

20-SOMETHINGS NEED ESTATE PLANNING, TOO

“Recently, we saw one Hollywood family suffer through an unthinkable tragedy. After months of lying unresponsive in a coma, Bobbi Kristina Brown passed only a few short years after her mother’s passing from a similar accident.”



DANIEL A. DEBRUYCKERE
NEW HAMPSHIRE ESTATE PLANNING ATTORNEY



“Recently, we saw one Hollywood family suffer through an unthinkable tragedy. After months of lying unresponsive in a coma, Bobbi Kristina Brown passed only a few short years after her mother’s passing from a similar accident.”

Now, the world is witnessing both sides of family self-implode. No one agrees on the estate, who will oversee it and even the value of the estate. It’s certain to be big considering she’d received the entirety of her mother’s estate after Whitney Houston’s passing.

This young woman's death, and the media reports of other deaths of young people, reiterate the importance of planning for the future, no matter how young we are. The key is to ensure younger adults understand what estate planning is and what it is not.

NOT YOUR GRANNY'S ESTATE PLAN



It's a myth that estate planning is something Grandma and Grandpa do right before retiring. Estate planning is about protecting us in every phase of life – even before we marry and begin our own families. Your estate plan is really nothing more than covering your bases and putting into place protections should your life end as a young person. Don't get wrapped up in the semantics of that,

though. In fact, think of it as planning as though you'll live forever, because in a

