

# Is My Estate Plan Up to Date?

*Use this check-list to determine if you need to make any changes to your estate plan*

- Will
- Marriage, divorce, death or spouse
- Unexpected birth of child
- New business venture
- Purchase of life insurance
- Purchase of home
- Job promotion
- Move to different state
- Substantial increase or decrease in wealth
- Children become financially independent
- Retirement
- Grandchildren
- Your business becomes an increasingly important part of your estate
- Substantial amounts of property in joint names
- Decision to make sizable charitable gifts
- Changes in beneficiary designations?
- Should ownership of the policies be changed to save estate taxes?
- Is insurance still needed?