

ESTATE PLANNING

Attorneys **Conner Kincheloe**, **Eugene Parrs**, and **Ashley Amundson** focus on guiding you through your difficult times by informed counseling and planning. Our goal is for you to encounter your trying and often emotional periods with the peace of mind that can only come from proper preparation. We offer a full range of estate planning and estate settlement services.



What a will does **NOT** control:



JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

Assets owned as Joint Tenants with Right of Survivorship.



LIFE INSURANCE AND ANNUITIES

These are controlled by beneficiary designation.



RETIREMENT PLANS

IRAs, 401(k)s. These are controlled by beneficiary designation.



TRANSFER ON DEATH OR PAY ON DEATH

"Pay on Death" (POD) accounts and "Transfer on Death" (TOD) accounts.



REVOCABLE TRUSTS

Assets in "Living Trusts" or "Revocable Trusts."

What a will **DOES** control:

- ✓ All property in the client's name only: "The Probate Estate."

Basic Estate Planning Documents:

- ① **Will or Revocable Trust and Personal Property Memorandum**
- ② **Durable Power of Attorney (POA)**
- ③ **Advanced Health Care Directives:**
 - Health Care Power of Attorney (HCPOA)
 - Declaration for a Natural Death (DND)
 - HIPAA Authorization