

Is *YOUR* HOUSE IN ORDER?



PEACE of Mind



COVENANT TRUST COMPANY®

your financial services partner

trustee services • asset management • retirement planning • legacy planning

8303 West Higgins Road, 6th Floor, Chicago, IL 60631-2941
800.483.2177 • 847.583.3200
www.CovenantTrust.com

- Do you feel good about how you and your family manage money?
- Do you have enough money at month end to pay all the bills?
- Do you know where your money goes?
- Do you and your family agree on priorities in the use of your money?
- Are the major money decisions shared by your family?
- Does your family financial planning provide for loss of income due to illness or death of wage earners?
- Does your family financial plan include plans for retirement?
- Could you take over management of your affairs if something happened to your spouse? Would you want to?
- Do you have a will? If married, do both spouses have a will?
- Have you made written provision in your will for the legal guardianship and personal custody of your minor children or others who depend on you?
- If you have a will, have you reviewed it in the last 5 years?



- Do you have a financial power of attorney?
If married, do both spouses have a financial power of attorney?
- Do you have a living will/health care power of attorney?
If married, do both spouses have a living will/health care power of attorney?
- Do you know the location of important documents—wills, deeds, tax returns, stock certificates, ownership papers, powers of attorney?
- Do you know the name, address and telephone number of your attorney, accountant, tax advisor, broker, insurance agent and other advisors?

How did you SCORE ON THIS QUIZ?

**If you ANSWERED “NO” TO ANY OF THESE QUESTIONS,
it’s TIME TO TAKE ACTION!**





THE ROAD TO A SECURE FINANCIAL FUTURE IS A LIFELONG JOURNEY.

You don't get from here to there overnight. You need to know where you're going, where you're starting from, how many people are going on the trip, what route you want to take, what you want to see along the way, and what you want to do when you get there. You also need to allow for the possibility of unexpected detours along the way.

You need to consider your short-term, mid-term and long-term needs, and make plans that take unexpected contingencies into account. Each life stage has its own financial planning concerns. Is there one plan that's right for everyone? That's like saying there's only one way to get from the Atlantic to the Pacific. At your house, *your* goals, dreams, and what *you* care about are at the heart of your lifelong financial journey.

Visit www.CovenantTrust.com for helpful resources in planning *your* financial future.

This brochure provides general descriptions and information, and is for purposes of example and education only. The trust document is always the governing instrument. Nothing in this brochure is intended as specific tax or legal advice.

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