



Legal Assistance is Available

Laws about advance directives, living wills and health care powers of attorney differ by state. That is why it is important to consult your attorney, who can help you prepare these documents. When choosing your benefit options, be sure to consider the Group Legal Plan.* Preparation of wills and living wills is covered in full under the Legal Plan. For more information, call the Hyatt Legal Plans Client Service Center at **800-821-6400** or visit the web site at **www.legalplans.com**.

This document is intended to provide you with general information. This document is not intended to provide, and should not be relied upon for, legal advice. If you require legal advice, please consult with your own attorney.

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MAKING A DIFFICULT DECISION EASIER FOR YOUR FAMILY

As technology and medical advances extend the average American's life span, it is important that you document your wishes for end-of-life medical treatment. Making your wishes known to physicians and family will spare them the burden of making a complicated decision during a difficult time.

Advance Directives

Advance directives are legal documents that describe the type of medical treatment you want when you are unable to make decisions or communicate your wishes. Living wills and durable powers of attorney are two types of advance directives that specify the type of treatment you want in various situations.

- **Living Will**

A living will takes effect when you are terminally ill and unable to express your wishes about your care. It documents the type of treatment you want, but it does not let you designate someone to make decisions for you.

- **Durable Power of Attorney for Health Care**

A durable power of attorney for health care identifies the person you wish to make health care decisions for you. It becomes active any time you are unconscious or unable to make medical decisions.

Changing Your Advance Directive

You may change or cancel your advance directive at any time, as long as you are considered of sound mind to do so. Your changes must be made and executed according to the laws in your state. Make sure your doctor and any family members who knew about your directives are also aware of any changes.

Living wills and durable powers of attorney can guide your loved ones and doctors if you are unable to make decisions about your medical care. Even if you are in good health, you should consider writing an advance directive. Accidents and serious illnesses can happen suddenly. If you have a signed advance directive, your wishes are more likely to be followed.

Estate Planning 101

What is Estate Planning?

Estate Planning is a general term that refers to the process of accumulating and disposing of assets in order to meet the goals of the estate owner so that his or her assets reach the intended beneficiaries, with little or no negative financial consequences. There are many common goals that most people consider when planning their estate. They include:

- Leaving the greatest amount of the estate to intended beneficiaries
- Leaving specific items such as jewelry, furniture or art to specific people
- Designating guardians or establishing trusts for minor children
- Planning for incapacity
- Paying the least amount of taxes
- Avoiding or minimizing the probate process

Is Estate Planning Right for Me?

The simple answer is yes. If you have assets you wish to leave behind for your loved ones, want to ensure your wishes relating to your healthcare and treatment are met, or have minor children, you should consider creating an estate plan. Most people fall into at least one of these categories.

It's never too early to prepare an estate plan. Having one will provide the peace of mind that comes from knowing your wishes will be carried out as you intended and you will receive the health-related treatment you want if you are unable to communicate those decisions.

Can my Group Legal Plan Help?

Estate Planning can be a complicated process. Important decisions need to be made and you should consult with an attorney who can explain your options and recommend a course of action for your specific situation.

When choosing your benefit options, be sure to consider the help a Group Legal Plan offers. Hyatt Legal Plans has a network of over 11,000 attorneys ready to assist you with your estate planning needs. Your attorney's fees for the preparation of Wills, Trusts, Living Wills, and Powers of Attorney are fully covered under the Legal Plan if you use an attorney participating in the Hyatt Legal Plans network. For more information, call the Hyatt Legal Plans' Client Service Center at 800-821-6400 or log onto www.legalplans.com.



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What is a...?	Why should I have one?	
Will	A written document which leaves your property to those beneficiaries designated in the will.	Without one, the courts will decide how your estate is distributed based on state law, not you. It is more expensive not to have a Will.
Living Trust	A legal entity created through which one person, called a trustee, holds legal title to property for another person, called a beneficiary.	A Trust can minimize estate taxes, avoid probate, shield assets from potential creditors, and designate assets for children and grandchildren.
Living Will	Also called an "advanced directive," it is a document authorized by statutes in all states. A person appoints someone as his/her proxy or representative to make decisions on maintaining extraordinary life-support if the person becomes incapacitated so that he or she cannot communicate his or her wishes.	A Living Will ensures your wishes are carried out, and protects your loved ones from making these very difficult and personal decisions by themselves.
Power of Attorney	A written document that grants an individual the power to act on the grantor's behalf.	A power of attorney allows you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated.

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PROTECTING YOUR ASSETS With Trust Preparation



Trusts are designed to manage your valuable assets during and after your life. A trust can be created as part of a will or as a separate document known as a Living Trust. Generally, three separate parties are involved in the creation of a trust: the Trustor who owns the assets going into the Trust, the Beneficiary who receives the benefit of the Trust and the Trustee who is in charge of administering the Trust. The Trustee is responsible for managing these assets according to the terms of the trust and in the best interest of the party who will eventually receive the assets.

Two Types of Trusts

Trusts are grouped into two separate categories – testamentary trusts and living trusts. Both types of trusts essentially serve the same function but different timetables.

Testamentary Trust

A testamentary trust is part of a will. It transfers property to the beneficiary after the death of a trustor who wrote the will. Since the testamentary trust is part of a will, it may have to go through probate. This may be a lengthy and costly process, which takes place before the terms of the trust can be implemented.

Living Trust

A living trust is often used to avoid the probate process. The living trust takes effect during the life of the trustor. Most living trusts are revocable, meaning the trust can be changed or revoked anytime during the creator's life. Some living trusts are irrevocable and a lawyer needs to advise on which is the best under the circumstances.

Is a Trust Right for Me?

A common misconception is that trusts are created only for the wealthy. The truth is that trusts are for anyone who wishes to distribute his or her property during or after their lifetime. Trusts are essential for parents with young children. The parents should establish a trust in the event that they die before the children are old enough to take care of their own affairs. This is often done in a will with a support trust that names a trustee who will handle the assets for the benefit of the children and a guardian who will raise them.

We Have the Help you Need

Trusts can be complex documents, so make sure you consult with an attorney who can guide you through this process. Please be sure to consider the group legal plan* during your open enrollment period. The attorneys in the Hyatt Legal Plans network have considerable experience when it comes to trust preparation. For more information, call the Hyatt Legal Plans Client Service Center at 800-821-6400 or visit the web site at www.legalplans.com.

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