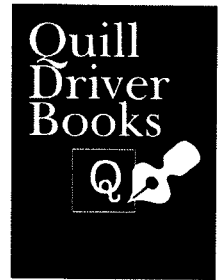


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Written by expert attorneys, new book **5@55** educates laypeople on the most essential legal documents to have at midlife

No one likes to think about illness, disability, and death, but they are unavoidable parts of growing old. Planning now for these inevitable life events, and putting those plans into legally binding documents, will save your loved ones a lot of trouble and grief. Unfortunately, many people put off preparing the necessary legal documents — creating major legal headaches that often require expensive trips to court to resolve.

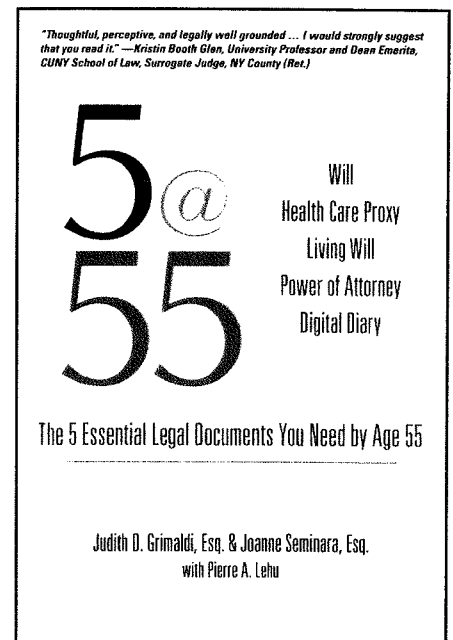
Expert elder law attorneys Judith D. Grimaldi and Joanne Seminara give laypeople a fast, easy-to-read and authoritative guide to preparing the most necessary legal documents in their new book **5@55: The 5 Essential Legal Documents You Need by Age 55** (Quill Driver Books, June 15, 2015), co-written with Pierre A. Lehu.

In this slim, accessible volume, Grimaldi and Seminara outline the five most important legal documents everyone should have by age 55:

—**Will:** Everyone has heard of wills, but not everyone has one. Dying intestate can mean serious hardship for your family and loved ones. **5@55** explains the complex legal issues related to wills, why it's important to update your will after major life events, how to inventory your assets, and why self-made wills can be dangerous.

—**Health Care Proxy:** This document names a health care agent who can make medical decisions for you if you become incapacitated. **5@55** explains why it's vital to draft a health care proxy while you're still healthy and how to select a health care agent.

—**Living Will:** This document outlines your wishes for your medical care and gives guidance to your health care agent. **5@55** shows how to work with your lawyer and physician to make sure your wishes are clear



and legally binding.

—**Power of Attorney:** If you become ill or incapacitated, or even just away from home for an extended period, you need someone who is empowered to handle your business affairs, pay your bills and manage your assets. *5@55* demystifies Power of Attorney, including information on how to limit the authority of your agent.

—**Digital Diary:** A new legal document for the electronic age, the Digital Diary empowers your designated representative to access your computer and online accounts — essential in an age where most financial information is stored and transmitted electronically.

Having these documents will help ensure that your assets go to the right people, your wishes about your medical care will be respected, and that the people you trust will be in charge of your affairs if you can't make decisions for yourself.

These are the documents that everyone says they'll get to "eventually." But "eventually" all too often turns to "never," and then it's too late. *5@55* gives readers a firm deadline — age 55 — to get these important documents prepared. Making a firm commitment to draft these most essential documents ensures that they'll be ready before you need them, so you and your loved ones can avoid nasty and costly surprises.

Written for the ordinary layperson, *5@55* explains in plain English why these documents are necessary, what legal issues you need to be aware of, pitfalls to avoid, and how to work with your lawyer to make sure that your decisions will be followed. True-life cautionary tales warn against the consequences of not having these documents ready when they're needed. *5@55* also provides useful samples of each document that readers can adapt to their own needs.

An easy and reassuring guide to making important legal decisions, *5@55* is a must-have manual for the second half of life.

Book Details:

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