

**By Matthew Crider, JD
Family Wealth Protection Attorney**

You have a lot of options when it comes to planning your estate. You can consult an attorney, sure, but you can also do it yourself with the help of numerous services that are willing to sell pre-drafted forms. The question is not whether you have multiple options, but why you would choose anything but the best plan for your needs. The best plans include processes for customization and implementation. That means giving you exactly what you specifically need.

Putting the Plan in Action

See, developing an estate plan requires a minimum of five things:

1. Understanding you and your family's specific circumstances, needs, and assets.
2. Understanding the law and how your desires can be achieved within the constraints of the legal system through estate planning tools.
3. Forming an actual plan that meets your needs and keeps taxes low.
4. Implementing the plan so that it complies with legal technicalities.
5. Review and revision of the plan, as the law and your needs change.

What you can never get outside of developing a relationship with an estate planning professional that you trust is guidance on coming up with creative ways to effectively implement your plan, guidance on funding your estate plan, and a periodic review of your planning to make sure that it works when it's most needed. Those things alone should provide you with substantial peace of mind, and isn't that what estate planning is all about at the end of the day?

Estate plans can be complicated. In addition to figuring out all the difficult-to-comprehend forms and legalese, the "do it yourself" approach leaves you alone to deal with the crucial issue of funding your plan. Trusts (yes, even revocable living trusts) must be funded! That means certain assets must be re-titled, and depending on how your bank, investment, and retirement accounts are arranged, you might have to do some work there too. It can be complex, and if you haven't "been there before," then some things will almost certainly fall through the cracks. We see it happen all the time, and we're often called upon to fix improperly conceived and implemented estate plans, which can be more expensive than just doing it right from the start.

Follow-Up

Unless you're an attorney, you probably don't get a lot of enjoyment out of following legal precedents and changes to statutes, but we are professionals and it's our job to be on top of things, no matter how quickly they change. Plus, we enjoy it, because nothing is more rewarding than serving our clients so well that the value we provide is obvious.

Fortunately, we're in your corner when it comes to maintaining the legality and effectiveness of estate plans, because we provide comprehensive reviews and updates to the estate plans of our existing clients. That allows our clients to focus on what matters most to them, whether that's spending time with family, business, or travel. You'll pay us much less to stay on top of your estate planning issues than the time of doing it yourself is worth to you. Think about that last sentence. Let us do what we do best (and what we love to do), and you do what you do best (and what you love to do). There's no reason to drive yourself crazy wondering if something critical has been left out.

About Matthew Crider, J.D.

Matthew Crider formed [Crider Law PC](#) in 1999 so he could help individuals and business owners by providing creative solutions and be their trusted advisor and legal counselor. He serves his clients by listening closely to their goals, dreams and concerns and working with them to develop superior and comprehensive estate and asset protection plans. His estate planning practice focuses on preserving and growing wealth by providing comprehensive, highly personalized estate planning counsel to couples, families, individuals and businesses.

