



## Estate planning checklist: What to include

- ✓ Visit a financial advisor to assess your financial situation and identify any issues that need your attention.
- ✓ Calculate your debts and assets to determine your net worth and find out whether or not you'll have sufficient funds to support your lifestyle after retirement.
- ✓ Review your insurance needs and decide whether or not to continue paying for life insurance, or whether you want to buy critical illness or long-term care insurance.
- ✓ Make sure your Will and any powers of attorney are up to date.
- ✓ Review the named beneficiaries on all policies and documents and make any changes you feel are necessary.
- ✓ Estimate how much tax will be payable by your estate after your death and decide how you want to cover that expense – for instance, by buying a life insurance policy.
- ✓ Review your pension plans with an eye to beneficiary designations and payment options.
- ✓ Investigate the financial and emotional benefits of preplanning and prepaying your funeral.





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