

30 Minutes to a Better Benefits Program!

Let us show you in just one meeting how you can improve your company's benefits program. One of our consultants will be glad to help you understand how easy it is to get started on the Countrywide Pre-Paid Legal Services program.

Call **1.800.550.LAWS** or [click today](#) to arrange for a consultation!



Making Provisions for Minor Children

For parents with minor children, the most important reason for estate planning is to ensure that their children will be provided for. To motivate yourself to make these provisions, consider what would happen if you died without a will, with no provisions for a guardian, and without adequate funds to help your children reach adulthood

making them dependent on the good will of relatives. One of your most important parental responsibilities is to make sure this does not happen.



Some items to consider include:

- **Carefully select a guardian.** Make sure you are comfortable with the parenting style and moral beliefs of that individual. Does the person have a genuine concern for your children's welfare? Does he or she have the time to raise your children? Once you've settled on a guardian, discuss your decision with that person to make sure he or she is willing to take on the responsibility. You should also name a contingent guardian in case your first preference is unable to act as guardian.
- **Make adequate financial arrangements.** It's not fair to expect the guardian to assume the financial responsibility for raising your children. Figure out how much is needed for living expenses, hobbies, medical expenses, and college. You may also want to provide some extra money to help your child get started with his or her adult life.
- **Decide who should manage your children's finances.** The person with physical custody of your children may not be the best person to handle their finances. Thus, you may want to select another individual for that role. You should also consider whether trusts need to be set up and how money should be distributed when your children reach adulthood.
- **Express your wishes to your selected guardian.** This will help ensure that your children are raised based on your beliefs. Make sure to indicate your preferences for education, religion, lifestyle, and other factors.
- **Review your choice of guardian every year.** As your children grow, you may realize that the person you originally selected as guardian is not the right choice now.

Why Offer Countrywide Pre-Paid Legal Services???

[Countrywide Pre-Paid Legal Services](#) Inc. is a group legal services company providing a low cost employee benefit designed to make legal services available and affordable to employees when the need arises. The Personal Legal Protector Plan offers a wide range of benefits, which cover everyday situations where legal advice is important but often overlooked.

