ESTATE PLANNING AND RETIREMENT PLANNING GO TOGETHER

When you begin thinking about the legacy choices you want to make with your finances, keep in mind that estate planning and retirement planning should go hand-in-hand. The money you save for retirement needs to include funding to support your lifetime and any legacy choices you make.

After you decide how much money you would like to leave to others – family, businesses, trusts, charities – you need to evaluate if those funds will still be available after your retirement expenses. If you live longer than expected, decisions need to be made on whether you will cut back on spending during retirement or if you will take from the legacy money you have set aside.

Estate planning remains one of the ways you can protect yourself and your loved ones after you're gone. **With the proper techniques and planning, you can help ensure that you're remembered for the impact you had on your community and your world.** And in the event of an accident or other medical emergencies, you should be prepared with your estate plans in writing and up to date.

An estate plan should be a living document that receives regular attention and adjustment, not a stone tablet carved and forgotten until after your death. Most adults have assets of some kind, and therefore should have at least a will, even if the beneficiary is a parent or sibling. As circumstances change – marriage, children, retirement, senior years – additional planning and documents will be required to minimize tax obligations and to ensure wealth and property are disposed after death as you desire.

If you need help reviewing your retirement and estate plans, or discussing your decisions with your children, please call our office. Although we cannot provide legal or tax advice, we are happy to work with your attorney or accountant.

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