



# when to update your estate plan

- 1. addition to the family - *human or pets***
- 2. death in the family - *human or pets***
- 3. a significant change in income**
- 4. acquisition of large assets - *expensive car or second home***
- 5. marriage or divorce**
- 6. beneficiary becomes an adult**
- 7. beneficiary has special needs and relies on government assistance**
- 8. you want to change a beneficiary or POA**
- 9. laws change that impact your plan**
- 10. you now have enough assets to be subject to the federal estate tax**