

# 2019 · WHAT ISSUES SHOULD I CONSIDER BEFORE I UPDATE MY ESTATE PLAN?

HEIRS & BENEFICIARY ISSUES	YES	NO
Have any individuals named as beneficiaries passed away?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any individuals (or charitable organizations) that should be added or removed as beneficiaries?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any marriages or divorces, that would impact your estate plan?	<input type="checkbox"/>	<input type="checkbox"/>
Is there a beneficiary with special needs receiving government assistance?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to protect any beneficiaries from a divorce, creditor issues, substance abuse or gambling issues?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any changes to state or federal laws since your estate plan was last reviewed?	<input type="checkbox"/>	<input type="checkbox"/>
Have the Power of Attorney's changed or need to be updated?	<input type="checkbox"/>	<input type="checkbox"/>
Do you want to update any of your intentions as outlined in your Living Will?	<input type="checkbox"/>	<input type="checkbox"/>

MINORS & CHILDREN RELATED ISSUES	YES	NO
Have any of your children reached age 18 (or the age of majority in your state)? If so, they no longer need to have a guardian or personal representative.	<input type="checkbox"/>	<input type="checkbox"/>
If you have beneficiaries under age 18 who will be receiving a portion of your estate, have there been any changes to the guardians, personal representatives or trustees?	<input type="checkbox"/>	<input type="checkbox"/>
If you have children under age 18, have there been any changes to guardians or trustees?	<input type="checkbox"/>	<input type="checkbox"/>

OTHER ISSUES	YES	NO
Are there digital assets that should be preserved?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any state specific issues that should be considered such as a state estate tax?	<input type="checkbox"/>	<input type="checkbox"/>

ASSETS & PROPERTY RELATED ISSUES	YES	NO
Will your estate exceed \$11.4 million or will your combined estate (if you are married) exceed \$22.8 million? If so, you may have a federal estate tax due.	<input type="checkbox"/>	<input type="checkbox"/>
Could there be assets that were not identified in the current estate plan?	<input type="checkbox"/>	<input type="checkbox"/>
Have you bought or sold a second residence?	<input type="checkbox"/>	<input type="checkbox"/>
Do you own homes, investment property or tangible property in two or more different states?	<input type="checkbox"/>	<input type="checkbox"/>
Have there been any material changes to your assets (ownership or valuation)?	<input type="checkbox"/>	<input type="checkbox"/>

OCTO Capital Wealth Management (OCWM) offers low-cost, tax-efficient index investment management and financial planning. OCWM derives its investment strategy from Nobel-prize winning academic research and financial science using portfolios from Dimensional Fund Advisors (DFA), Vanguard and ETF funds, as well as cash equivalents, maturity laddered bond and CD portfolios. Our portfolios aim to capture higher expected returns by tilting exposure to key “factors”, such as company size, value, and profitability; without slavishly adhering to an index.

OCTO Capital, LLC is a Registered Investment Advisor, adhering to a Fiduciary standard of practice. Typical fees are between \$625/quarter and \$2,000/quarter.

For more information, please call our office at 248-731-7729, or visit our website: [www.octo-capital.com](http://www.octo-capital.com)

\*OCTO Capital, LLC is a Registered Investment Advisor. We do not provide tax preparation services. All tax-related decisions must be discussed with a qualified professional.

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