

Accidents, Illness and Sudden Death Can Strike Without Warning...

Would Your Children Be Protected If Tragedy Strikes?



... For parents of minor children, there's no greater peace of mind than knowing your kids would be financially taken care of and raised by the people YOU want if the unthinkable happens.

Learn 10 easy ways to put a fortress of protection around your family so you can travel without fear or go on that romantic date with your spouse without worrying what would happen to your kids if something tragic happened to you.

About Hegwood & Associates, P.C.

Since tomorrow is promised to no one, it is imperative that everyone have their estate plan in place. And honestly, you plan because you have someone you love. Protecting your loved ones and all that is valuable to you can only be accomplished with a comprehensive estate plan through the creation of a will, trust, or another estate planning tool. We have the unique ability to help you in that endeavor so that you are prepared for whatever the future may bring.

At Hegwood & Associates, P.C., we believe that our approach to estate planning is the most efficient and effective way to protect the rights and interests of you and your loved ones. Representing individuals throughout the Greater Houston, Texas, area, we strive to provide our clients with the professional, skilled services they need and deserve. From simple wills to complex family business succession plans, we have the experience necessary to meet all of your estate planning needs.

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What would happen to your kids if something tragic happened to you?



Discover 10 easy ways to protect your inheritance, leave behind a legacy and make sure your children are **always** raised by people YOU want if the unthinkable happens.

Hegwood & Associates, P.C.

Nobody is guaranteed tomorrow; learn 10 easy ways to make sure your family is protected TODAY.

We can't control the future. But as parents, we CAN decide who would raise our kids and how their money would be managed if something happens to mom or dad. Follow these 10 steps to protect your family wealth, leave behind a legacy and make sure your kids never spend one second in the care of someone you would NEVER choose, if tragedy strikes.

1 Choose Long-Term Guardians - These are the people whom you trust to raise your kids if something happens to you. When choosing long-term guardians, consider your candidate's values, parenting style, geographical location, financial background, educational background** and religious preferences. Narrow down your list to a guardian who would raise your kids as closely to the way you would. Remember, if you fail to name legal guardians, a judge (who doesn't know you or your wishes!) will!

2 Choose Short-Term Guardians - These are people who live within 10-20 minutes of your home who could stay with your kids in an emergency. For example, if you were in a car accident, the authorities cannot just leave your kids with a babysitter or a neighbor without documentation from you. Without short-term guardians named, the police may have no choice but to put your kids in foster care until your long-term guardians arrive.

3 Legally Document Your Choices - Writing your wishes down on a piece of paper or verbally telling someone who you want to raise your kids that they are guardians simply isn't enough. The only way to guarantee your wishes are honored by the courts is to work with an attorney and legally document your choices. These legal documents will then be given to your short and long-term guardians so they are fully prepared in an emergency.

4 Carry an ID Card In Your Wallet - An easy way to keep your kids out of the care of strangers is to carry an ID in your wallet stating that you have minor kids at home and how to get in touch with their guardians if something happens to you.

5 Think About Financial Resources - Leave behind enough financial resources to ensure your children would grow up without hardship or struggle. Talk to your attorney about how much savings or life insurance would be sufficient to meet your children's future needs.

6 Plan to Avoid Probate - Probate is a court process to administer your affairs and distribute your assets after death. It's expensive, it's time consuming and it could mean that you kids have to wait months or even years to get the financial resources from your estate that they need for basic care.

Worse, it's completely public so everyone will know just how much your minor kids stand to inherit at the vulnerable age of 18. Fortunately, you can avoid the process entirely and make sure your assets are immediately available for your child's care by setting up a living trust.

7 Safeguard Their Money - Unless you take steps to protect your child's money, they'll receive everything outright at age 18.

To avoid a teenager squandering or mismanaging funds, many parents instead choose to place their child's inheritance in a trust-- which is managed by a trustee of their choosing and distributed to the children upon reaching set ages or life milestones (i.e. Graduation of college, purchase of first home).

8 Keep Updated Records and Tell Someone Where To Find Them - Keep an updated document of all medical, dental and school information, including known allergies, prior medical history, blood type, immunizations and contact information for child's doctors and specialists. Don't forget to let someone know how to find this information quickly if something happens to you.

9 Make Your Wishes for Your Child's Future Known - As part of your estate plan, your attorney can help you create a document that outlines instructions and preferences about raising your child that you'd like to make known to your child's guardians. These instructions may include your child's favorite foods, relationships you would like to see maintained, special toys, fears or phobias, experiences you'd like them to have, thoughts on dating or anything else related to their upbringing and long-term care.

10 Leave Behind More Than Your Money - Leave behind a priceless legacy for your kids by writing letters, recording audios and creating videos about your family's history, values, hopes and dreams. Create special memories for important milestones such as your child's birthdays, graduations, wedding, birth of children, etc. so that even if you're not there, they'll still cherish your presence as though you were.

Creating a plan to protect your children and your family's wealth is easier than you think. Get Schedule a FREE Lifetime Legacy Session with Kim Hegwood by calling (281) 218-0880 and discover the peace of mind knowing your children will always be safe, secure and loved if the unthinkable happens to you (\$750 value).