

# Estate Planning Starts at 18

Peace of Mind in Two Legal Documents



On their 18th birthday a young adult wakes up with new legal rights and responsibilities, and parents no longer have medical or financial decision-making authority for that family member.

## Why does it matter?

If hospitalized with a serious injury or illness, parents can't step in to make medical decisions for their young adult.





# ESTATE PLANNING STARTS AT 18

## PEACE OF MIND IN TWO LEGAL DOCUMENTS

*On their 18th birthday a young adult wakes up with new legal rights and responsibilities. At the same time, however, the parents lose all legal authority to step in and help if needed.*

### **Why does this matter?**

*People don't think about this in advance, but parents and young adults need to get the legal documents done!*

Imagine that after their 18th birthday, your now adult child is injured in a car accident or comes down with a serious illness. While expected to make a full recovery, there are a few days when they're unable to make their own medical decisions.

As parents, you're ready to do everything to help but you're told – because your 18-year-old is now an adult – that you can't make decisions for them without valid legal documents appointing you the child's agents.

## Two Simple Documents Are Required

If things are bad enough that immediate medical and financial decisions need to be made – and no one will listen because you lack legal authority to intervene – then an emergent application to a Judge will be needed. This can be needlessly time consuming and expensive.

All of this can be avoided if parents possess the necessary documents to act on their child's behalf.

There are two indispensable decision-making documents everyone 18 and older needs: (1) Power of Attorney, and (2) Living Will (also known as an Advance Directive with a Healthcare Representative).

### **Power of Attorney**

A Power of Attorney is a document in which the now 18-year-old appoints one or more people, called the agent(s), to make financial decisions for them if they are incapacitated and can't make decisions for themselves.

Most of the time, the young adult appoints a parent as agent, or parents as co-agents

### **Living Will (aka Advance Directive with Healthcare Representative)**

A Living Will allows the young adult to appoint someone to make medical decisions for them in the event they are incapacitated and unable to make their own medical decisions. The document also expresses what medical treatment they would or wouldn't want (the "advance directive" part of the document).

Unlike with a Power of Attorney, New Jersey doesn't allow co-healthcare representative so the young adult will need to appoint one person as their healthcare representative and can appoint a second person as an alternate. The representative should clearly understand the young adult's wishes about medical care they would or wouldn't want to receive.

Most of the time, the young adult appoints a parent as their healthcare representative and a second parent as alternate.





## IT'S QUICK, EASY AND INVALUABLE

Creating these decision-making documents is simple and inexpensive. The steps to prepare these documents can be completed in less than seven days:

1. **Complete the questionnaire** (10-15 minutes)
2. **Documents are prepared**
3. **In-person signing with witness and notary** (10-15 minutes)
4. **Final executed documents delivered with copies and explanation**

At any time during the process, we are available to answer questions and discuss the documents.

### Pricing Package

Our young adult legal package puts the right people in place to make critical decisions if ever required.

The cost for this invaluable legal protection is currently \$275.00. If there are other young adults in the family, we'll prepare the same package for just \$150.00.

### Get These Done Now, Get Peace of Mind!

Please complete and return the questionnaire.

It's important trusted loved ones are appointed to help if it's ever required.

Once this is done everyone in the family will feel better and more comfortable knowing help is available if needed.

If you have any questions at any time, please contact us:  
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