



Plan Today, Protect Tomorrow.

**Life Happens.
Be Prepared.**

Call HB Law at 703-635-7277 to schedule your Estate Planning appointment.



What Having No Will (Intestate) Means in Virginia

Dying without a will in Virginia means your estate will be distributed according to the state's intestacy laws, not your personal wishes. This process can lead to unintended consequences, such as property passing to distant relatives or excluding close friends and unmarried partners. If you have minor children, the court will appoint a guardian without your input. Intestate succession can also be time-consuming and costly, potentially causing stress and financial burdens for surviving family members.



Difference Between a Will and a Revocable Living Trust

A Will is a legal document that directs how your assets will be distributed after death and appoints guardians for minor children. It must go through probate, a court-supervised process that can be lengthy and public. In contrast, a Revocable Living Trust takes effect during your lifetime, allowing you to transfer assets into the trust and manage them. Upon death, the trust assets bypass probate, enabling faster and more private distribution. A trust can also manage your affairs if you become incapacitated, whereas a Will only takes effect after death.



Why a Trust? The Five Main Reasons You Need a Trust

- a) **Avoid Probate:** Assets in a trust pass directly to beneficiaries, saving time, legal costs, and maintaining privacy.
- b) **Real Estate in Different States:** A trust avoids the need for multiple probate proceedings if you own property in more than one state.
- c) **Minor Children/Adult Special Needs/ Adult "Wayward" Children:** A trust allows you to designate how and when assets are distributed, protecting vulnerable beneficiaries.
- d) **Privacy:** Unlike a Will, a trust is not a public record, ensuring your financial affairs remain confidential.
- e) **Taxes:** Certain trusts can help with estate tax planning, potentially reducing the tax burden on your heirs.

**Secure Your
Family's Future
with a Solid Plan.**



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Leave a Legacy, Not a Legal Battle.

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Other Tools to Avoid Probate

a) POD (Payable on Death): This option allows you to name a beneficiary for bank accounts, ensuring funds pass directly without probate.

b) TOD (Transfer on Death): Used for assets like securities and real estate (in some states), enabling a smooth transfer to beneficiaries upon death.

These designations are simple and cost-effective methods to bypass probate for specific assets.



Powers of Attorney and Advance Medical Directives – Planning While Capacity Is Not an Issue

Establishing a Power of Attorney (POA) and Advance Medical Directive ensures your wishes are honored if you become incapacitated. A POA allows a trusted individual to manage financial and legal matters on your behalf. At the same time, an Advance Medical Directive outlines your healthcare preferences and appoints someone to make medical decisions if you cannot. Creating these documents while you are fully capable prevents uncertainty, avoids court intervention, and provides peace of mind to you and your loved ones.

About HB Law

HB Law, PLC provides legal services for estate planning and business law in Fredericksburg, VA, and the surrounding areas.

Melissa Huntley-Bosco is an experienced attorney and former Master Sergeant with 16 years of active-duty service in the 82nd Airborne Division and U.S. Army Special Operations Command, including deployments to Afghanistan, Iraq, and the Horn of Africa. Transitioning to the Virginia Army National Guard in 2015, she earned her Juris Doctor from the University of Richmond School of Law in 2018, focusing on transactional law and tax policy. Melissa has since deployed to Iraq as an S4 and Property Book Officer and to Kosovo as a Judge Advocate, advising on operational law, contracts, fiscal matters, and ethics. Her efforts have strengthened legal services for over 8,500 Soldiers in the Virginia National Guard. She currently serves as the Operational Law Attorney for the 116th Infantry Brigade Combat Team in Staunton, VA.

Melissa operates her law practice in Fredericksburg, VA, offering local clients estate planning and business counsel. A resident of Fredericksburg since 2009, she is licensed in Virginia and Maryland and is committed to supporting her community. Besides her professional pursuits, Melissa enjoys horseback riding, learning the violin, crocheting, and spending time with her family, including her husband and two sons.



**Estate Planning
Isn't Just for the
Wealthy – It's for
Everyone You Love.**



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