



**There are many
misconceptions
about estate planning.
Here are the simple facts
behind the fiction:**

estate planning is only for the wealthy.

Everyone has an estate, regardless of his or her financial status. An estate comprises everything from savings and retirement accounts to jewelry and real estate. Ensuring that your life's work is passed to the next generation is a worthwhile step and enables you to improve the lives of the people and charitable institutions that are important to you.

Furthermore, you are never too young to have an estate plan. Many choose to create or update their wills after a life event, such as marriage or the birth of a child, but any time is the right time to act.

my family knows what my wishes are.