

Estate Planning for Pets

Estate planning for pets ensures your animals are cared for by designating a caregiver, allocating funds, and providing detailed care instructions. This can be accomplished through tools like pet trusts or wills. Whichever tool you choose, you need to follow some basic guidelines. You must select a guardian, set aside funds, and update documents regularly.

- **Appoint a Caregiver:** Choose someone willing to take your pet, along with a back-up. This can also be a sanctuary shelter.
- **Designate a Trustee:** A separate person from the caregiver to ensure that the funds are used correctly.
- **Calculate Funding:** Estimate costs for food, grooming, and veterinary care over the pet's expected life span. One simple way to accomplish this is to take out a life insurance policy to cover the estimated costs. Don't forget pet insurance. Most policies can be transferred to a new owner. [Download a list of companies that sell pet insurance.](#)
- **Detailed Instructions:** Document specific needs (diets, medication, behavioral quirks). The caregiver should have access to all vet records in either a physical or digital form.

Pet Planning Checklist

- **Include in Will/Trust:** Include a specific clause for your pet's care in your estate planning documents.
- **Emergency Card:** Carry a card in your wallet identifying your pet and its caregiver.
- **Identifying Pets;** Ensure pets are microchipped for identification.
- **Final Arrangements:** Provide instructions for burial or cremation.

When done correctly, a pet trust or estate plan prevents pets from entering shelters or being left without care.



