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Helping protect what's important to you since 1991.

Things to Consider When Thinking About Estate Planning

We don't think your estate planning is complete until you have considered the following:

1. **Nursing Homes.** Do you have a preference as to whether you would like to stay at home as long as possible if you become disabled, even if it would require using all, or a large portion of your assets? Most of the people we have met and counseled about long-term care do have a preference for care, but haven't communicated it to their family.
2. **Catastrophic Illness Protection.** Would you prefer to go through a costly and public guardianship proceeding if you become mentally disabled and can no longer handle your own financial affairs, or would you prefer to have powers of attorney in place that would allow a trusted family member or friend to handle your financial affairs in that situation?
3. **Creditor Protection.** Would you prefer to leave your assets to your spouse and your children in a way that would protect those assets from the consequences of your spouse or child being at fault in a serious accident, having inadequate insurance, suffering some impairment or a financial setback? Would you be interested if you knew it was done just with "words on a piece of paper", and it didn't cost more? Yet almost NO Estate Plans offer this kind of protection, and few planners ever ask about it. We do.
4. **Remarriage Protection.** Do you have a preference as to whether the assets you leave your spouse should be available to a new spouse, if your spouse remarries, or would you prefer to protect those assets so that assets would eventually pass to your children and grandchildren-instead of to someone your spouse marries after you are gone?

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5. **Divorce Protection.** Do you have a preference as to whether the assets you leave to your children should stay within your family and be available for your grandchildren, if your children's marriages end in divorce, or would you prefer that some portion of the assets you leave to your children disappear with their ex-daughter or son in law. Remember that even though most inheritances aren't "supposed" to be divided in a divorce, most people own and title everything, even inheritances, in "joint tenancy". Jointly held assets are fair game in a divorce.
6. **Values.** Do you have values that are important to you that you would like to share with your children and grandchildren in a way that can motivate and encourage them to adopt those same values?

It has been our overwhelming experience that people DO CARE, and care deeply about the issues touched on above. When we raise these issues, we get the typical: "Why hasn't anyone told me this before?"

Please call one of our offices listed below, if you have questions about our unique planning practice.

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