

Six Reasons to Plan Your Estate

	With a Plan	Without a Plan
1	You decide who receives shares of your assets.	State laws determine who inherits your assets.
2	You decide how & when your beneficiaries will receive their inheritance.	The terms & timing are set by law. Your children could be left in control of the estate.
3	You decide who will manage your estate.	The court appoints an administrator to manage your estate.
4	You can reduce estate taxes & administrative expenses.	Costs can be more, due to required expenses & taxes.
5	You select a guardian for your children.	The court appoints a guardian for your children.
6	You can provide for the orderly continuance or sale of a family business.	Financial loss and family hardships may result from an untimely forced sale.