



ESTATE PLANNING CHECKLIST

Below is a list of items that indicate a review of your long-term financial and estate plans is essential.

PERSONAL CHANGES—have you

- Recently married or divorced
- Purchased or sold a house, apartment or cooperative
- Paid off a mortgage
- Moved to a different state
- Moved to or from a community property state
- Set up a joint savings account with another person
- Started an Individual Retirement Account (IRA) or Keogh account
- Acquired new assets of significant value
- Purchased business-related or agricultural real estate
- Recently purchased joint tenancy property
- Inherited valuable property
- Received a substantial gift
- Won a lottery
- Suffered significant losses on your securities
- Changed beneficiaries in your will or trust agreements
- Recently purchased life insurance

HAS—

- A spouse or close family member died
- A family member, or yourself become disabled
- Your spouse returned to, or stopped working
- A child or grandchild been added to your family
- A child or grandchild started/graduated from college, or married/divorced
- Someone set up a trust for your children and named you or your spouse as trustee
- Someone in your immediate family been named the beneficiary of a trust

BUSINESS CHANGES—have you

- Changed jobs, careers or retired
- Started a new business, formed a partnership or incorporated
- Elected or terminated S corporation status for your business
- Changed the nature of your business
- Recapitalized your business or liquidated your corporation
- Had a company officer or other key employee die or become disabled
- Entered into a buy-sell agreement that provides for the sale of your business interest when you die or if you become disabled

ARE YOU CONSIDERING—

- Setting up trusts for your children or grandchildren
- Making significant gifts to family members or charity

KEEP YOUR PERSONAL PLAN UP-TO-DATE

Do any of the situations above apply to you? The more you have checked, the more important a review of your plan becomes. And if the tax law has changed since your last review, you may want to make adjustments. With careful, up-to-date planning, you can probably reduce or eliminate your taxes.

Call your local Yeo & Yeo office to schedule a personal planning appointment.