



Lessening the Burden of Legal Matters

SEPTEMBER 2016

FEATURED ARTICLE: Understanding Why You Need a Will

No one wants to think about their death, so most of us avoid anything to do with it. Statistics show that only 3 out of 5, or 60%, of US citizens over the age of 45 have a will. Yes, it is an unpleasant subject, but shouldn't we focus more on ensuring this inevitable event is planned for and documented, so our loved ones will have a smoother transition regarding decisions, possible guardianship, property, and assets during this difficult time?

WHAT HAPPENS IF I DIE AND I DON'T HAVE A WILL?

If you pass away and you don't have a will, you become "**intestate**" or often the phrase is one of the following: "he died intestate" or "intestate estate." Intestate simply means you had the opportunity to create a will and didn't, so based on the laws of your state, and the decision made by a judge appointed **administrator**, your estate will be divided as the administrator sees fit. Normally, in cases where one spouse passes, assets are divided between the living children and the surviving spouse.

For many reasons not having a will isn't a good decision, such as: 1.) if you have property in multiple states, state laws may further complicate your estate and resolving any decisions involved with it which may tie up assets for months or years before they are awarded. 2.) A judge appointed administrator has no affiliation to you or your family, and their decisions are strictly legal and may not be the decisions you wanted or your family wanted (for ex. an estranged blood relative could be awarded your entire estate rather than the family member or friend you wanted your estate to go to), and 3.) without properly documented guardianship, if children are involved and both parents die, the children may not be going to the family member or friend you wanted them to live with.

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FREE WEBINAR: The Importance of Having a Will

September 20th

[12-1pm](#) and [3-4pm](#) EST

[11-12pm](#) and [2-3pm](#) CST

[10-11am](#) and [1-3pm](#) MST

[9-10am](#) and [12-1pm](#) PST

There is much confusion about what you need to do preserve your wealth and end-of-life intentions. This webinar will focus on understanding basic will terminology, understanding why a will is important, the cost of wills and estate planning, and the pros and cons of various will options.

TO REGISTER: Click on the time you would like to attend above.

Or log on to www.HelloE4.com with your username and password. Click on "**UPCOMING WEBINARS**" on the homepage and follow the easy instructions



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HOW DO I CREATE A WILL?

You can create a will many different ways. Please consider the following:

- You can use one of many free online tools to create a will and most other legal documents.
- You can hire an attorney to create your will.
- You can use the online tools, create a will, and then schedule an appointment with an attorney to review what you have created. Often because you have done much of the work for them, your fee will be discounted.
- Or use the free and discounted resources, such as Legal/Financial aids, available on the website. Self-help forms are available, along with legal assisted forms (at a discounted rate), and direct access to attorneys for an initial free consultation and discounted rates if further services are needed.

Please note there are other legal documents you may need to consider creating depending on failing health or the death of a loved one:

- Financial and healthcare power of attorney
- Eldercare agreement
- Living trusts
- Living wills
- Request forms regarding a loved one who has passed (ex. request for death certificate, notice to creditors of death, notice to homeowner's insurance company of death, etc.)
- Deeds

Please attend this month's webinar, "The Importance of Having a Will" for more specific details.

THIS MONTH LET US BE YOUR RESOURCE FOR:

- Professional counseling for any issue that's causing you or your family legal stress
- Online learning via our webinar, "The Importance of Having a Will" on Tuesday, September 20th
- 30-minute consultation with an attorney qualified to provide advice on your specific issue, with discounted attorney fees should you require further legal counsel
- Online articles and tips on a range of legal topics
- Referrals to a variety of legal support resources

**ALWAYS AVAILABLE
ALWAYS CONFIDENTIAL**

For whatever work or life issue is on your mind, or for anything related to daily living that you could use some extra help with, let us be your resource. It's free, it's confidential, and it's available to you, as well as your family and household members.

Just call or log on to get started.

800-828-6025

www.HelloE4.com

**Not sure what your username
and password is?**

Email us today!

eap@e4healthcare.com

SOURCES: http://www.aarp.org/money/estate-planning/info-09-2010/ten_things_you_should_know_about_writing_a_will.html,
<http://www.consumerreports.org/cro/2013/01/parents-guide-to-creating-a-will/index.htm>,
<http://money.cnn.com/pf/money-essentials-wills-trusts/>