



# VITAMIN

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## Estate planning essentials

### Five steps to take now

Being proactive about estate planning can provide peace of mind for you and your family. Not sure where to start? Try these steps to get you going in the right direction.

- 1. Create a will and other legal documents.** The documents you need may depend on your finances and your family situation. You may decide to draw up a simple will yourself using online software. Or, you might work with an estate attorney to set up a more complex will or trust for your unique needs. It's a good idea to review and update your documents whenever you have significant changes in your life or with your family.
- 2. Determine key roles.** It's important to select trusted individuals to step in if you're unable to make decisions on your own. The person you name in your durable power of attorney document can act in your place regarding financial and legal matters. An agent with medical power of attorney can make health care decisions on your behalf. A personal representative is the person you choose to manage your estate according to your wishes.
- 3. Store important documents (paper and digital) in a safe place.** Choose a secure spot in your home, such as a locked drawer, file cabinet or fireproof box, for your important papers. This includes your will, insurance policies, deeds, titles and financial account records. For your online accounts, keep a list of passwords in a safe place. Make sure your personal representative or other family members know where to find your important papers and legal documents.
- 4. Communicate about your plans.** It's not an easy conversation to have, but it's an important one. Talking about your end-of-life care choices can be helpful for your loved ones. Also discuss your final wishes regarding funeral services, burial, cremation, etc. Sharing this information with your family in advance can ease their emotional burden later on.
- 5. Seek advice.** Every family's situation is unique, and addressing those special circumstances now can help avoid unwelcome surprises later on. An estate-planning attorney can work with you to address your concerns, document your decisions and implement your estate plan.

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