

Changes Requiring Review of Your Current Will And Estate Plan

If any of the following events occurs, you should review its potential effect on your Will and Estate Plan to determine whether it should be amended or revised. (This is not an all-inclusive list)

1. Changes in your family

- a. You become Divorced or Separated
- b. Death of your spouse
- c. You get married
- d. Changes regarding child or grandchild (or other beneficiary)
 - (1) Birth of a child
 - (2) Your child gets married
 - (3) Your child gets a divorce
 - (4) You adopt a child
 - (5) Your child becomes seriously ill
 - (6) The death of your child

2. Changes in economic and personal condition of client (and spouse)

- a. Your assets significantly increase or decrease
- b. Change in insurability--life insurance
- c. Change in employment
- d. Change in business interests--new partnerships or corporations
- e. You acquire property in another state
- f. Your or your spouse's health significantly deteriorates
- g. You retire from working

3. External changes

- a. Changes in laws: state and federal income, estate and gift, property, trusts, probate
- b. Change of residence to different state
- c. Death of executor, trustee, or guardian
- d. Change of relationship with executor, trustee or guardian