

Don't Forget About the Most Important Person

When people talk about their estate planning, the first words out of their mouth are usually "When I die ...". That's understandable, but it's unfortunate.

One of Better Estate Planning's core concepts is that your estate plan should begin with *you*.

Lifetime incapacity, which can cause a need for long-term care as we grow older, has been aptly referred to by senior advocates as the "not me" problem. Studies have shown that if you are fortunate enough to make it to age 65, there is about a 45% chance that, sooner or later in your lifetime, you will need long term care. But when asked "Do you think *you* will eventually need long term care?" only 13% of those over age 65 in another study answered "Yes."

Fortunately, bridging the gap between reality and perception is as easy as applying an old saying we have all heard ... "**Hope for the best, but plan for the worst.**"

Better Estate Planning will prepare you for the possibility of needing long-term care later in life. If that happens, you won't wind up as one of the many people who, sadly, end up spending much, or even all, of their life savings paying for that care. You will have a plan in place for protecting your assets – without sacrificing the quality of care you will receive.

Just as importantly, you will have a plan in place to assure that, if you reach a point in life when you can't take care of your financial affairs personally, the person doing so on your behalf will be taking care of things the way *you* want ... spending (and saving) your money in a way that reflects *your* values, goals and directions.

Last, but certainly not least, **Better Estate Planning** will enable you to direct the course of your future medical care ... even if, as in the case of a final illness, you are no longer able to communicate your goals and desires personally. If you don't want to be kept alive by artificial means, you will have given clear directions to assure that won't happen.

It all comes down to this ... with Better Estate Planning, *you* will be the one in control, calling the shots.

Missouri:

1001 Craig Road, Suite 224
St. Louis, MO 63146
(314) 567-9292
(314) 567-9294 (Fax)

The Coulson Law Group



www.coulsonlawgroup.com
info@coulsonlawgroup.com (email)
© 2004, Wesley J. Coulson

Illinois:

107 Southpointe Drive, Suite 2
Edwardsville, IL 62025
(618) 659-9292
(618) 659-9207 (Fax)