COVENANT TRUST

It's time for an Annual "Financial" Review

Now that tax season is over and before the busy summer season is in full swing, it's an ideal time to do a review of the various pieces of your legacy plan. Here are some of the items you should review to see if any changes are in order:

- ***Personal Net Worth Statement*** — update this annually to give yourself an accurate picture of your financial situation.
- ***Will or Revocable Living Trust*** — do these documents accomplish what you would like them to? Has anyone named in one of these documents gotten married, had children, or died? Have your own circumstances or family situation undergone any significant changes? Are there any special needs that should be addressed?
- ***Life Insurance and IRA beneficiaries*** — are the right people named as beneficiaries? Any changes necessary?
- ***Power of Attorney [Finance and Health Care]*** — are the people you have named still willing and able to perform this task? Are they the ones you want to act in this capacity?
- ***Advance Directives for Health Care*** — is this document up to date with your current thoughts and wishes on these issues? Has anything changed significantly?
- ***Vital Documents Inventory*** — have you changed the location of any significant documents? Does your spouse and executor know where these items are stored?

It's easy to put this off but taking the time to do a review and make any updates will certainly prove valuable later on. Helpful information and checklists are available at ***www.covenanttrust.com***; or contact one of your local Covenant Trust Financial Services Representatives with questions or to set up a personal appointment.

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