



## When Is The Best Time To Plan Your Estate?

Most people start thinking about planning their estates when they reach retirement age. After all, the "normal" progression of life is to graduate from school, start a career, marry, have kids, help your kids through college, retire, become grandparents, enjoy life...and then, after a long and fulfilling life, we know that we will eventually die.

But we all know that real life rarely happens this way. People have children and don't get married, people get divorced, they marry more than once, they may never marry or have a family. Real life is full of options, choices, and twists of fate.

Dying, of course, is not an option. Nor do most of us choose how or when it will happen to us. Every time we leave our homes and get in our cars, we are at risk of being in a fatal car accident. Some people never have to leave their homes. Fires and carbon monoxide poisoning take hundreds of lives every year. In some parts of the country, drive-by shootings have taken the lives of innocents, young and old. Athletes in top physical condition die on the practice field. People of all ages are dying of cancer and other illnesses. And now that terrorism has reached our shores, hard-working people in the prime of their lives have died just because they went to work, like any other day.

We take precautions to try and extend our lives for as long as possible. We make sure our cars are in working order. We inspect our homes for fire hazards, and use smoke and carbon monoxide detectors. We eat healthier foods, exercise, and have regular checkups. And, since 9/11, we have all become more aware of our surroundings. No guarantees, but we are doing the best we can.

But what if that is not enough? What if you don't make it to the end of the "normal" road of life? What would happen to your loved ones if you died today? Will there be enough money to provide for them the way you would want? Will they even be able to get to the assets you leave behind, or will your assets be tied up in courts, held ransom by attorney fees and court calendars? How long will they have to wait? And how much will they really get?

Wouldn't it be better to make sure that the people you care about will be taken care of the way you want, *especially* if your life were to end suddenly and unexpectedly?

Or, let's say you do live until a ripe old age. You could gamble, and wait until the last possible minute to plan your estate. You could be like those people who make estate planning decisions from their deathbeds in the hospital. But all too often, those hasty decisions are unwise and wrought with error. Wouldn't it be better to put a plan in place now (so you're covered, just in case), and then possibly have years to think about it, polish it, and fine tune it until it's just right?

Planning your estate now doesn't mean you will die tomorrow, just as buying homeowner's insurance today doesn't mean your house will burn down tomorrow. But if you act now, you won't have to worry about what could happen to your family if your life doesn't follow the “normal” progression...or about making bad decisions when you've run out of time. It's called peace of mind...and you can have it. So, when's the best time to plan your estate? Right now!

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