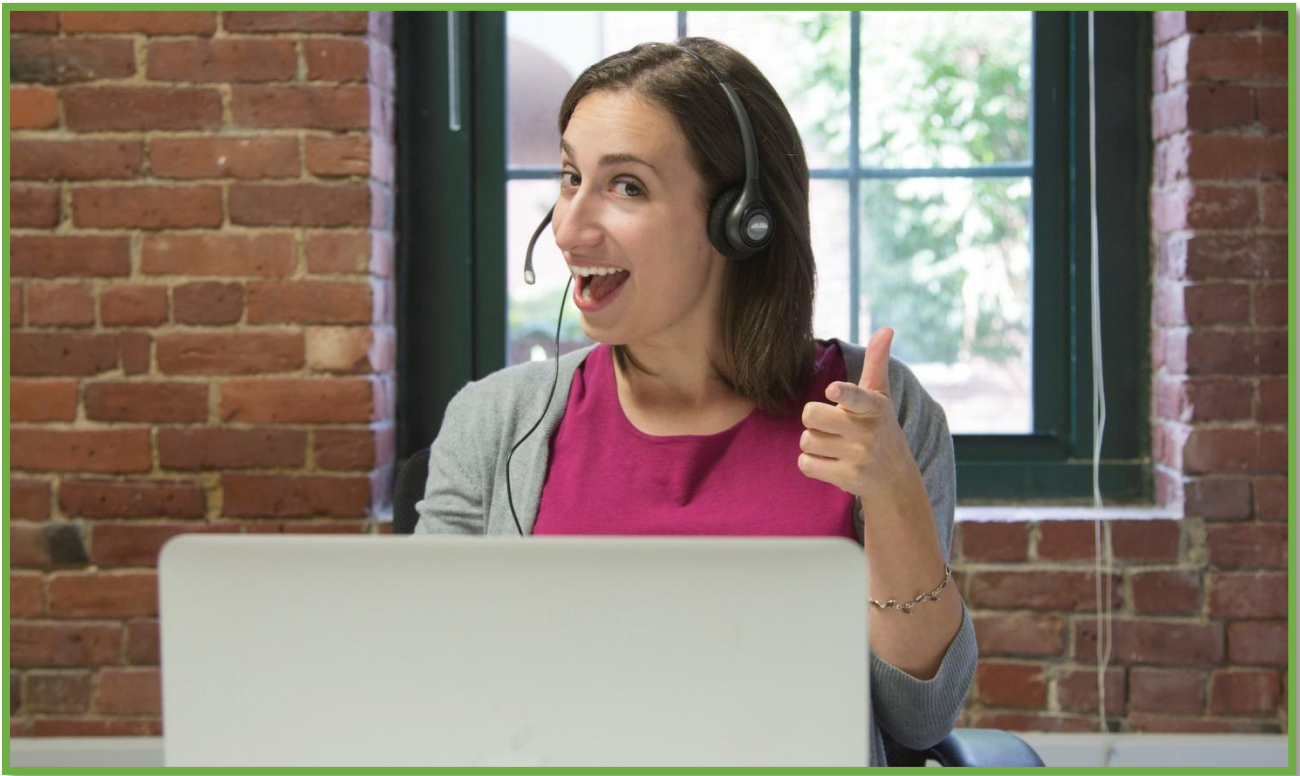


way, that's what an estate plan does: it ensures your voice is always heard. Because Brown had nothing memorialized in terms of what type of medical treatment she would receive or any type of documentation regarding medical care for life sustaining purposes, she

was kept on a ventilator for months. Would she have wanted this? We'll never know. It doesn't have to be that way, though. It's important for every adult to have a healthcare directive. If you're young and single, it can help your parents as they try to do what's best for you in the event of an accident or illness and if you're young and married, it can be an important element for a new bride or groom who never dreamed he or she would face such a tragic decision.

Believe it or not, you have digital assets. Your social media accounts are just one example of our digital footprints in an increasingly technologically advanced world. How would you want those accounts handled if you were to become incapacitated? It's human nature that we want to put our best foot forward, so to speak, when it comes to our online imagines. How many selfies have you trashed because they didn't give that perfect look? Ever chose not to allow someone to tag you in a photo because you were sure your hair never looked worse? Has Mom ever wished you a happy birthday on Facebook, complete with that embarrassing

baby photo? You've navigated those instances, but what if you are unable to get your decisions across due to some type of disability? Nearly all social media sites now have forms that allow you to state unequivocally what you want done to your accounts if you can't voice your decisions. Take advantage of that and include it in your overall estate plan so that your family members know you have made a decision regarding social media. Also, most of us have endless playlists in our clouds. Your music library has value as well. Same thing goes for all of those unused gift cards. You want to be sure a complete inventory exists of all of your online activities. Again, this can be included in an estate plan.

