

Do you need an estate plan when disaster strikes?

**By Matthew Crider, JD
Family Wealth Protection Attorney**

The earthquake and tsunami in Japan...

The massive tornado outbreak in the southern United States...

Serious flooding in the Midwest...

Wildfires in Texas...

These are just a few of the natural disasters making headlines.

Just listening to the news is heartbreaking.

Any of these disasters can strike at any time.

If it happened to your hometown tomorrow, would you be prepared?

One of the most important things you can do for your family is to plan ahead.

You need to have a disaster plan in place so that everyone knows what to do if disaster strikes.

Everyone needs to know where to meet, what to have on hand if you need to evacuate, and what each person's role is in the evacuation process.

But have you planned your estate to take care of your loved ones if the worst happened in one of these disasters and you were no longer there?

You should.

Here are the basics you need to have in place, just in case disaster strikes:

Estate Planning Documents

1. Will

The most crucial estate planning document is a will. It tells the courts who your heirs are and appoints a guardian if you have small children. If you haven't made a will, do it today. If you die without one, the state gets to decide who gets your money, your possessions and who cares for your children.

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And one very important note – never keep the original of your will at home. Keep a copy and have one original with your attorney and one original in another location with someone you trust that does not live near you. If the worst happens, the originals in your attorney's office or in your home could be destroyed. If you have another original in another location, you've covered your bases.

2. Durable Power of Attorney

This document names the person you want to pay your bills and manage your money if you are unable to do so due to some physical or mental impairment. The person you name is your representative and can act on your behalf to handle your money and financial obligations in your place.

3. Durable Power of Attorney for Health Care

This document names the person you want to make decisions for you regarding your medical care if you are not able to do so. Make sure your doctor has a copy of this document in your file and make sure the person living in another location who has a copy of your will has a copy of your Durable Power of Attorney for Health Care as well.

4. Living Will

A living will tells your health care providers and your family exactly what kind of medical treatment you want and don't want if you can't tell them yourself.

These four documents represent the very basics of estate planning. It really does pay to plan ahead. Get your affairs in order now before disaster strikes and make sure you've taken care of your loved ones and that they know how to take care of you should the need arise.

About Matthew Crider, J.D.

Matthew Crider formed [Crider Law PC](http://www.criderlaw.net) in 1999 so he could help individuals and business owners by providing creative solutions and be their trusted advisor and legal counselor. He serves his clients by listening closely to their goals, dreams and concerns and working with them to develop superior and comprehensive estate and asset protection plans. His estate planning practice focuses on preserving and growing wealth by providing comprehensive, highly personalized estate planning counsel to couples, families, individuals and businesses.

