



Law Office
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Build Your Future



Protect Your Family



Plan Your Worry-Free Retirement

“IT’S NEVER TOO EARLY, IT’S ONLY TOO LATE”

From the Law Office of Carolyn R. Spring, Esq. Westborough, Massachusetts

Contact us for a FREE consultation:

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Areas of practice: estate planning, elder law and financial planning

TO DO LISTS:

Having a baby

- Make a Will to name a guardian for your child. If you don't, the child may end up in foster care after your death while the Court determines the best guardian (which may not be the person you would have chosen)
- Set up a 529 Plan for college savings. Starting early and adding to it on a regular basis will give you the best start on paying for college
- Make sure you have enough life insurance to cover child care, home mortgage, and college, in the event of your death at a young age.

Retirement

- Make sure your estate plan is set. Review your power of attorney, health proxy, will, and trust to be sure the terms are still what you want. If not, then now is the time to change them. Also, if you do not have all of these documents, then you should make them now.
- Add your children to your bank accounts. This will make it easier for them to help you pay your bills, manage your money, and has the added bonus of not going through probate.
- Review your investments to maximize income, tax efficiency, and to make sure your allocations are suited for a retired person rather than someone who is still working.

Death of a spouse or parent

- Consult an attorney to probate the estate
- Transfer IRAs, pensions, and investments to your name
- Redo your estate planning documents since your loved one should no longer be named on them as executor, trustee, and the like
- Take time for yourself to adjust to your loss

Remarriage either after divorce or the death of your spouse

- Redo your estate planning documents to include your new spouse and to protect your children from your first marriage
- Determine whether you will combine bank accounts and investments or keep things separate
- Determine who the beneficiaries will be on your investments and insurance

Questions/Concerns:

Contact us with any questions, or to set up a free consultation.

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