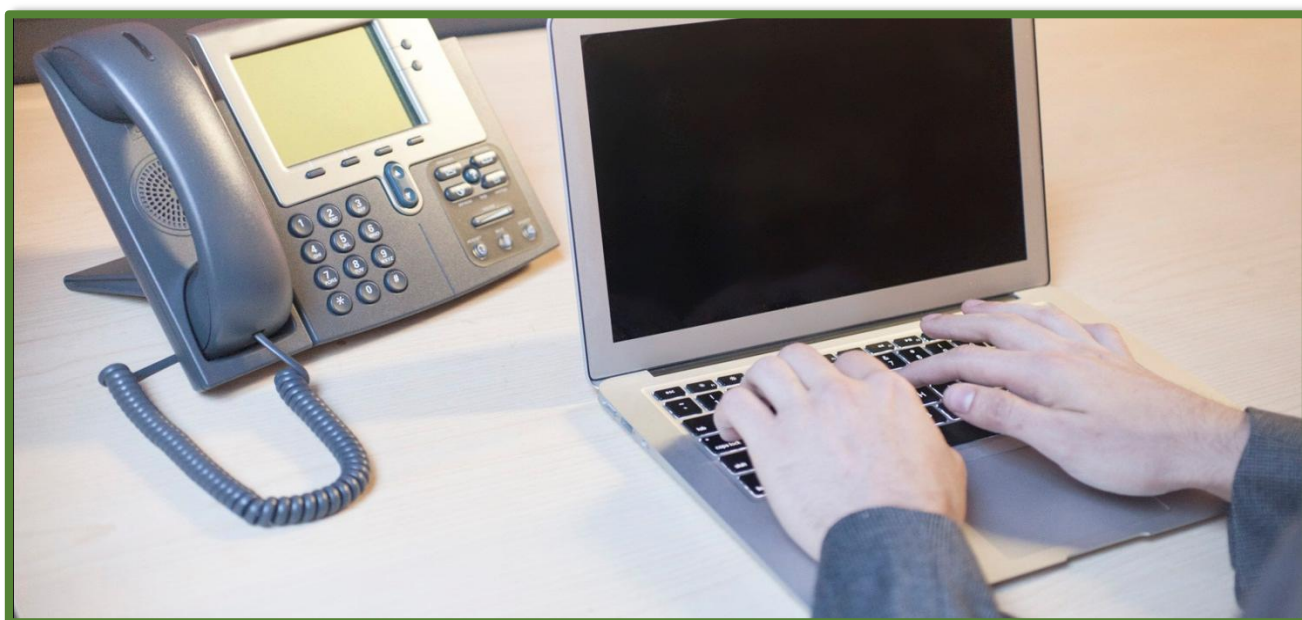


So you started your new job last year and as part of your orientation, you were offered a number of policies: life insurance, healthcare and more. Does anyone

besides yourself know those accounts exist? Memorialize them in your estate plan and your family will know exactly what to look for. You graduated top of the class and landed a position at one of the most prestigious accounting firms in the country. Suddenly, you're filling out beneficiary forms for your retirement plan. You're so far ahead of the game these days, your family is going to be very proud. Remember that if you wish to change those beneficiaries, you must do with your employer as well. Add it to your estate plan, but don't forget the designation forms provided by your employer.

Even if you've not purchased your first house and even if you've yet to find your Mr. Wonderful, clearly you have assets. Don't let the state determine what happens; empower yourself to take those decisions right away. You'll find great pride in that and really, isn't that part of what being an adult is all about?

Concerned about how to get the ball rolling? DeBruyckere Law Offices, PC has a team of experienced and well qualified legal advocates who can help ensure your estate plan is put together in such a way that it grows, right along with every promotion, raise and life change you'll face. Contact us today.



About the Author



Daniel A. DeBruyckere

Attorney DeBruyckere approaches each challenge not just with solid expertise, but also with a passion for helping others plan well for the future. As a husband with three children and two grandchildren, it's his own family experience that provides the motivation to ensure all of his clients are well protected. Besides his extensive background in the issues he specializes in, Dan's clients find that he genuinely cares about them, and that he pays attention to the details that matter to each person and their families.

EXPERIENCE

Attorney Daniel A. DeBruyckere has been practicing law in New Hampshire and Massachusetts since 1998, and has helped hundreds of clients with their estate planning and elder care issues. He is very well respected in the area of estate planning, probate, trust administration, elder law issues, and business planning.

Admitted in Massachusetts and New Hampshire, Attorney DeBruyckere is a former adjunct faculty member of the Massachusetts School of Law and is a member and past president of the Greater Salem Bar Association. He is also a member of the Essex County Bar Association, Massachusetts Bar Association, New Hampshire Bar Association, as well as a member of the National Association of Elder Law Attorneys.

EDUCATION

Attorney DeBruyckere is a graduate of Southern New Hampshire University, summa cum laude, and Massachusetts School of Law, cum laude. He served as editor of the Massachusetts School of Law's Law Review and was a regional finalist in the American Trial Lawyers' Association Trial Advocacy Competition.

LONDONDERRY

One Verani Way
Londonderry, NH 03053
Phone: (603) 894-4141
Fax: (603) 216-2748

NORTH ANDOVER

231 Sutton St, Suite 1B
North Andover, MA
01845
Phone: (978) 686-4645
Fax: (603) 216-2748

NASHUA

20 Trafalgar Sq, CEO
Center
Nashua, NH 03063
Phone: (603) 894-4141
Fax: (603) 216-2748

BEVERLY

100 Cummings Center,
Suite 204-U
Beverly, MA 01915
Phone: (978) 969-0331
Fax: (603) 216-2748