



DON'T FORGET YOUR RETIREMENT BENEFITS WHEN YOU CONSIDER YOUR ESTATE PLANNING

When most people think about their estate planning and end-of-life issues, they consider how and to whom they will leave their possessions. They look into wills, trusts, and other inheritance devices. Forward-thinking people also ponder who will make decisions for them during their lifetime if they are unable to participate in the decision-making process. They investigate durable powers of attorney for their financial affairs and medical powers of attorney (sometimes called living wills) for healthcare decisions.

All of these documents can be important parts of a complete estate plan, but don't overlook a potential source of income for yourself, your spouse, and your beneficiaries. If you have worked for a government or private employer, you may be entitled to collect retirement benefits. Some employers also provide life insurance coverage for their employees.

- Have you checked your beneficiary designation on your IRA, your defined contribution pension plan such as a 401(k), or your life insurance policies?
- Have you checked with the administrator of your traditional (defined benefit) pension about your spouse's rights should you die first?

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Kentucky, Michigan, Ohio, Pennsylvania, and Tennessee*

Making these inquiries may be very important especially if you ever divorced. Get any beneficiary and surviving spouse benefit information in writing and keep this document with your other estate planning documents.

Be sure to consult an attorney in the state where you reside and your tax advisor before taking any action to change or update your estate planning.

If you need basic pension information; if you need help finding a pension lost due to company bankruptcy, closure, or merger; or if you need help with a pension claim, please call **(866) 735-7737**. The Mid-America Pension Rights Project provides confidential pension assistance without any income or age restrictions.

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