



Legal Planning

For Your Retirement

As you map out your *LifePlan* in the other areas, making Housing, Health, and Financial plans, these plans need to be protected. That is where Legal plans come in. For example, the best laid plan for your future housing could be wiped out when a spouse falls ill or passes away without the proper legal documents in place.

To whatever degree you have or have not put together estate planning legal documents, you hope to achieve certain goals for your future and your family's future. Unfortunately, even if you have binders of documents, it may not be the right recipe to ensure that you achieve your goals. The entirety of traditional estate planning is made up of a handful of legal documents: a Will or Trust, Powers of Attorney, and a Living Will. Yes... these documents are important, and everyone planning their retirement needs them. They address the three major issues of estate planning:

- 1. Who gets what from your estate when you die**
- 2. Who has the legal authority to manage your affairs until you die**
- 3. Whether or not you want artificial life support; or in other words, how you'd like to die**

Well, with that plan, **congratulations!** You are ready to die!

