

OF COURSE I DON'T NEED ESTATE PLANNING

WHO NEEDS ESTATE PLANNING

You do.

BUT I'M NOT RICH!

Doesn't matter.

BUT I DON'T HAVE ANY CHILDREN!

Doesn't matter.

ALL RIGHT, WHY DO I NEED IT?

You need it because there are people, and charities and groups in the world that you care about. You need it to make your final gift to these people or groups. You need it to tell these people and groups that you care. You need it to make things easier for them when you die.

I'M MARRIED AND I JUST WANT MY SPOUSE TO GET EVERYTHING.

That's nice. Create an estate plan that accomplishes that. By the way, what if you and your spouse die in a common accident?

I HAVE A CHILD AND I JUST WANT MY CHILD TO GET EVERYTHING.

That's nice too. But do you really want your child to inherit everything you own at age 18? And who's going to manage your money until the kid turns 18?

THINKING ABOUT DYING IS ICKY.

Thinking about dying without a plan for your family is even worse. To die without a plan is selfish. You are making things worse for your loved ones who, believe me, will have enough on their plates dealing with your death.

WE OWN EVERYTHING IN JOINT TENANCY, DOESN'T THAT TAKE CARE OF IT?

No. Ask your attorney about all the things that DOESN'T take care of..

MARYCLARE LAWRENCE * ESTATE PLANNING FOR EVERYONE