparent Scam"

It works like this: a grandparent receives a call from a person posing as a grandchild; the grandchild says they are in financial trouble and need help; the grandparent wires some money and never sees it again. Here’s how you can prevent the scam from working:

1. Be careful of what you share on social media. Scammers often use this information to target unsuspecting victims.
2. Be sure of who it is. Scammers may have some personal details, but not all of them. Ask plenty of questions, or just call your grandchild directly for confirmation.
**ANSWERING YOUR QUESTIONS**

**Q:** What if I own a home in another county or state and need to appoint someone to handle the transaction on my behalf or need someone to take care of my affairs if I am unable to due to health reasons?

**A:** For convenience or other practical reasons, you may give legal authority to another person to act on your behalf. That authority is known as "power of attorney." The person given power of attorney over another person is referred to as an "attorney-in-fact" and does not have to be a legal professional. To get started on your legal matter simply contact your Legal Resources Plan Law Firm for assistance.

**TRENDING NOW**

**ENGAGED AT EVERY AGE**

The Administration for Community Living has announced the theme of this year's initiative for Older Americans Month: "Engage at Every Age." Here are a few ways you can engage and celebrate the older adults in your community:

» Post a photo with an elderly parent, friend or neighbor and use the hashtag #OAM18
» Promote #OAM18 across your various social networks and help spread the word
» Share stories of people in your community who exemplify what it means to Engage at Every Age

**SOMETHING DIFFERENT**

**3 THINGS TO KNOW**

**ABOUT WRITING A WILL**

The longest will ever filed for probate was handwritten in October of 1919, and had 95,940 words contained in four bound volumes. Lucky for the rest of us, this isn't standard and a will doesn't have to be hundreds of pages long. When you want to write (or re-write) your will, keep these three things in mind:

- You may handwrite your own will, but because there are certain requirements for this type of will, most lawyers advise against it.
- You can create a will online using a template prepared in accordance with your state's laws, but it's wise to have a lawyer review it before it's finalized.
- You can utilize your Legal Resources plan, which includes will preparation, advance medical directives, financial powers of attorney and contingent trusts for minor children – all fully covered.


**MEMBER TESTIMONIALS**

I've been providing caregiving for my elderly mother. I needed to get a power of attorney so that I can manage all of her finances. Legal Resources allowed me to consult with an attorney and get the power of attorney drafted without any additional expense!

- Joseph H.

**LEGAL RESOURCES**

Relax… you’re covered.