One approach that may help you with your planning is to think about **the who, the what and the how** of your plan.

**Who Matters to You?**
Your will or living trust can be used to provide for family, friends and cherished causes. Consider who is important to you and the legacy that you want to leave.

**What do You Own?**
You may own real estate or have personal property such as furniture, cars and other items. Perhaps you have an insurance policy or retirement, bank and investment accounts. You should ensure that your plan accounts for all that you own.

**How Should You Give?**
There are many ways for you to provide for the people you love, using what you own. You may want your plan to include charitable vehicles, such as gift annuities and charitable remainder trusts. These can accomplish your charitable goals, give you income and tax benefits, and can provide for your family and friends.

There is another area of life that requires good planning. That has to do with **your estate plan**.

A good estate plan can also help ensure you are prepared so that you have what you need when you need it.

No matter what your goals, we can help put together a plan that is right for you. Contact us for more information and request a FREE copy of Your Estate Planning Guide today!