



Estate Planning Puts You in Control

Start Here:

Investing a little time in planning your estate ensures that your choices and wishes are respected.

The following are steps you should consider when planning your estate:

Make a Plan

If you create your Will yourself, consider finding an attorney who'll review for a fixed fee.



CREATE A WILL, POWER OF ATTORNEY & ADVANCE HEALTHCARE DIRECTIVE



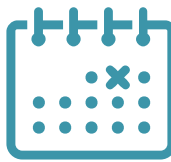
MAKE SURE DOCUMENTS ARE DRAFTED APPROPRIATELY



SIGN & NOTARIZE DOCUMENTS

Update Regularly

REVIEW YOUR DOCUMENTS ANNUALLY



Update Documents if You...



GET MARRIED



GET DIVORCED



START A FAMILY



REMEMBER:

UPDATE BENEFICIARY FORMS

The info in your beneficiary form will be followed, regardless of what your Will says.

Helpful Tips

- ✓ **Consider Legal Insurance**
Offered by companies like ARAG®, legal insurance allows people to contact a credentialed Network Attorney and complete estate planning documents more easily and affordably than they could on their own.
- ✓ **Consider an Attorney to Avoid Estate Taxes**
Make sure your family, not the state, gets what you leave behind.
- ✓ **Make Sure Your Living Trust is Funded**
If you create a living trust, it's important to retitle assets in the name of the trust.
- ✓ **Title Assets Appropriately**
Is the deed to your home properly titled? If someone will inherit the home, you might save money by adding their name to the title while you're living.
- ✓ **Consider Long-Term Care**
You'll likely need to receive or provide care. What impact will that have on your estate?

Don't Forget...

TALK ABOUT IT!

No matter what your plan is, make sure to let your family know where your documents are and how to reach your attorney.



To find out more...

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About ARAG

ARAG® (www.ARAGlegal.com) is a leader in legal insurance. It provides people with affordable and reliable legal counsel for everyday life matters. The company has an international premium base of more than \$2 billion and protects 15.5 million individuals and their families worldwide.