



Estate Planning

Strengthening Your Legacy

[Client Preferred Name]

Estate planning is about more than distributing assets—it’s about protecting your wishes, minimizing legal complications, and giving clarity to those you care about most. As we settle into the year, now is an ideal time to review or begin your estate planning conversation. And it starts with making sure the legal building blocks are in place.



Establish or Update Your Powers of Attorney

A Power of Attorney (POA) allows you to appoint a trusted individual to act on your behalf in financial or healthcare matters if you become unable to make decisions yourself.

- Consider both a Durable Financial POA and a Healthcare POA / Living Will
- Review existing POAs to ensure your chosen agents are still appropriate



Review Your Will—or Create One

Your will serves as the foundation of your estate plan:

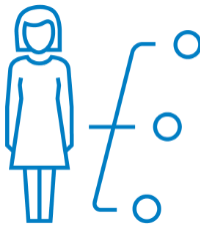
- Outlines how your assets should be distributed
- Names an executor to carry out your wishes
- Helps avoid state-driven intestacy outcomes



Consider Whether a Trust Makes Sense

Trusts can provide additional control, privacy, and protection—especially in more complex family or financial situations.

- Support multi-generational wealth transfer
- Avoid probate and maintain privacy
- Define how and when assets are distributed
- Learn more about why you may need a [trust](#)



Review Beneficiary Designations

Retirement accounts and insurance policies pass directly to named beneficiaries, regardless of what your will says.

- Review these regularly
- Update after major life changes
- Ensure they coordinate with your broader estate plan



Organize and Document Your Assets

Create and maintain a clear list of accounts, policies, property, and key documents. This not only helps your executor but reduces stress for your loved ones during a difficult time.



Understand the Current Tax Landscape

The federal gift and estate tax exemption is historically high but scheduled to sunset after 2025. Now may be an opportune time to consult with your estate attorney or tax advisor about planning strategies.

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