



(UBS)

Estate planning: Effective strategies to protect your legacy

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While estate planning can seem daunting, preparing for the future can create greater efficiency—and peace of mind. Getting your financial affairs in order, establishing a plan for how your assets will be distributed and communicating your wishes can all lead to greater confidence in how you approach later stages of life.

Planning ahead provides significant benefits: It is informative, provides peace of mind, and creates efficiency. Taking time now to think through key decisions helps ensure they are aligned with your wishes and aren't left to be made for you by others—such as grieving family members or a court of law.

Essential estate planning questions

Estate planning questions we help clients consider include the following:

- Who do I want to make financial or medical decisions for me if I am unable to make them myself?
- What life-sustaining procedures would I like to receive if I am terminally ill or injured (e.g., CPR or mechanical ventilation)?
- How can I minimize taxes while maximizing what I leave to my family and charity?
- Do I have a succession plan in place for the family business?
- How can I better protect the assets that I leave to my family from creditors and potential divorcing spouses?

Creating a comprehensive balance sheet

One of the most important steps in developing your estate plan is creating an inventory of your current assets, liabilities, insurance policies, and legal documents. Essential in evaluating your current financial condition, a balance sheet can provide details for your executor, estate advisors, and surviving beneficiaries regarding:

- Asset composition (e.g., liquid, illiquid)
- Businesses
- Corporate benefit plans
- Asset ownership and titling

Gathering information, identifying inconsistencies, and confirming beneficiary designations are only a few of the benefits of creating a comprehensive balance sheet.

Personalized estate planning

An estate plan should address your specific goals. While maximizing the transfer of assets may be a motivation for some, for others it may be preserving privacy.

Estate planning involves more than planning around one's passing. It can also involve:

- Efficient transfer of assets during your lifetime
- Delegation of authority during a period of incapacity
- Authorization of a specific medical procedure

The importance of communication

Once you have established an estate plan with your attorney and other professional advisors, it is important to properly safeguard your documents and communicate your plan with your loved ones.

Although creating an estate plan may seem overwhelming, it is essential to ensuring that you and your family are well prepared. With preparation, peace of mind will follow.

For more information about effective estate planning strategies, including a document checklist, see our publication, [Estate planning: an overview](#). Connect with a UBS Financial Advisor to understand how our estate planning can help address your particular needs.

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