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Estate Planning: What Are Your Options?

- **Wills.** Everyone needs one, but a Will does not need be scary or complicated! As of 2026, a Caring.com survey indicated that over three-quarters (76%) of American adults still do not have a Last Will and Testament to help their families settle final affairs and leave instructions regarding last wishes.
- **Power of Attorney (Medical and Financial).** Who will help you pay bills or talk to your doctors on your behalf, if you cannot do it for yourself anymore?
- **Advanced Directive (aka “Living Will”).** How would you like to be cared for, if you are ever terminally ill? This document helps to make sure that your doctors and loved ones honor your wishes.
- **Community Property Agreement.** If you are married, a Community Property Agreement might save you thousands of dollars in probate fees, if you or your spouse pass away.
- **Living Trusts:** Can be a good option if your privacy is very important to you. A Living Trust helps you avoid probate and allows property to be distributed directly to your loved ones without going to court. A Trust costs more to set up than a will and require maintenance and selecting the right trustee.
- **Care and Maintenance of Your Estate Plan:** Once you have your place in place, remember to review your documents yearly to make sure nothing needs updating.