

Professional Services



Resolve to Establish an Estate Plan in 2019



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Happy Holidays! It's a wonderful time of year—time with family and friends, parties, favorite foods, exchanging of gifts, carrying out family traditions and contemplating a new year! Taking the time to reflect on what has transpired during the past year is important in planning for the future. Marriage, parenthood, divorce, empty nesters, death of a spouse, remarriage, health issues are all significant game changers and the new year is

the perfect time to resolve to review your affairs and make sure you have an appropriate estate plan in place.

To start the process, if you do not already have an attorney who specializes in estate planning and elder law, ask a trusted friend whom they use. Your financial advisor is an excellent resource as well, as they work closely with attorneys and can direct you to someone they believe would be a good fit for your financial situation. Many attorneys offer free seminars and attending such an event is an excellent way to observe him or her in action. Take time to find the right attorney for you. Meet with him or her or speak to them on the phone—did you like their approach and did you feel comfortable with them? Did they present their recommendations in a clear and concise manner that you understood? Did they take time to listen to your cir-

cumstances and answer your questions? Have you been informed of their fees?

Once you have chosen this attorney, make sure to share your concerns and questions. Make sure to address the obvious issues such as a blended family; family members with special needs; irresponsible family members who are likely to squander their inheritance; desires to provide for the educational needs of your children or grandchildren; and your wishes for distribution of family heirlooms; and your charitable giving goals. Depending on your situation, asset protection, minimizing estate and inheritance taxes, and beneficiary designations for retirement accounts should also be discussed.

An estate plan is not just a Will, but a series of documents designed to work together in your best interests both during your lifetime and at death.

A basic estate plan consists of a Will, Durable Power of Attorney and a Healthcare Power of Attorney. Depending on your situation, you may need a Supplemental Needs Trust, Revocable Trust or an Irrevocable Trust. Perhaps your real estate or business assets need protection. Yes, there is a lot to consider, but your attorney, financial advisor and accountant can help you find your way through the process.

While all this can seem daunting, it is worth the effort when the process is complete. Nobody likes to think about their disability and demise, but everyone feels great relief, satisfaction and contentment after completing an estate plan. Have a wonderful holiday season and make it your New Year's resolution to get that estate plan done in 2019!



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