



Let's Meet:

# Jon the College Student

Jon turned 18 and headed to college.

*If:*

Jon went snowboarding and hit a tree...

See what happens next >



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# Jon is now in a coma... What happens next?

Depends... did Jon have an Estate Plan?

## Without an Estate Plan

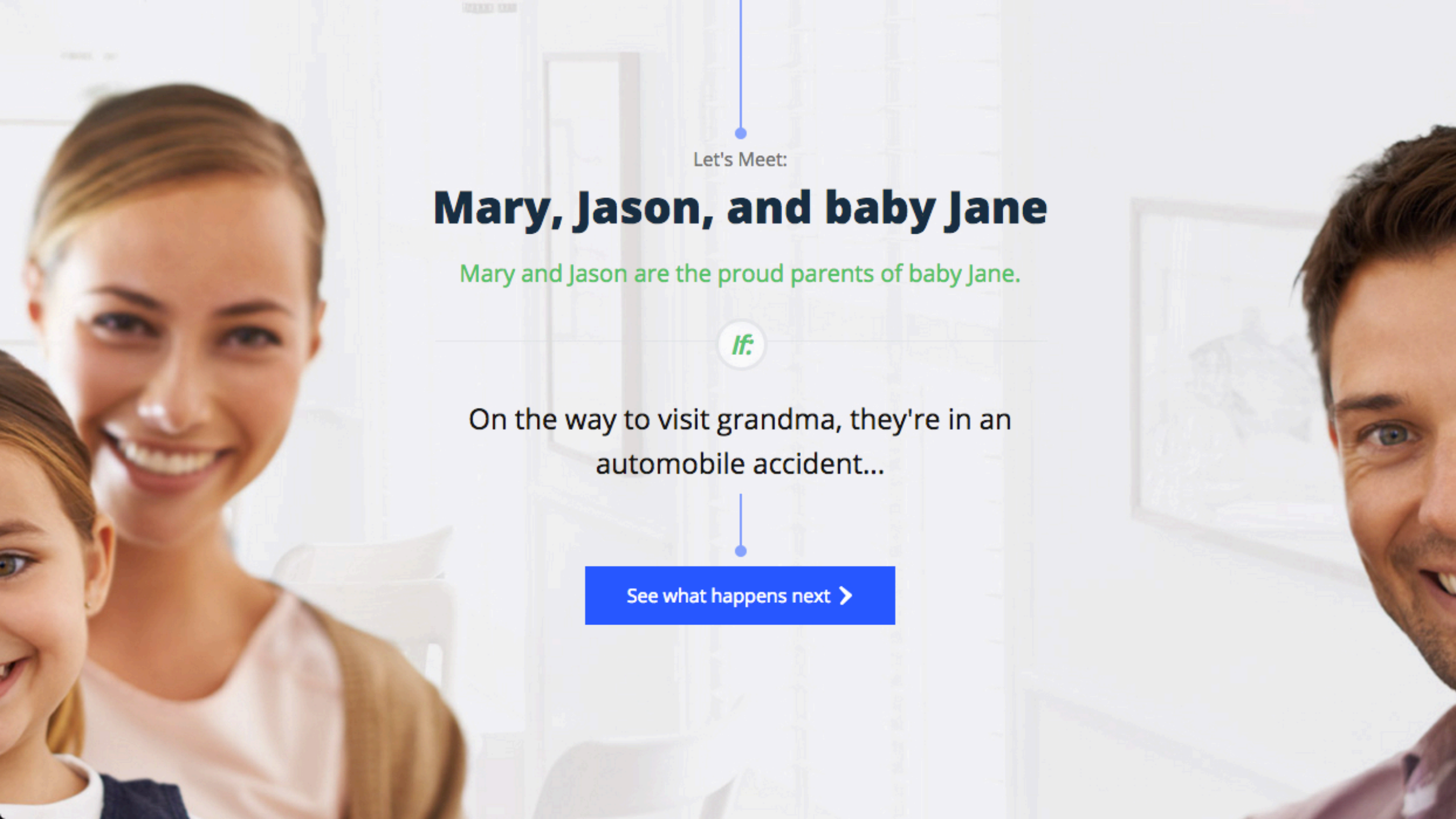
- Jon's medical records are sealed
- No one is able to make health care decisions on Jon's behalf
- Jon's parents hire a lawyer
- Petition the court to name parents as Jon's conservator

## With an Estate Plan

- Jon's parents have immediate access to Jon's records
- Jon's parents are automatically empowered to make health care decisions on Jon's behalf
- No lawyer or court ordered conservatorship is required

Take control of your Estate Plan >





Let's Meet:

## Mary, Jason, and baby Jane

Mary and Jason are the proud parents of baby Jane.

*If:*

On the way to visit grandma, they're in an automobile accident...

See what happens next >

# Mary and Jason die in the car accident... What happens next?

Depends... did they have an estate plan?

