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ESTATE PLANNING CHECK-UP

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| 1. | Do you have a Will ? | YES NO N/A |
| | <i>Without proactive planning, state laws will determine how your assets will pass, to whom they will pass, and when they will pass. This can lead to unintended results, as well as unnecessary court costs, legal fees and administrative burdens at your death.</i> | |
| 2. | Do you have Durable Financial and Health Care Powers of Attorney to appoint an Agent to make financial and health care decisions on your behalf if you are incapacitated or otherwise unavailable to handle these matters yourself? | YES NO N/A |
| 3. | Do you have a Living Will/Advance Medical Directive to expressly state your wishes with regard to end of life decisions and health care treatment? If so, does it include a HIPAA Authorization to enable your Health Care Agent to access your medical records and speak with your health care providers? | YES NO N/A |
| 4. | Do you have a Revocable Trust to provide for proper management of your assets in the event of your incapacity, ensure privacy of your financial matters, and avoid court supervised probate at your death? | YES NO N/A |
| 5. | Have you appointed a Guardian for your minor children, and created a trust for your minor children to receive life insurance proceeds and other assets at your death? | YES NO N/A |
| 6. | Have you appointed a Guardian to care for your pets upon your incapacity or death? | YES NO N/A |

7. Are you satisfied with the persons or institutions you have named as primary and successor Executor, Trustee, Financial Agent, Health Care Agent and/or Guardian in your current estate plan? YES NO N/A

It's important to review these fiduciary appointments periodically. Your relationship with such persons or institutions may have changed, or the individual may have demonstrated that he or she is not as responsible as originally thought.

8. Does your current estate plan protect assets for your surviving spouse in the event of his or her remarriage or incapacity, and from other unscrupulous financial predators? YES NO N/A

9. Does your current plan protect your children's inheritance from a potential ex-spouse in the case of divorce, lawsuits and other potential creditors? YES NO N/A

10. Does your current estate plan—as well as the current beneficiary designations for your retirement accounts, life insurance and annuities—protect assets from being distributed outright to minor children, financially irresponsible beneficiaries, or beneficiaries with special needs? YES NO N/A

11. If you have a **Revocable Trust** in place, have your assets been properly retitled into the trust to avoid unnecessary delays, legal fees and probate court costs in the event of your incapacity or death? YES NO N/A

12. Does your current estate plan minimize potential estate and income taxes at your death? YES NO N/A

13. Have you organized all of your financial records, tax information, insurance policies and estate planning documents in one secure place or central location? Does your family know where these records are kept? YES NO N/A

14. Have you consolidated your accounts to minimize the time and paperwork for your loved ones in dealing with financial institutions in the event of your incapacity or death? YES NO N/A

15. Have you reviewed your estate plan in the last five years? Have you married, divorced, moved to another state, had children or grandchildren, or had other significant changes in your assets? YES NO N/A

Even if there have been no family or financial changes since your plan was last reviewed, there have been several major tax law changes. An out-of-date estate plan may be worse than no planning at all.

If you answered "NO" to any of the questions above, you and your family could incur unnecessary legal fees, taxes, court and administrative costs, as well as emotional burdens and delays in the event of your incapacity or death. Please contact us to schedule an initial consultation to discuss your estate planning and learn how to protect and preserve your wealth for you and your family.