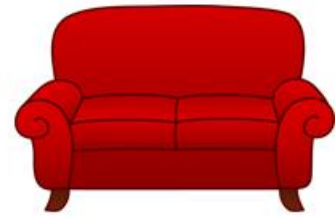




# Plan for Your Stuff



## Top 10 Planning Tips

- 10.** Start early. Frankly, you can't plan too soon. If you have life insurance, then you should have a plan for your stuff.
- 9.** Declutter and get organized! Get thine house in order...seriously. If you get rid of the “junk” yourself, that's less work and fewer decisions for your family.
- 8.** Don't be offended if your kids don't want your stuff. Your kids may have full houses themselves, and they may also have different tastes.
- 7.** Also don't be surprised if your kids want things that you consider junk, so get them involved as you declutter. You don't want to accidentally throw away something of sentimental value.
- 6.** Use post-it notes! Have your family tag items in your house they would like. Yes, it seems morbid, but making decisions and settling disagreements is best done now, when you can be the final arbitrator.
- 5.** If your kids cherish something of yours, why wait? Make gifts of your treasures to people you know will love them.
- 4.** If you have potentially valuable possessions, get a realistic sense of value. Qualified appraisers are not cheap, but a good appraiser will offer a range of options to provide you with value information without spending a fortune.
- 3.** Put your wishes in writing, keep that document in a safe place, and let your family know where it is. Consider including your wishes in your will or, if applicable, in your family trust documents.
- 2.** Talk to your family. Talk to them about your stuff and your wishes. It may be an awkward conversation to have, but in the long run, everyone will benefit.
- 1.** Dealing with a lifetime of stuff is a big job—don't be afraid to ask for help. Consult your family, a friend, an attorney, or someone like me.