

# DOCUMENTATION BY LIFE STAGES

As your life changes, your end-of-life planning should evolve. We know this can be tricky to keep up with, so we've created this list to simplify things. Once you've selected an attorney, you will meet with him or her to have these documents drawn up. Use this list as a guide, but do not feel limited by it. If you have additional questions or needs, always bring them to your legal representative for counsel.

*We are not providing legal advice. All estate planning varies state by state.  
Please seek an attorney in your state for specific information and details.*

## WHEN SOMEONE TURNS 18

You might consider getting a medical power of attorney, advanced directive and financial power of attorney. These are the very basic documents needed as you venture out into the world.

## WHEN YOU GET MARRIED

A couple might consider drawing up a Last Will & Testament and/or Revocable Trust in addition to a medical power of attorney, advanced directive and financial power of attorney. You should make sure your spouse knows your wishes, and you should put those wishes into legal documents that can be utilized when you really need them.

## WHEN YOU HAVE A BABY

If you do not already have it, you might consider drawing up a Last Will & Testament and/or Revocable Trust in addition to a medical power of attorney, advanced directive and financial power of attorney. If you already have these documents in place, you should consult an attorney to discuss children and how to incorporate guardian provisions into your current plan should something happen to you or your spouse. If you have a special needs child, you should consult an attorney to discuss a Special Needs Trust also known as a Supplemental Needs Trust to protect your assets and theirs.

## IF YOU DIVORCE OR ARE WIDOWED

You will need to consult an attorney to review your plan and make any necessary revisions/changes. Changes may not be warranted, but you should visit with an attorney regarding your plan to be sure it accomplishes what you want upon your passing.

## INHERITANCE

If you have received a large inheritance and it's not meant to be marital asset upon your passing, clarifying your intentions through your estate plan is important to ensure your wishes are honored.

## WHEN YOU HAVE AN EMPTY NEST

Review your current planning to be sure it is still relevant. Do your assets still go where you want them to go? Are the people named in your current documents still the people you would like to serve in those particular roles? Executor, attorney-in-fact, trustee, guardian, etc.

## AS YOU RETIRE

Time again to review your current planning to be sure it is still relevant. Do your assets still go where you want them to go? Are the people named in your current documents still the people you would like to serve in those particular roles? Executor, attorney-in-fact, trustee, guardian, etc.

*\*Periodically review your documents, especially when something major happens in your life. You should also pick up your estate plan to review it every 3-5 years to be sure it accomplishes your goals and that your wishes are honored when you are gone.*