

Reviewing Your Plan

By Roger Shumaker

As heard on KMAJ 1440 AM



Estate planning is an ongoing process. You must not only develop and implement a plan that reflects your current financial and family situation; you must also constantly review your current plan to ensure it fits any changes in your circumstances.

Of course, with the extensive changes under EGTRRA and the probability that more changes will occur in this decade, reviewing your estate plan regularly is now more critical than ever. You'll especially want to update it after any of the events listed in the Planning Tip.

WHERE DO YOU GO FROM HERE?

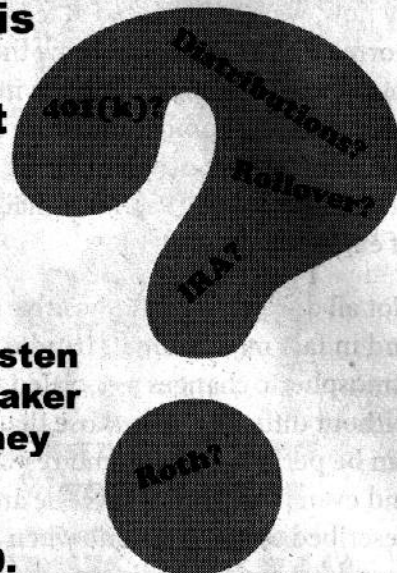
Remember, estate planning is about much more than reducing your estate taxes; it's about ensuring your family is provided for, your business can continue and your charitable goals are achieved. So even if the estate tax is permanently repealed, you will want to have an up-to-date plan in place.

To this end, use the estate planning checklist on the next page to identify areas where you need more information or assistance. Or jot down a few notes about things you want to look at more closely and discuss with a professional advisor. It may be easy for you to put off developing a detailed estate plan -- or updating it in light of changes in tax law or your situation. But if you do, much of your estate could go to Uncle Sam -- and this could be very hard on your family.

So please call us with any questions you have about the strategies represented here or how they can help you minimize your estate tax liability. We would welcome the opportunity to discuss your situation and show how we can help you develop and implement an estate plan that preserves for your heirs what it took you a lifetime to build.

So many financial questions..

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For answers, listen to Roger Shumaker on "Senior Money Talks," 9 am Saturdays on KMAJ AM-1440.

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4 MORE REASONS TO UPDATE YOUR ESTATE PLAN

1. Family changes. Marriages, divorces, births, adoptions and deaths can all lead to the need for estate plan modifications.

2. Increases in income and net worth. What may have been an appropriate estate plan when your income and net worth were much lower may no longer be effective today.

3. Geographic moves. Different states have different estate planning regulations. Any time you move from one state to another, you should review your estate plan.

4. New health-related conditions. A child may develop special needs due to physical or mental limitations, or a surviving spouse's ability to earn a living may change because of a disability. Such circumstances often require an estate plan update.

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