TRICOR INC.
INSURANCE

Will - Estate Plan

If you have personal or real assets or want to assist any surviving family member so they can help manage your estate then you need a will. Don't use the State assigned one.

Without a will, "a written plan to direct how your assets and liabilities are to be transferred, disposed of or managed as well as assigning a personal representative", in place at the time of your death you will be assigned a default will as provided by the state of your residence. Once you are an adult and begin to have assets or take on liabilities it is time to have your own will.

A state assigned will at your death….

- has a good chance that it will not transfer your assets as you would wish.
- Is likely to not use a personal representative that you would choose.
- Is likely to not be as you, your family or friends would want.
- Is likely to have higher legal costs to your estate at death than it would have been had you set up your own & kept it updated.

We highly recommend using a reputable personal attorney. Often it is an hour or two of their time is all that is needed to guide you through this process. He/she may have a draft will which will allow you time to prepare. If you need a couple recommendations, we can assist.

You can google search and find free info. There are online tools available from several sources. We still recommend reviewing any will with a personal attorney.

Wisconsin Basic Will example Iowa Basic Will Info Illinois Basic Will Info

Health Care Power of Attorney

In some instances, "brain death - last stages of Alz·hei·mer's", you no longer have the ability to assist with your care and the necessary medical decisions. You may or may not want a feeding tube. You may or may not wish to be resusitated or be put on a breathing machine when the doctors know you will never come off it.

A well designed medical power of attorney can help you when you can not.

You can work with your health care provider, personal attorney or seek out a draft form approved in your state.

Wisconsin Medical POA Iowa Medical POA Illinois Medical POA