

2024 · 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 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"/>

ASSETS & PROPERTY RELATED ISSUES	YES	NO
Do you expect your estate will exceed your unused federal estate and gift tax exclusion amount (maximum \$13.61 million, or \$27.22 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"/>

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"/>

The information provided herein was obtained from sources believed to be reliable and is believed to be accurate as of the time presented, but is without any express or implied warranties of any kind. Neither Swad Wealth Management, LLC nor Zack Swad warrant that the information is free from error.

The information provided herein is not advice specific to you or your circumstances but is instead general tips and education. None of the information provided herein is intended as investment, tax or legal advice. Your use of the information is at your sole risk. Before considering acting on any information provided herein, you should consult with your investment, tax or legal advisor.

Under no circumstances shall Swad Wealth Management, LLC or Zack Swad be liable for any direct, indirect, special or consequential damages that result from your use of, or your inability to use, the information provided herein.

This information is not intended as a recommendation, offer or solicitation to buy, hold or sell any financial instrument or investment advisory services.

Zack Swad, CFP®, CWS®, BFA™, AWMA®, AAMS®

100 Stony Point Rd, Suite 244, Santa Rosa, CA 95401
zack@swadwealth.com | 707-899-1010 | www.swadwealth.com