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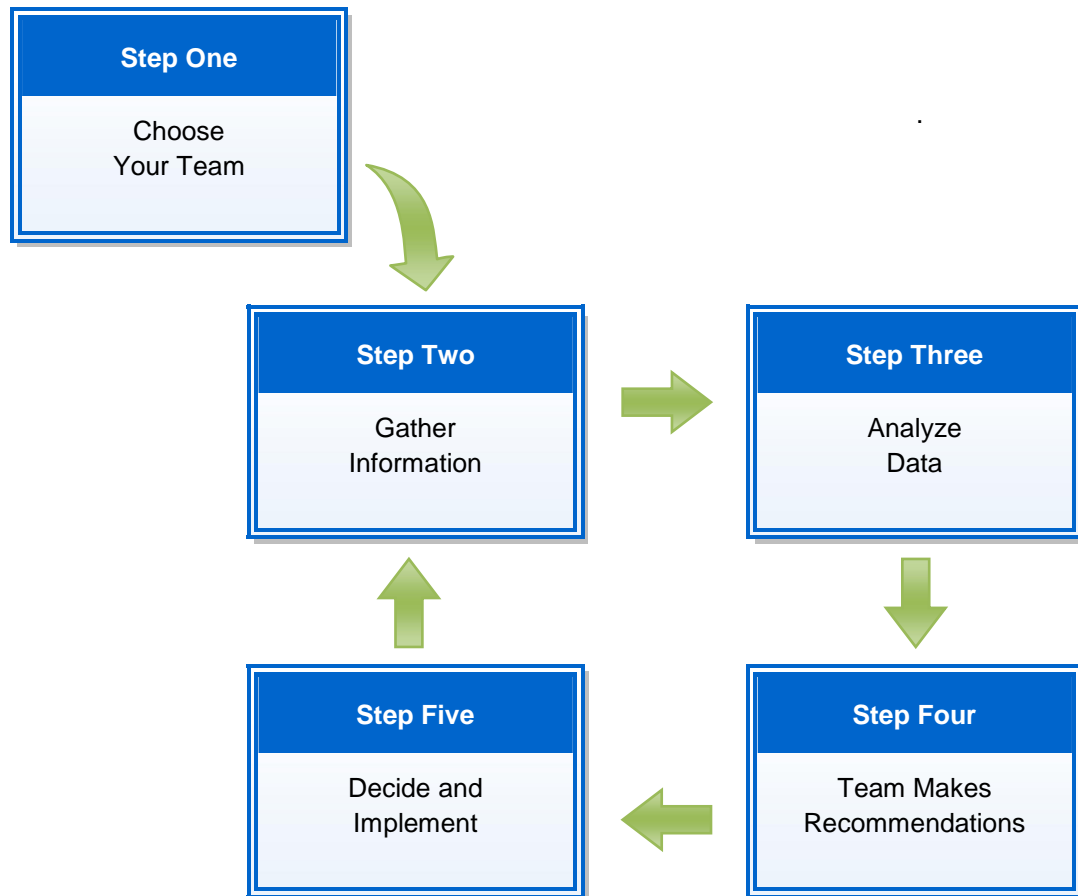
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# Basic Steps in the Estate Planning Process

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There are several basic steps to take in planning your estate. A typical program would be as follows.



## The Basic Steps

1. **Choose your team:** Choose, as needed, your attorney, tax professional, insurance professional, trust officer, planned-giving specialist or financial advisor.
2. **Gather information:** A completed fact finder serves to list your goals and objectives, shows names, ages, assets and liabilities, desired heirs; goals and objectives.
3. **Analyze data:** Pretend death occurred yesterday. What happens to your estate, your business, and your family? What if you die 10 years from now? Your team analyzes the data to provide you with the results.
4. **Team makes recommendations:** Review the suggestions made by your team to overcome current plan shortcomings.
5. **Decide and implement:** Select the plan that best fits your needs and goals. Sign essential documents (e.g. wills and trusts), purchase needed insurance, and change investments as necessary.
6. **Periodic review:** Starting the cycle over. Because the world – and your assets – are constantly changing, many advisors recommend an annual planning review.