



Estate Planning

UNDERSTANDING THE COSTS OF SETTLING AN ESTATE



All estates – regardless of their value – have expenses that need to be paid before assets are distributed to the heirs. In smaller estates, the impact of settlement costs may actually be much greater than in larger estates.

Are you aware of the costs you may have to pay to settle your own or a family member’s estate? If estate settlement expenses aren’t met, assets in the estate may need to be sold to cover the charges.

Here’s a list of possible estate settlement costs you could incur:

Final Expenses:

Funeral	\$ _____
Medical	\$ _____
Long-term care	\$ _____

Advisors’ Fees:

Attorney	\$ _____
Accountant	\$ _____
Appraiser	\$ _____
Executor	\$ _____
Trustee	\$ _____

Taxes:

Property	\$ _____
Income	\$ _____
Estate/Inheritance	\$ _____

Debts:

Credit Card	\$ _____
Loans	\$ _____
Mortgage	\$ _____
Monthly Bills	\$ _____

Other:

Probate Costs	\$ _____
Education Expense	\$ _____
Maintenance Expense	\$ _____

TOTAL \$ _____

HOW DO YOU PLAN TO PAY FOR THESE POTENTIAL COSTS?

*For more information about how to help meet your estate planning needs, contact your insurance agent.**

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