## Without an Estate Plan

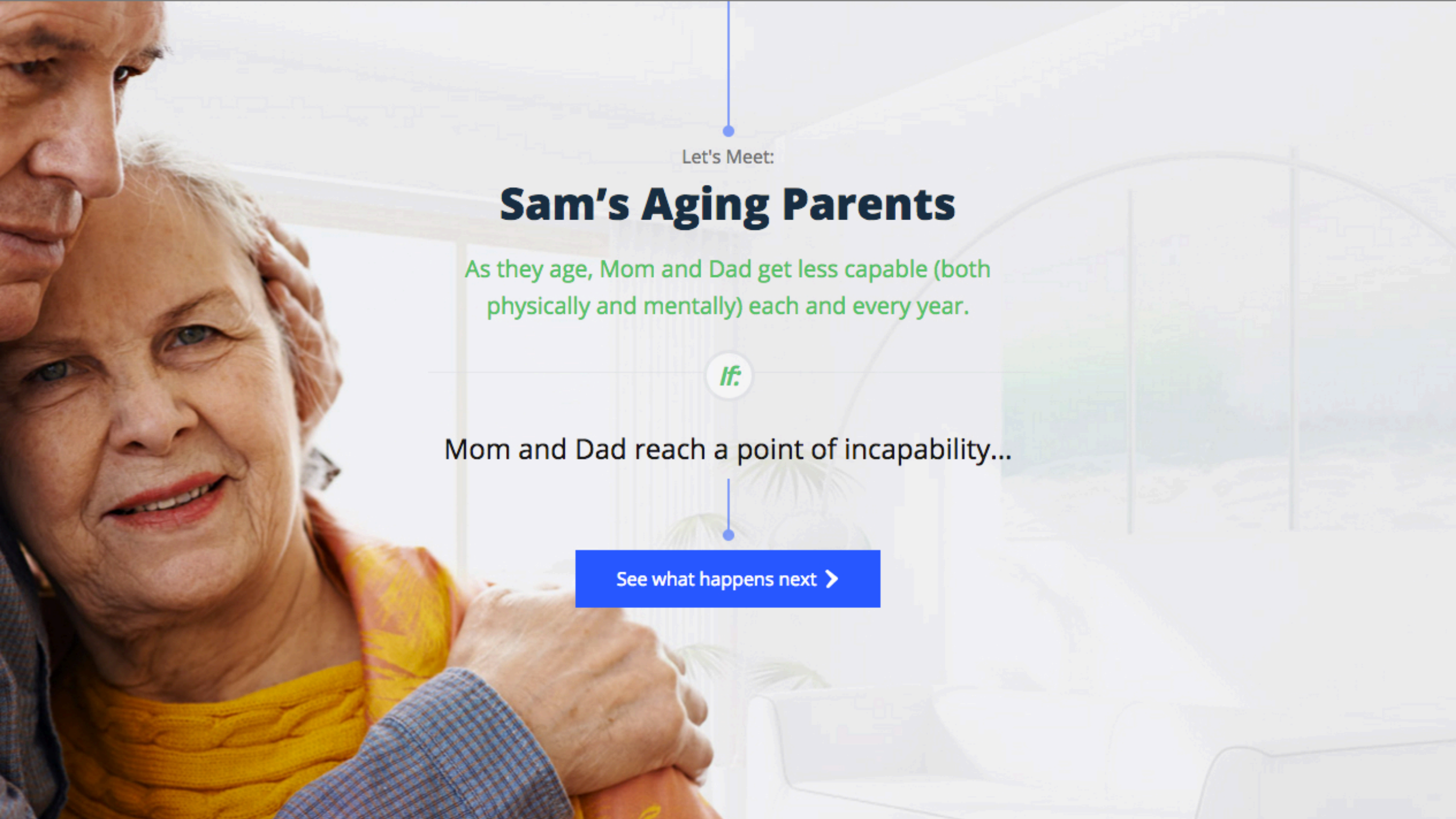
- Mary's parents and Jason's parents argue about who should raise baby Jane
- Lawyers are hired and custody battles ensue
- Feelings are hurt and families divided

## With an Estate Plan

- Mary and Jason thoughtfully nominate who they want to be the guardian of baby Jane
- Custody is not a question and no lawyers are needed
- Relationships are maintained and families can heal

Take control of your Estate Plan >





Let's Meet:

## Sam's Aging Parents

As they age, Mom and Dad get less capable (both physically and mentally) each and every year.

*If:*

Mom and Dad reach a point of incapability...

See what happens next >

# They can't make their own decisions...What happens next?

Depends... Did they have an Estate Plan?

