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Four steps to effective estate planning

Estate planning isn't just about documents. It's about clarity, confidence, and care for yourself and for the people you love.

It's easy to put off estate planning because it feels complicated or uncomfortable. Maybe you tell yourself it's only necessary for the very wealthy. No matter your situation, estate planning is an important step for anyone who wants to ensure their wishes are understood and their loved ones are protected.

At its foundation, estate planning helps bring peace of mind today, and certainty for tomorrow.

1

Start with understanding, not documents

Estate planning begins with understanding, not paperwork.

At a basic level, estate planning outlines how your assets and responsibilities would be managed if something were to happen to you. This can include documenting your wishes, naming decision-makers and thinking through how loved ones might be affected.

Effective planning begins by asking:

- What matters most to me?
- Who relies on me, and in what ways?
- What concerns do I have about the future for myself and my family?

Taking time to reflect on these questions helps ensure plans you create reflect your values, not just your assets.

Estate planning is less about what you own and more about what you want your life and legacy to stand for.

2

Plan early to reduce stress later

One of the most common challenges in estate planning isn't lack of intent. It's delay.

Many people fully intend to create or update a plan but postpone the process because it feels overwhelming or emotionally charged. Unfortunately, waiting can make things harder, especially during moments of crisis or change.

Starting early allows you to:

- Make thoughtful decisions at your own pace
- Adjust plans as your life changes
- Reduce uncertainty for loved ones during difficult times

Breaking the process into manageable steps can make estate planning feel more approachable, and more empowering.

3

Talk openly with the people who matter

Estate planning doesn't happen in a vacuum. It affects real people with real emotions.

Open conversations with family members and loved ones can help prevent misunderstandings and unnecessary stress later on. These discussions don't need to include every detail. Often, simply sharing your intentions and priorities can make a meaningful difference.

These conversations can help:

- Align expectations across generations
- Reduce the risk of conflict or surprises
- Give loved ones confidence that they understand your wishes

Clarity today can ease uncertainty tomorrow.

4

Explore planning options with guidance

There is no single "right" way to plan an estate. Effective plans are tailored to individual circumstances, family dynamics and goals.

Depending on your situation, planning options may include tools designed to:

- Provide direction and decision-making clarity
- Support loved ones financially
- Address tax considerations
- Reflect charitable or community values

Navigating these options can feel complex, which is why many people choose to work with a financial professional who can help them understand their choices and how they fit together.



Estate planning is a process, not a one-time event

Life changes, and your estate plan should change with it.

Major life events such as marriage, the birth of a child or grandchild, retirement, or the loss of a loved one all present reasons to review your plan. Regular check-ins can help ensure your wishes continue to reflect your life as it evolves.

Estate planning is not about predicting the future. It's about being prepared for it.



A thoughtful way forward

Effective estate planning is ultimately about people, not paperwork. It's about making intentional choices, having meaningful conversations, and creating a sense of confidence for yourself and your family.

If you haven't started, or if it's been a while since you last reviewed your plan, consider beginning with a conversation.

Ask your financial professional about an individually centered approach to estate planning — one that starts with understanding your goals, aligns with your values, and adapts as life changes.

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