

# WHO NEEDS ESTATE PLANNING?

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Estate Planning/Probate/Elder Law  
Veteran's Pension Benefits

## *The facts...*

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Estate planning isn't about how much money you have, it's about protecting what you have for you, during your life and for those you love, after you're gone. It ensures what you have gets to the people you love, the way you want, when you want.

If you were to die today, are you comfortable everything will be taken care of the way you wanted? Estate planning is legally ensuring things will be handled the way you want by providing sufficient instructions.

Estate Planning really is for everyone. It doesn't matter if you have \$40,000 or \$400,000. You still have to plan for the future. Whether it's to name a guardian for your minor children or ensure your children don't blow through your assets if you unexpectedly die or become disabled (Terri Schiavo case).

Estate planning can only be done by attorneys, and it can be as simple as a Will, Health Care Proxy, Living Will and Power of Attorney. It can also include a revocable, probate-avoidance trust, asset protection trusts, multi-generational tax-saving trusts, tax-saving charitable trusts, private family foundations, and many other fact-specific strategies.

## **K** Keeping your Estate Plan Current...

Once completed, your estate plan should be reviewed and kept current with life events such as birth, death, marriage or divorce of anyone included in your plan. In addition, you should review your plan if there is a significant increase or decrease in your finances or if the laws related to your estate plan change.

*Contact Cheryl Chapman Henderson, LLC today at 301-220-4463 or [CCH@HendersonLaw4God.com](mailto:CCH@HendersonLaw4God.com) and let us help you determine what amount of estate planning is right for you and your family.*