

ESTATE PLANNING AT EVERY STAGE OF LIFE

Life changes—and so should your estate plan. Having the right documents in place can protect your loved ones, your assets, and your wishes.

PARENTS OF YOUNG CHILDREN



Who would care for your children if you couldn't?

WITHOUT A PLAN:

- A court may decide who raises your children.
- Family members could disagree over guardianship.
- Children may temporarily enter protective custody.
- Minor children's inheritance may be managed by the court.

PLANNING CONSIDERATIONS:

- ✓ Name permanent guardians
- ✓ Consider temporary emergency guardians
- ✓ Protect your children's inheritance

PARENTS OF AN 18-YEAR-OLD



Turning 18 changes everything legally.

WITHOUT A PLAN:

- Medical providers may be unable to discuss their care.
- Parents cannot make medical decisions if their child is incapacitated.
- Banks may not allow access to financial accounts.

PLANNING CONSIDERATIONS:

- ✓ Health Care Proxy / Advance Directive
- ✓ HIPAA Authorization
- ✓ Durable Financial Power of Attorney

EMPTY NESTERS & PRE-RETIRES



Protect the wealth you've spent decades building.

WITHOUT A PLAN:

- Adult children may need court approval to manage finances or medical decisions.
- Outdated beneficiary designations may create unintended results.
- Blended families and remarriages can introduce unintended outcomes.
- Long-term care costs may significantly impact retirement assets without planning.

PLANNING CONSIDERATIONS:

- ✓ Update beneficiary designations regularly
- ✓ Review Powers of Attorney and Health Care Directives
- ✓ Discuss long-term care and asset protection strategies

RETIRES



Make life easier for the people you love.

WITHOUT A PLAN:

- Family may face delays, confusion and added stress.
- Retirement accounts may not pass according to your wishes.
- Probate can be time-consuming and costly.

PLANNING CONSIDERATIONS:

- ✓ Review estate documents after major life events
- ✓ Confirm beneficiary designations remain current
- ✓ Coordinate tax, retirement, and estate planning strategies



Every Stage. Every Family. Every Plan.

Estate planning isn't about preparing for death. It's about protecting the people you love and making life's most difficult moments easier for them.

We work closely with you to find the best estate planning solution to quickly mitigate these risks in your plan, [call today to schedule](#).

