

MONEY TALKS

Planning Your Estate

(NAPSA)—“Probate court does not discriminate. Rich or poor, you’ll end up there unless you take the proper measures,” warns Rodney J. Owens, JD, founding partner of Meadows & Owens, Attorneys of Dallas. “Any plan is



Consulting a financial professional now can save your family from problems later on.

only as good as the due diligence that is done at the start of the planning process.”

According to the Society of Financial Service Professionals, the nation’s oldest and largest network of credentialed financial advisors, many people err by failing to consult a credentialed estate planning advisor. Consider these tips when planning your estate, to help avoid probate court and reduce complications for your heirs:

- Carefully select your estate planning advisor (or team). You may need help from an attorney, life underwriter, trust officer, accountant and/or financial planner.
- Gather pertinent information. Make a list of heirs with names and ages, a list of all your assets and possessions and define goals for their distribution.
- Analyze the data. Decide how best to use your assets to benefit the people and things you care about.
- Finalize the plan. Sign all wills and trusts, purchase proper insurance and change investments that don’t fit with the rest of your plan.
- Review the plan periodically. Events like births, deaths, divorce, etc. and changes in your finances may necessitate updates.

To find a credentialed Society member in the area, or for a free informational brochure, call the Society’s Consumer Referral Service at 1-888-243-2258 or visit online at www.financialpro.org.