HARMONY LAW
PEOPLE. FAMILIES. FUTURES.

OHIO ESTATE PLANNING POCKET GUIDE

PLANS FOR TODAY.
PEACE OF MIND
FOR TOMORROW.

A SIMPLE GUIDE TO THE DOCUMENTS, DECISIONS, AND PROCESS OF ESTATE PLANNING.

Use this guide to understand the key pieces of an estate plan, how your property can pass, and the general steps in the planning process — and to help start conversations with your family.

1 THE DOCUMENTS

Key estate planning documents and what they do.

WILL

Directs how your probate property is distributed after your death, names an executor, and can nominate guardians for minor children.

A will does not avoid probate.

TRUST

Holds and manages property according to your terms and can provide for management during incapacity and distribution after your death.

A trust can help avoid or reduce probate.

FINANCIAL POWER OF ATTORNEY

Names someone you choose to handle financial and legal matters when you cannot.

Allows someone to manage your finances if you cannot.

HEALTH CARE POWER OF ATTORNEY

Names someone you choose to make health care decisions when you cannot make those decisions yourself.

Ensures your health care wishes are followed.

LIVING WILL

States your wishes regarding life-sustaining treatment under certain end-of-life circumstances.

Used with a Health Care Power of Attorney.

2 HOW PROPERTY ACTUALLY PASSES

Not everything passes through your will.

YOUR ASSETS

How is the asset owned or designated?

TRUST

Goes to the trust and is governed by the trust terms.

JOINT OWNERSHIP
(With Right of Survivorship)

Typically goes to the surviving owner(s).

TOD / POD
(Transfer or Payable on Death)

Goes to the named beneficiary.

BENEFICIARY DESIGNATION

Goes to the named beneficiary (e.g., retirement accounts, life insurance).

INDIVIDUAL OWNERSHIP
(No Beneficiary Designation)

Generally passes through probate and is distributed under your will.

Your estate plan is more than your documents. Your assets must be coordinated with the plan.

3 THE ESTATE PLANNING PROCESS

You do not need to know what documents you need before speaking with an attorney.

1 START WITH A CONVERSATION

You do not need to have everything figured out. We begin by learning about:

- Your family
- Your assets
- Your concerns
- Your goals for the future

2 IDENTIFY WHAT MATTERS

We help you think through the decisions that will shape your plan:

- Who should receive your property?
- Who should make decisions for you?
- Who do you trust with responsibility?
- Does anyone need additional protection?

3 BUILD THE RIGHT PLAN

We recommend an estate plan based on your circumstances — not a standard set of documents. Your plan may include:

- Will
- Trust
- Financial Power of Attorney
- Health Care Power of Attorney
- Living Will
- Property-transfer documents

4 WORK THROUGH THE DETAILS

We answer questions, explain your options and the roles of the people you name, and work through family circumstances that may require more individualized planning.

5 SIGN & COORDINATE YOUR PLAN

We prepare the documents for proper execution and help identify steps needed to coordinate your assets with the plan, including:

- Ownership and titles
- Beneficiary designations
- TOD/POD designations
- Trust funding, when appropriate

6 KEEP YOUR PLAN CURRENT

Life changes. Your estate plan should be reviewed when there are significant changes involving your family, finances, health, relationships, or goals.

You do not need to come to an estate-planning attorney knowing what documents you need.
The process starts with understanding your family, assets, concerns, and goals — and then building a plan around them.

4 QUESTIONS WORTH THINKING ABOUT

You do not need to have all the answers before getting started.

- Who would handle things if you couldn't?
- Who should receive your property when you die?
- Who would care for minor children?
- Should anyone's inheritance be protected or held until a certain age?
- Does your family know where your estate-planning documents are?
- Is there anything about your family or wishes that makes a simple equal distribution feel wrong?

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CALL OR TEXT
614-212-4421
SCHEDULE A FREE 15-MINUTE PHONE CALL WITH AN ATTORNEY.

ESTATE PLANNING.
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