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— MONTELEON —
LAW GROUP

NOVEMBER 2023 NEWSLETTER



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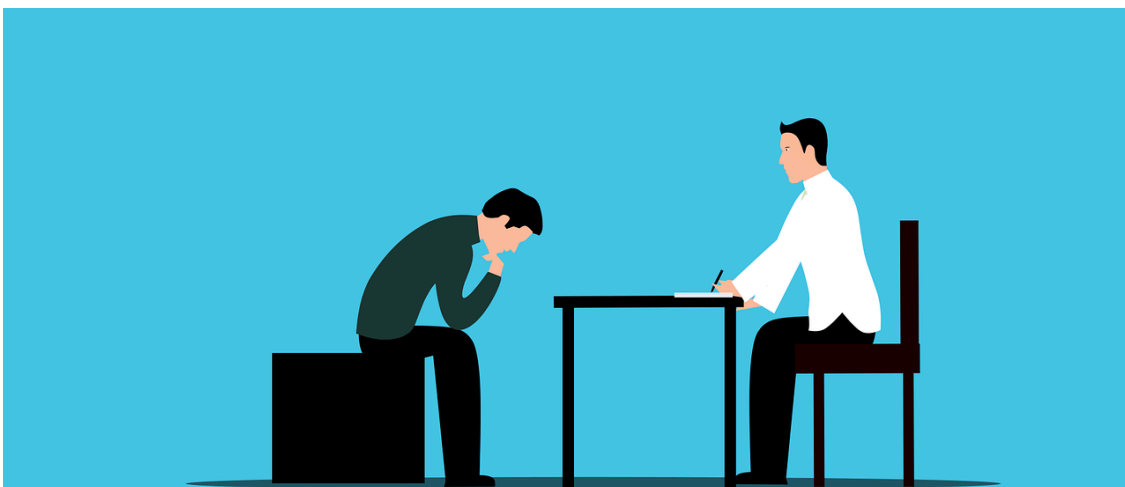
TOP STORIES



What is Capacity and How Can it Impact Your Estate Plan?

When dealing with legal documents, you may have heard the term “capacity”. In order for any legal document to be properly executed, the individual signing the document must have the capacity to understand the contents of what he or she is signing. If the person does not have the capacity to understand what they are signing, the documents can be deemed invalid.

[READ MORE](#)



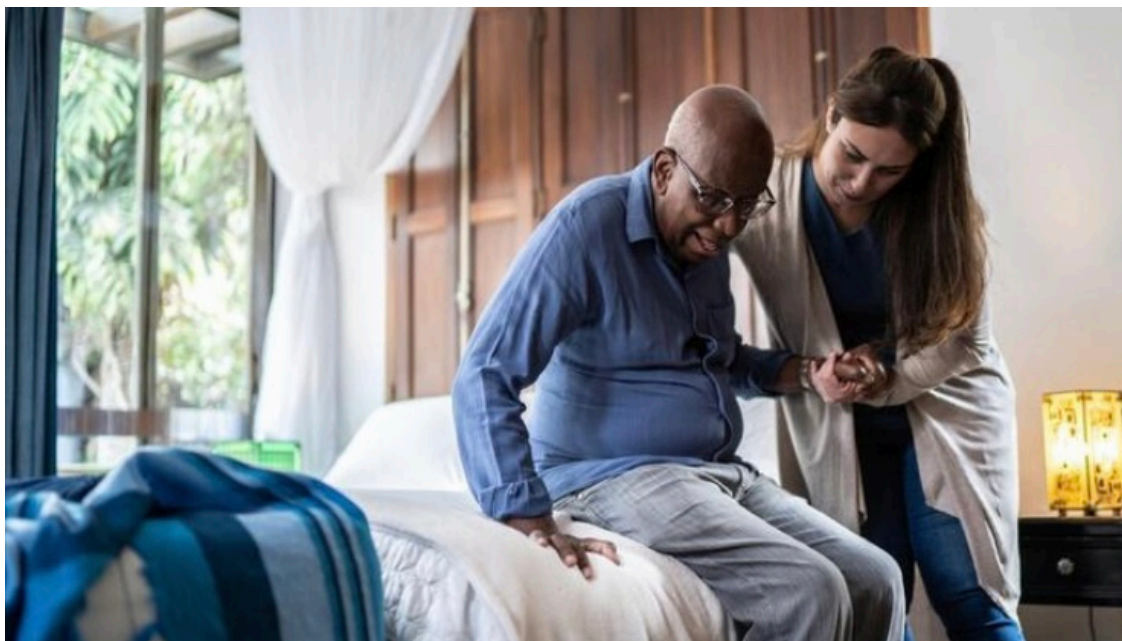
What Are the Biggest Estate Planning Mistakes?

