

Estate planning for Widows and widowers

Death of a partner may turn out to be an emotional event for either a widow or a widower. Even in such circumstances, the best person to do estate planning is a widow or widower because they have first-hand experience with the effects of death of a loved one and the burden involved thereafter. This entices the widow or widower to begin planning their own estates to avoid recurrence of the same hurdles they may have witnessed.

At the estate planning point, a widow or widower should have the following checklist:

- a) Choose an advocate if there is need for one
- b) Clear first things first. The estate planning is a tedious job. The more you settle the easier things, the lighter the work becomes.
- c) Find and organize documents to avoid wastage of resources prompted by the legal fees which keeps on building up as you organize yourself. Do not step out to begin the process if you are not ready to start.
- d) Carry out an inventory test on your assets. Check out your insurance and standing orders and get the banking statements organized in some order chronologically. This will help you explain yourself with a lot of ease when at the advocate's chambers.
- e) Remember this is a time consuming event that may sometimes require days off duty to actualize them. So the more you are organized the better for your asset in time.
- f) Discover the journey through the process by talking to your advocate about the whole process. Remember the process is long and some assets may require travel outside the country. Some may require a visit to different offices yet some will be easy to handle than others. An advocate will easily guide.
- g) Decide on important players like guardians and executors in the case of will crafting. It may be important to let the guardians know the duty

you are putting upon them.

h) Having achieved all these, proceed to plan a roadmap for your loved ones. Just remember that not all estate planning will follow the same route. The process will depend on how clogged the work is and the legal hurdles placed on your type of estate planning.