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Estate Planning 101 for Couples

Estate Planning Isn't Just for the Rich. It's for the Responsible.

Wills

- Determines who gets what (not just what state law provides)
- Appoint guardians if you have kids
- Choose your executor (not an administrator chosen by the court)

Trusts (optional, but powerful)

- Can avoid probate
- Control how and when your assets are distributed
- Protect a partner or kids from prior relationships

Powers of Attorney

- Give someone authority to make financial or legal decisions if you can't

Healthcare Proxies

- Appoint someone to make medical decisions for you
- Include a living will or advanced directive

Beneficiary Designations

- Review and update your life insurance, 401(k), IRA, bank and financial accounts etc.
- These override your will—make sure they match your desires

Pro Tip:

If you're living together but not married, your partner won't automatically inherit anything or be able to make decisions on your behalf. Estate planning ensures they're protected.

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