

## Do I need an estate plan?

Answer the following questions to find out:

- Yes    No    I am not going to die.
- Yes    No    I am never going to become disabled and unable to take care of my own financial affairs.
- Yes    No    I will always have the ability to make and communicate health care decisions for myself.
- Yes    No    I am content to let a judge decide who will care for my children if I and their other parent dies.
- Yes    No    I am happy to let the State of Minnesota distribute my money and property to my legal heirs, whomever they may be at my death.
- Yes    No    I don't care how much it will cost to distribute my estate to my heirs.
- Yes    No    I'm perfectly comfortable with my heirs getting their inheritance in a lump sum, however young they may be.

Scoring: 7 Yes = Congratulations! You do not need an estate plan.

6 or fewer Yes = You need an estate plan.

In all seriousness, everyone has an estate plan. The only question is whether it's the one created by default by the law, or the one that you really want. Call Paul to discuss what yours is.