



ESTATE PLANNING ATTORNEY — FORTY FORT, PA

If you don't have an estate plan, the state of Pennsylvania already has one for you.

It won't protect your family, your assets, or anything you've spent a lifetime building. Here's what you can do about it.

THE PROBLEM

Without a plan, a court decides who raises your children, who manages your money, and who receives everything you own.

Your family doesn't get a say. Neither do you. Most people know they need a plan. They just keep putting it off — and the longer you wait, the fewer options you have.

If you become incapacitated before you plan, you have no options at all. The time to act is now, while you still can.

WHAT PEOPLE GET WRONG

Leaving everything to your spouse isn't a plan.

An "I love you" will just passes all the hard decisions and tax consequences onto your spouse. It creates more problems than it solves, especially for the next generation.

A trust doesn't work if you never fund it.

Setting up a trust and never moving assets into it is like buying a safe and leaving your valuables on the floor next to it. An unfunded trust is worse than no trust at all.

Joint tenancy is not asset protection.

Adding a family member's name to a property can accidentally disinherit the wrong people, create tax problems, and disqualify you from Medicaid when you need it most.

An outdated plan is almost as bad as no plan.

Your life changes. The law changes. Plans should be reviewed at least every two years to avoid unintended consequences.



WHAT A PROPER PLAN COVERS

Last will and testament

Specifies who receives your assets and who raises your minor children if something happens to you.

Durable power of attorney

Names the person you trust to make financial and medical decisions on your behalf if you become incapacitated.

Revocable living trust

Keeps your estate out of probate, protects your privacy, and ensures your assets go to the right people in the right way.

Advance healthcare directive

Documents your wishes for end-of-life medical care so your family doesn't have to guess.

HIPAA authorization

Ensures the people you choose can access your medical information when it matters most.



"The biggest threat to your estate isn't the IRS. It's waiting."

Get a plan in place before a crisis forces the decision.

Families across Luzerne and Lackawanna Counties have trusted Bregman & Lantz to protect what they've built. Call today to speak with an experienced estate planning attorney in Forty Fort, PA.

Call now: (570) 288-1800