Creating an estate plan is one of the most important things you will do during your lifetime. By creating an estate plan, you will determine how you would like your assets to be passed on, and to whom you would like to have those assets. Below, we will walk through some of the most common mistakes you could make regarding estate planning.

[READ MORE](#)

PREVIOUS POSTS

Missed out on our past social media posts? Catch up below!



What costs does Medicaid cover?

[U.S. News](#)



A complete breakdown of estate planning – What is it and why is it so important?

ABA

5 THINGS YOU NEED TO KNOW ABOUT RETIREMENT ACCOUNTS:

- ONE**
While you are employed, there is no longer an age limit for contributions to your qualified retirement plans.
- TWO**
The age at which you must begin taking required minimum distributions (RMDs) increased to 72 in 2023 and 75 by 2033.
- THREE**
If you are a permanent, part-time employee, you may be eligible to contribute to an employer-provided retirement plan.
- FOUR**
If you named a trust as the beneficiary of your retirement accounts, you may need to update it because of these new rules.
- FIVE**
The way your beneficiaries will inherit your retirement accounts changed significantly. Under the old law, most beneficiaries could "stretch" their withdrawals from an inherited account over their lifetime. Under the new law, they will have to withdraw the entire account balance within 10 years of your death unless they are one of the following types of beneficiaries.
 - Your spouse
 - Your minor child that has not reached the age of majority
 - A disabled individual
 - A chronically ill individual
 - A person not more than 10 years younger than you

WealthCounsel

Five helpful things you should know about retirement accounts

UPCOMING EVENTS



**DESIGNER
PURSE *Bingo
Night***

Join us for a night of fun and games at Our Designer Purse Bingo with a Chinese Auction & 50/50 Raffle

TICKETS:
\$35-PRESALE
\$40-AT THE DOOR
(Ticket Prices include 9 Bingo cards)
Extra games \$5 packs (3 extra games)

Purchase tickets at: <https://www.failSAFE-ERA.org/events>

Nov. 3, 2023 | **Doors Open at 5pm**
First Game at 6
Final Game at 9

Lee Hill Community Center
1 HCC Drive Fredericksburg, VA 22408

HOSTED BY AND BENEFITS FAILSAFE-ERA MISSIONS
Questions can be directed to
Charissa McCall at 540-734-1710 | info@failSAFE-ERA.org

[BINGO](#), then join us to support a great cause! [Grab your tickets here:](#)

[Purchase Tickets Here](#)

DAYLIGHT SAVING TIME INFO

Fall Back
November 5, 2023
at 2:00 am



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Be sure to set your clocks back one hour on November 5th!

NOVEMBER CELEBRATIONS!

Join us in celebrating these holidays this month and share how you observed them on our social media!



Veterans Day — November 11th



November is National Family Caregivers Month!

Caregivers do so much for our loved ones. During November, we take the time to acknowledge the people who help clean, give baths, shop, and do so much more for the elderly along with ill people.

To learn more about the history behind National Family Caregivers Month and how you can show appreciation to a family caregiver, check the link below!

[LEARN MORE HERE](#)

ALZHEIMER'S AWARENESS MONTH



November is National Alzheimer's Disease Awareness Month!

Alzheimer's Disease might be one of the cruelest infections on the grounds that a victim apparently "vanishes" until the individual they were — does not exist anymore. Public Alzheimer's Disease Month, every November, advises us that more than 5 million Americans endure. Alzheimer's Disease (AD), a type of dementia, influences memory, thinking, and conduct. AD positions as the 6th driving reason for death in the U.S. also, the most well-known type of dementia in 60-80% of all analyzed cases. Get familiar with the side effects, medicines, and most recent examination, also as how you can help.

[LEARN MORE HERE](#)



Happy Thanksgiving from the Monteleon Law Group!

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MEET THE TEAM



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Need legal help? Contact us for a Free Consultation!



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