

ELDER LAW REVIEW

November 2014 Edition

We are happy to introduce the newest member of the Pluto Legal Team!

Karlee Wyttenback is a legal assistant for Estate Planning and joined the Pluto Legal team in June 2014. She graduated from RTR High School in Tyler, Minnesota, and earned her Associate's degree in Medical Administrative Secretary in 2005 from Minnesota West in Pipestone, Minnesota. She worked as an administrative assistant for a health care center for close to ten years.

Karlee resides in Tyler with her cats, Shea and Dessy. She volunteers at Danebod Lutheran Church in a variety of capacities including as a Folk School Board member, Parish Education Committee member, and as director for their 3-Day Summer Camp. She also performs in the Danebod handbell choir and vocal choir. In her free time Karlee enjoys reading, listening to music, and spending time with family and friends.

Welcome Karlee!!



Plan ahead! Your family will be thankful!

The biggest mistake people make is not having a plan at all. There are many different options and planning tools available. Finding the right fit for YOU is the key! None of us want to think about the chance of becoming incapacitated or disabled, but unfortunately many of us will. We don't want to think about our passing but unfortunately we ALL will. What happens if we are not prepared? Sadly, many people are unprepared and can be a costly mistake. Much of what we have worked so hard to preserve could be spent on unintended beneficiaries –the government, court fees, the nursing home, etc.– costing our loved ones thousands of dollars.

Disability planning allows you to decide who you want to make financial or medical decisions on your behalf if alive, but unable. If you are unable to execute disability documents, a Guardianship and/or Conservatorship may need to be initiated where the judge appoints someone to make your decisions. Simple ways to plan for disability is to execute a

Power of Attorney and a Health Care Directive – allowing you, not the judge, to decide who makes the decisions on your behalf.

Probate is the legal process that transfers title of your property after you have passed. A Will is essentially instructions to the judge stating your family members, beneficiaries, Personal Representatives, property and preferred distributions. A few ways to avoid probate: on all accounts have a joint owner, a beneficiary designation or transfer the asset to a Trust. Upon death the joint owner retains full rights, the named beneficiary inherits the asset or the Trustee distributes the asset per the terms of the Trust.

Estate Planning should not be a “cookie-cutter” process; your plan is unique to you. Pluto Legal, PLLC offers a no cost consultation to discuss your situation, your goals and the best options to achieve those goals.

We have many educational workshops coming up. Please give us a call at 1-866-457-3131 or check our website: www.PlutoLegal.com to see when one of our attorneys will be in your area!

The Elder Law Review is brought to you by Pluto Legal, PLLC. If you would like to be added or removed from our distribution list, please contact Juell Buchholz at jbuchholz@plutolegal.com or at our toll free number 1-866-457-3131.

DISCLAIMER: The content of this newsletter should not be taken as legal advice or as an expression of the views of the firm, its attorneys or any of its clients. We hope that the content of this newsletter spurs discussion among your family members and helps your family through this challenging process. The author expressly reserves the right in the future to change the views expressed in this newsletter.