

## **Self Assessment Tool**

### **Do I Need Estate Planning Beyond a Basic Will?**

- I am in a second (third, fourth...) marriage and have children from a prior marriage.
- One of my beneficiaries (spouse, child, or significant other) has special needs such as a developmental disability, or long-term illness.
- I have minor beneficiaries, or question my beneficiaries' ability to handle money or a business.
- I want to prevent my assets from passing to a child's spouse.
- I do not have long-term care insurance (or the daily benefit provided is below the current private pay rate in my area).
- My spouse and I, or I alone, have assets in excess of \$1.0 million dollars (life insurance death benefit, retirement accounts, and all joint accounts are includible).
- I am in a non-traditional relationship in a pre-marriage equality state.
- I wish to remain in my home if I ever require long-term care.
- I wish to protect the value of my home from being used to cover the costs of my long-term care.
- My beneficiaries do not get along.
- I wish to leave more to one child.
- I want my last words to my loved ones to be something other than canned language from the 1500's