

2026 · WHAT ISSUES SHOULD I CONSIDER BEFORE I UPDATE MY ESTATE PLAN?



BENEFICIARY & FIDUCIARY ISSUES	YES	NO
Have any individuals named as beneficiaries or fiduciaries (e.g., Executor, Trustee) passed away?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any individuals (or charitable organizations) that should be added or removed as beneficiaries (primary or contingent)?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any marriages or divorces that would impact your estate plan?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a beneficiary with special needs receiving government assistance?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been (or could there be) any births that would impact your estate plan?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to protect any beneficiaries from a divorce, creditor issues, substance abuse, mental illness, spending issues, or gambling issues?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to update the appointments under your Powers of Attorney (General and/or Health Care)?	<input type="checkbox"/>	<input type="checkbox"/>
Do you want to update any of your intentions as outlined in your Living Will?	<input type="checkbox"/>	<input type="checkbox"/>

MINORS & CHILDREN RELATED ISSUES	YES	NO
Have any of your children reached age 18 (or the age of majority in your state)? If so, they no longer need to have a guardian or personal representative.	<input type="checkbox"/>	<input type="checkbox"/>
If you have children under age 18, do you need to appoint or change the named Guardians and/or Trustees?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have an adult child who has no spouse or child? If so, consider talking to your child about implementing their own Powers of Attorney (General and Health Care), perhaps appointing you to act on their behalf if they are unable to do so.	<input type="checkbox"/>	<input type="checkbox"/>

OTHER ISSUES	YES	NO
Have there been any changes to state or federal laws since your estate plan was last reviewed?	<input type="checkbox"/>	<input type="checkbox"/>
Are there digital assets that should be preserved?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any state-specific issues that should be considered such as a state estate tax?	<input type="checkbox"/>	<input type="checkbox"/>

ASSETS & PROPERTY RELATED ISSUES	YES	NO
Do you expect your estate will exceed your unused federal estate and gift tax exclusion amount (maximum \$15 million, or \$30 million if you are married)? If so, consider strategies to plan for a possible federal estate tax liability.	<input type="checkbox"/>	<input type="checkbox"/>
Do you wish to make specific bequests of assets that were not made in the current estate plan?	<input type="checkbox"/>	<input type="checkbox"/>
Have you bought or sold a second residence?	<input type="checkbox"/>	<input type="checkbox"/>
Do you own homes, investment property or tangible property in two or more different states?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any material changes to your assets (ownership or valuation)?	<input type="checkbox"/>	<input type="checkbox"/>

“We combine sophisticated financial planning with expert investment management solutions that are always tied together to seek the highest probability of successful financial outcomes.”

What are the elements that need to be tied together? While that varies some depending on the situation, the general areas are:

- Investing - tax managed, aligned with client goals and preferences
- Tax planning - proactive, multi-year strategies
- Cash flow
- Retirement planning - max Social Security, optimal accumulation & distribution vehicles/strategies
- Affairs planning - Advance Medical Directive, Power of Attorney, Will, Trust, Asset Titling, Beneficiary Designations
- Risk management - Insurance coverages, risk avoidance

We do much of the above and coordinate with other professionals on other aspects. We are involved in all areas to provide cohesive advice, implementation and outcome on a technology-driven platform that will simplify your life.

Mark Smith, President

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