

## Conti Law: Planning For Your Future

By Kevin Brown

***As we age, none of us likes to look ahead to the eventualities of life. Some may become unable to care for themselves. Passing away will occur to everyone. While we can't avoid these events, we can prepare for them.***

"At the end of the day, we're all going to pass away, and we've worked our entire lives for what we've accumulated and achieved," says Michele Conti, a tax and estate planning attorney and founder of Conti Law, a premiere estate planning firm located in Oakdale.

"I always tell clients, I would much rather you make the decision as to what happens with the assets you have worked so hard for, rather than rely on a court system to make that decision for you. It makes sense to have all the ducks in a row so that the transition, while very sad when a loved one passes, is easy on the legal side of it," she says.

Conti Law specializes in estate planning, estate administration, special needs trusts, guardianship, post-litigation planning and personal injury settlement planning. Michele also focuses on advanced planning strategies for clients to shelter assets from long-term health care, potential tax matters, guardianship and gifting consequences, according to the Conti Law website ([www.contilawpgh.com](http://www.contilawpgh.com)). She founded Conti Law in 2016 after working for several Pittsburgh law firms.

While most people understand that they need to have a will to ensure their estate is distributed according to their wishes, estate planning encompasses a wide array of legal strategies and documents. Where does one begin with an estate plan?

"First, I see what they have in place, if anything," Michele says. "A lot of clients have gone online and utilized some form they found, and we really have to make sure it's compliant with Pennsylvania law. I do a complimentary review of their documents. If they don't have anything, then we go through what their specific goals are and, based on their needs, we make sure that everything in their estate marries to their goals," she explains.

"We always start, no matter what, with powers of attorney," Michele notes. "Then we'll prepare a basic will. If they're younger and have small children, we have to take into account guardianship needs. Who's going to serve as a trustee of a minor's or even a young adult's inheritance? The same holds true for older clients. If they have children, they intend to leave funds to or assets to when they pass. I have some people who are simply concerned about avoiding probate for their family when they pass. We'll use a less restrictive trust such as a revocable living trust to house probatable assets. So, an estate plan is really comprised of a whole host of documents and vehicles. It just depends on what that person needs," she says.

Financial and health care powers of attorney appoint legal representatives to make financial and health care decisions on your behalf if you become unable to make these decisions for yourself.



The Conti Law team (l-r) Kasey Duran, Kristin McManus, Michele Conti, Jason Conti, Angela Martin, Blake Birchmeier, Corrie Knabe.

Health care powers of attorney are usually connected to a living will and advanced directive, which determine end-of-life healthcare decisions.

Many people believe that having a will prevents the estate from going into probate.

"Probate is a legal process when someone dies with a will or without a will, then we follow the intestacy law," Michele explains. "For instance, if we have a house and it's just in mom's name and she passes, we need the court to appoint somebody, whether by will or otherwise, to sell that house. Probate is a multi-step process where the executor or administrator gets sworn in with the court and then goes through the steps," she says.

Elder law is an area that deals with long-term care planning. As the baby boomers age, elder law is becoming more vital. According to Conti Law, studies show that nearly one in seven adults over the age of 65 will need long-term care at some point in their later years. "The sooner you build a complete long-term care plan, the better your chance of receiving quality care while still protecting your assets," Michele notes. "Elder law attorneys have the knowledge to address legal issues related to elder care, such as long-term care planning, retirement planning, estate planning, understanding government benefits, caregiving, and health matters."

While most estate planning focuses on older adults, it is valuable at just about any age including children, young adults, and newly married couples.



Michele Conti, Founder of Conti Law

➤ Conti Law's website has a number of informative articles about the various areas and stages of estate planning and administration. Visit [www.contilawpgh.com](http://www.contilawpgh.com). To make an appointment, call Conti Law at (724) 784-0239 or email to [reception@contilawpgh.com](mailto:reception@contilawpgh.com). The firm is located at 7880 Steubenville Pike, Oakdale, PA 15071.

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Estate and Trust Administration,  
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