## Without an Estate Plan

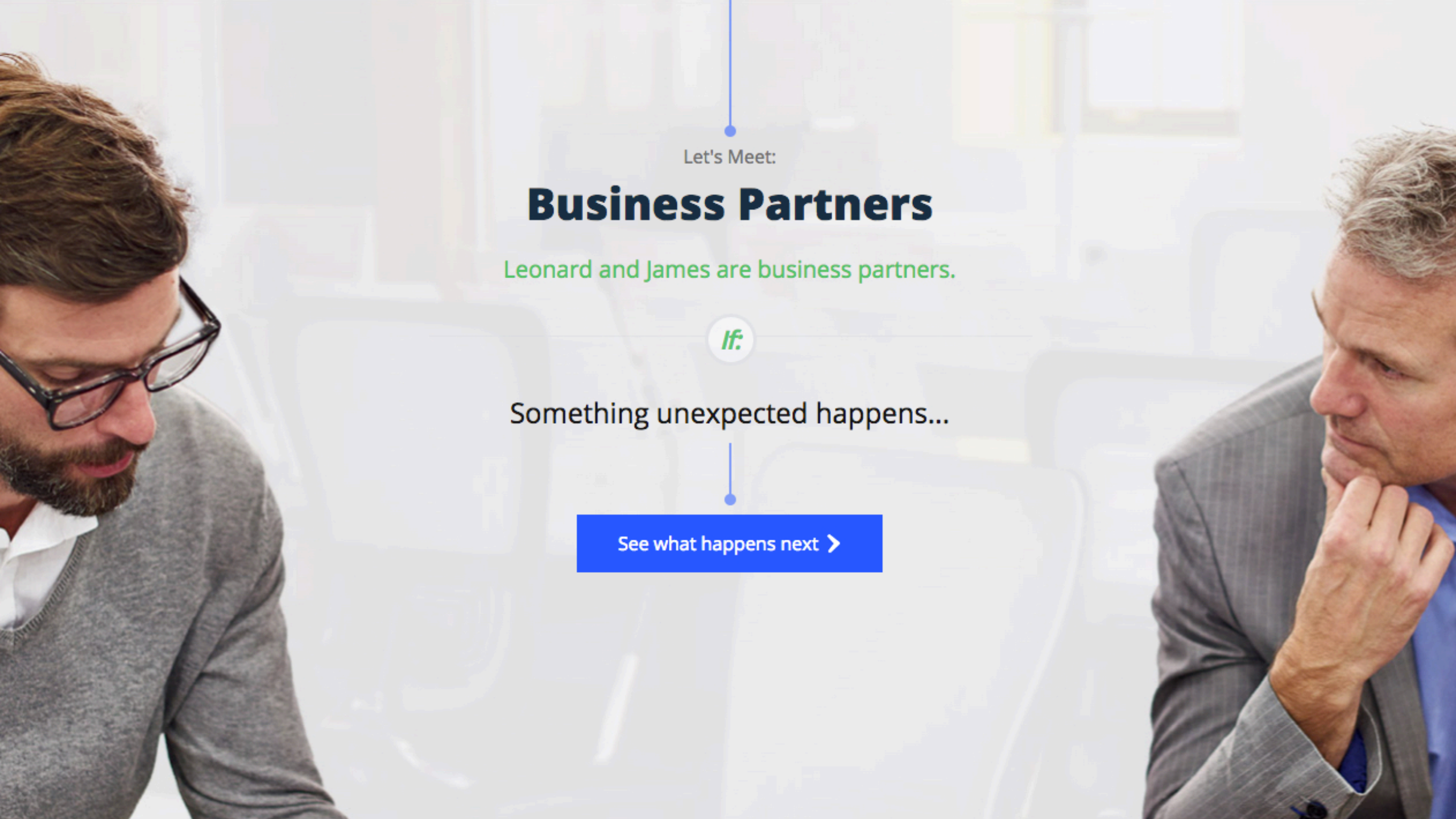
- Medical records are sealed and health care decisions are delayed
- Petition the court to name Sam as conservator and grant him financial power of attorney
- Locating assets and important papers is nearly impossible
- At death assets are subject to probate
- Sam hires a lawyer to probate the estate
- 12 to 18 months of hassle and distraction

## With an Estate Plan

- Sam has immediate access to his parent's medical records
- Sam is automatically empowered to make health care decisions on his parent's behalf
- Sam is automatically empowered to pay bills and maintain his parent's financial affairs
- No need to involve the court or hire a lawyer to probate his parent's estate
- Assets are all in order and easily identifiable
- Saves tons of time

Take control of your Estate Plan >





Let's Meet:

## Business Partners

Leonard and James are business partners.

*If:*

Something unexpected happens...

See what happens next >

# Leonard dies... What happens next?

Depends... Did they have an Estate Plan?

## Without an Estate Plan

- James gets a new business partner - Leonard's wife
- James hires a lawyer to ensure he has control of the business while Leonard's estate goes through probate
- Leonard's wife hires a lawyer to probate Leonard's business assets

## With an Estate Plan

- The business passes seamlessly to James without probate or court intervention
- Neither Leonard's wife nor James are required to hire a lawyer
- Relationships are maintained and the business can continue to grow

Take control of your Estate Plan >