WHO NEEDS AN ESTATE PLAN

I. Topics of discussion:
   A. What happens if I become disabled?
   B. What happens if my husband/wife becomes disabled?
   C. What happens if I die?
   D. What happens if my husband/wife dies?

II. Specific areas of discussion
   A. Holding title to property and protecting it from creditors
   B. Estate Planning Tools (advantages and disadvantages)
      1. Wills
      2. Guardianships
         a. property (conservatorship)
         b. person
      3. Custodianships
         a. property
         b. person
      4. Powers of Attorney
         a. property
         b. health (advance health-care directive)
      5. Living Wills (advance health-care directive)
      6. Bank Accounts/Securities Accounts
      7. Life Insurance
      8. Retirement Plans (IRA's, Keogh's, TSA's, Annuities)
      9. Real Estate Ownership
     10. Digital and Electronic Assets and Powers
     11. Trusts
         a. Living (revocable/irrevocable)
         b. Testamentary
         c. Totten/POD/TOD

III. Probate (advantages and disadvantages)

IV. Taxes (advantages and disadvantages)