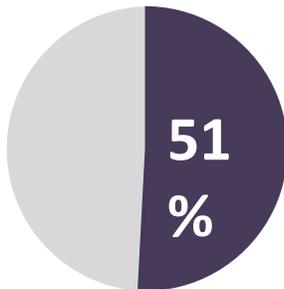


The time is now: Let's talk about estate planning

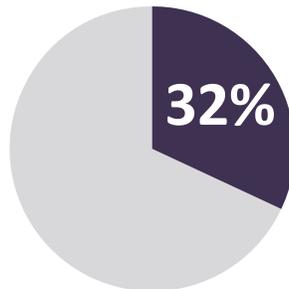
Where there's a will, there's a way

The number of Americans with a will is declining.



IN 2005

Source: Gallup



IN 2021

Source: Caring.com

Why do you need a will?



PROTECT YOUR LOVED ONES



PROTECT YOUR ASSETS

What happens when you die ...

WITHOUT A WILL



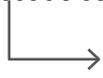
You die intestate. **This is a fancy way of saying the courts decide what happens to your assets and your kids.** The process is called **probate**, and it can sometimes cost thousands of dollars.

WITH A WILL



You go through **probate**, where a court validates everything. **The information in your will becomes public record, and the process often costs money.**

WITH A TRUST



The trust bypasses probate: Your information stays private, and the courts stay out of it.

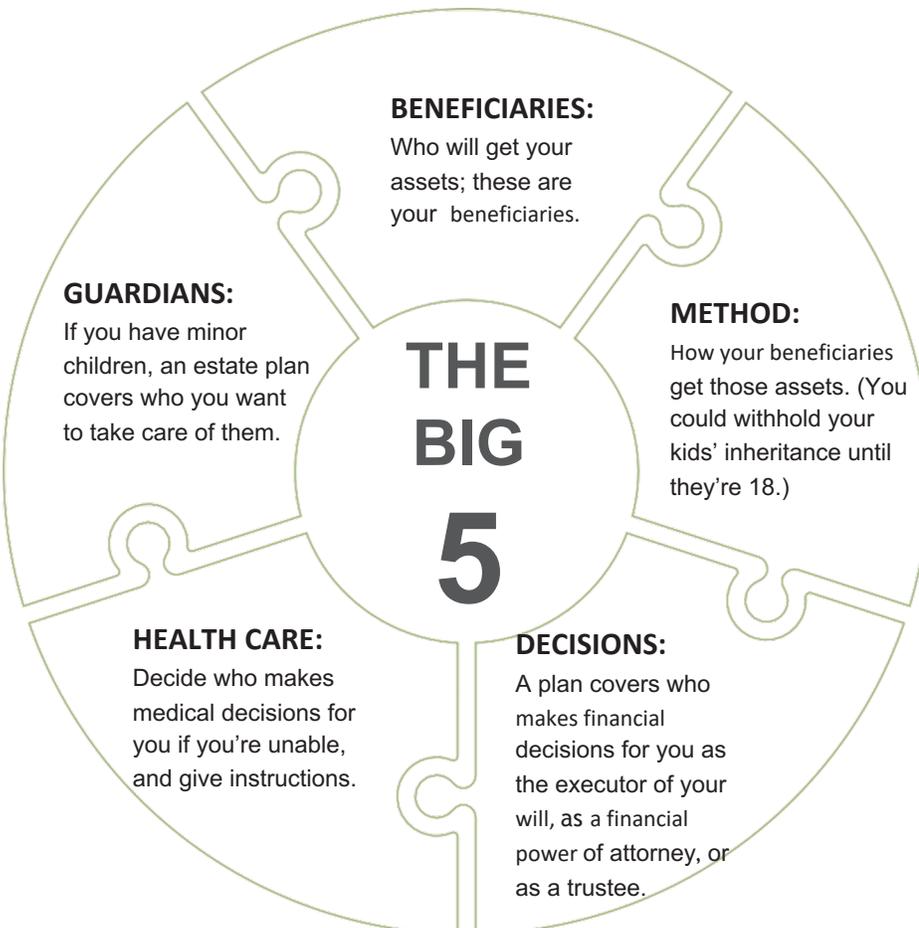
This is the main reason we advocate for estate planning. It's the best way to ensure your plans work out.

Build an estate plan with us

We work with EncorEstate Plans to build you a personalized plan that includes:

WILL TRUST	A legal document instructing what to do with your assets when you die. You (the trustor) create a trust to hold your assets for a third party (beneficiary). These assets are under the care of a trustee.
CERTIFICATION OF TRUST	Certifies that a trust exists and that the trustee has the right to act on behalf of the trust.
GENERAL TRANSFER	Transfers assets held outside of the trust into it without transferring everything individually.
PROPERTY AGREEMENT (IF NEEDED)	Helps distinguish community property from individual property; this can be particularly relevant to married couples in certain states.
FINANCIAL POWER OF ATTORNEY	Gives someone (a trusted agent) authority to legally act on your behalf for financial matters.
MEDICAL POWER OF ATTORNEY/ ADVANCED HEALTH CARE DIRECTIVE	Gives someone the authority to make medical decisions on your behalf if you are incapacitated or too ill to make your own decisions.
HIPAA RELEASE	Grants specified people the ability to access your health records.

An estate plan is more than just a will, it covers ...



These estate plan templates are built by attorneys in your state and reviewed by human estate planners before they are returned to you.

Your information is protected:



- Secure Sockets Layer (SSL)
- Transport Layer Security (TLS)



- One-way encryption
- No one knows your password



- CloudFlare Security Services
- Protect data on the cloud

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