



*Stewardship*  
WELL DONE

Helping you manage the resources  
entrusted to your care

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On average, a person works more than forty years to accumulate assets and spends ten years conserving what has been earned, but does not spend a few hours to plan for the distribution of those assets. The confusion that often occurs following the death of a loved one can be burdensome. This burden can be eased, however, through proper planning. A key element of proper planning is an estate plan. What will your legacy be?

### **The Importance of Creating an Estate Plan. . .**

It is possible that the single biggest reason Americans fail to prepare an estate plan falls into the “life just gets in the way” category. For some it is simply the day-in-day-out routine that prohibits them from considering a plan. For others, it is the reality that no one plans to die, or certainly, no one enjoys planning to die. Think about the benefits of planning today.

Many Americans seem to have a dislike for legal documents. They tend to be long and difficult to understand. An estate plan is easily understood, however, when compared to the legal intricacies that an estate without a plan may experience. Attorneys generally prepare documents from an easy-to-understand planning form which helps you communicate your intentions and better assures that your objectives are met.

Without an estate plan an estate may face the maximum in applicable probate costs and taxes. However, a few hundred dollars to create an estate plan - or even more when necessary - pale in comparison to the cost of having no plan at all. In the event of any family disagreement over distribution, legal costs skyrocket. Having an estate plan could even save you and your family money.

It is easy for many Americans to look around and feel their estate is small and does not warrant the time and expense of an estate plan. The truth is that every day many people die possessing much more than they realize. What may be a modest home today, a small investment portfolio, or just the beginning of a savings account can enjoy significant growth in value before death. Where no estate plan exists, the state will determine distribution.

Please begin the conversation with us today about taking the next step to prepare your estate plan.

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