

# LEGALSMART

September 2024 Edition

## FEATURED IN THIS ISSUE:

### ***Your Rights as a Caregiver***

As the population of aging Americans increases, so does the demand for caregivers. According to the Center for Disease Control, more than one in five Americans currently provide caregiving duties for elderly loved ones. Navigating the role, especially for those without formal training, can be overwhelming. Caregivers are not alone, however, as legal counsel can help eliminate some of the unknowns behind the legality of caregiving.

First and foremost, caregivers must understand their legal authority. The individual under their care can request that the caregiver become the sole decision maker by establishing powers of attorney or conservatorship. These legal assertions give the caregiver control over decisions related to the elder's finances and health care plans. Establishing a medical power of attorney becomes increasingly important when caregivers must be able to access medical records and insurance matters.

For caregivers who also work full-time, it's important they understand their rights under the Family and Medical Leave Act. Per the FMLA, any employee caring for a parent, spouse or child is guaranteed unpaid, job-protected leave for up to 12 weeks. Contact your Plan Law Firm to learn more about caregiver rights.



## THE MISSION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy, and worry-free lives, free of major legal expenses.

## THIS MONTH'S EDITION

- Voter Registration
- Your Rights as a Caregiver
- Appointing an Executor, and much more!



## #TRENDINGNOW

### ***How to Choose an Executor***

This question is populating search engines more frequently than even before as aging Americans navigate estate plans. An executor, by definition, is a person or institution appointed by a testator, or creator of a will, to carry out the terms of the will. An executor's duties can include obtaining the death certificate, organizing tax payments, notifying estate heirs and more. Whoever you appoint, be it a spouse, a child or a friend, ensure it is someone you trust to be proactive, organized and who has your best interests in mind.

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## SOMETHING DIFFERENT

### Say Hello the Buyer's Market

As the presidential election grows closer, lenders anticipate a significant drop in mortgage rates, shifting the real estate landscape from a seller's market to a buyer's market. This means that buyers will have the upperhand in price negotiations as a supply will outweigh demand. Here are a few ways to give your listing a competitive edge.

1. **Upgrade fixtures.** Many buyers seek a move-in ready home. While sellers cannot be expected to check off everything on a buyer's wishlist, making simple upgrades to faucets, lighting fixtures and doorknobs are affordable ways to make your home appear updated.
2. **Consider landscaping.** The exterior of your home makes the first impression. Spruce up your flower beds and ensure your lawn is manicured to attract buyers. There's a reason it's called curb appeal, after all.
3. **Declutter.** It can be hard for buyers to envision their belongings in your home if it is overrun with decor. Think minimalistic and stow away family pictures and other extraneous decorations.

Once you've found the perfect buyer, your Plan Attorney can help you navigate HOA documents, repair agreements, closing procedures and more.



## CYBER CORNER

### Think Before You Scan

Earlier this year, hackers compromised QR codes in heavily trafficked areas like gas stations and public parks to steal money and PII from unsuspecting users. What people thought was an informational QR code about gas discounts or park trails turned out to be a phony site that comprised their data. Scammers are now trying similar tactics with digital barcodes. Fraudsters are posing as utility company agents to coerce customers into making online payments via fake barcodes. Err on the side of caution and contact your utility company before transferring any money. For more information about the latest scam, visit [FTC.gov](https://www.ftc.gov).



## DID YOU KNOW...

### Get to Know Your Member Portal

The Legal Resources Member Portal is your go-to digital resource for Legal Plan information. Not only can you access your Member ID number and locate contact information for your Plan Law Firm and review additional exclusive resources and support guides. New Members can review their New Member Packet or contact Member Services at 808-728-5768 for information about how to access the Member Portal.

## FREQUENTLY ASKED QUESTIONS

**Q:** I have been tasked to settle a loved one's estate. Does my Legal Plan cover attorney fees associated with this?

**A:** Yes, your Legal Plan does offer coverage for probate matters. Members receive a 25% discount off the attorney's usual fees, and the initial consultation is provided at no cost.

Additionally, to further assist you during this process, our Member Portal offers access to a Beneficiary Support Guide. This resource provides valuable information and guidance to help you navigate the steps involved in closing out an estate.



## TIP OF THE MONTH!

### Register to Vote

Election Day is Tuesday, November 5. While this may seem far off, getting registered requires time. Registration requirements vary from state to state, so be sure to check with your local voter registration office about deadlines and procedures. [Vote.gov](https://www.vote.gov) is also an excellent resource for securing your voter registration or checking your registration status. Living outside of the country or on deployment? You can request an absentee ballot through the [Federal Voting Assistance Program](https://www.federalvotingassistanceprogram.gov).

Please call our Member Services Department with any questions. **We look forward to serving you and your family.**

800.728.5768

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