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Events Requiring Review of Wills and/or Trust

Below is a list of certain events which may have a significant effect on your estate plan. If any of the events occur, your estate plan should be reviewed to determine whether any amendments or revisions are advisable or necessary. This is not an all-inclusive list.

This Memorandum should be reviewed periodically, at least every year, as a general rule. However, if any of these events occur, your estate plan should be reviewed as soon as possible.

Changes in Family

1. Marriage or dissolution of marriage.
2. Changes regarding child, grandchild, or other beneficiary:
 - Birth of a child
 - Death of a child
 - Marriage or dissolution of marriage of a child
 - Adoption of a child
 - Illness of a child
 - Economic change (good or bad)
 - Change in attitude
 - Financial irresponsibility

Changes in Your Economic and/or Personal Condition

3. Value of estate - increase or decrease by 10% or more
4. Change in life insurance program
5. Change in employment
6. Change in business interests
7. Real property acquired in this state or in a different state
8. Change in your health or the health of your spouse
9. Retirement

External Changes

10. Changes in laws: State or federal income, estate and gift laws, property, trust, or probate laws
11. Death of executor, trustee or guardian
12. Asset protection concerns
13. Desire to add, or change, charitable gift plan