

Is It Time to Review Your Estate Plan?

A self-assessment for Pennsylvania families

Check any that apply. Even one checkmark means your documents deserve a fresh look.

YOUR DOCUMENTS

- ☐ **Documents are more than 3–5 years old**
Laws change — older docs may not meet current PA requirements
- ☐ **Documents came from an online service or seminar**
Generic templates often miss PA-specific requirements
- ☐ **You've never had an attorney review them**
A second set of eyes catches what you can't see yourself
- ☐ **You're not sure what your documents actually say**
Most people haven't read them closely since signing

FAMILY CHANGES

- ☐ **Your children are now adults**
Minor-focused provisions may no longer fit your intentions
- ☐ **You've had a divorce**
Highest urgency — some designations survive divorce automatically
- ☐ **There's been a death in the family**
A beneficiary, executor, or agent may no longer be available
- ☐ **A named fiduciary is no longer the right person**
Executor, trustee, agent, or healthcare proxy has changed
- ☐ **You've remarried or entered a new relationship**
Blended family situations require specific planning

YOUR ASSETS & WORK

- ☐ **You've had a significant change in assets**
Inheritance, business sale, real estate, or major savings
- ☐ **You've changed jobs or opened a new retirement account**
Beneficiary designations reset with every new account
- ☐ **You own a business or became a business owner**
Buy-sell, succession, and estate planning must be coordinated
- ☐ **You've taken out or paid off significant debt**
Mortgages, loans, and liabilities affect how your plan works

WHERE YOU LIVE & YOUR HEALTH

- ☐ **You've moved to Pennsylvania from another state**
Out-of-state documents may not meet PA execution requirements
- ☐ **You've received a serious medical diagnosis**
Health changes make POA and healthcare directives urgent
- ☐ **A parent or spouse has memory or health concerns**
Planning is far easier before a crisis than during one

PENNSYLVANIA-SPECIFIC ISSUES

- ☐ **Your POA was signed before 2015**
PA law changed significantly — older POAs are often rejected by banks
- ☐ **Your trust was drafted before the SECURE Act (2020)**
Conduit trust provisions may now produce unintended tax results
- ☐ **You own property in multiple states**
Out-of-state property requires ancillary planning

The Peace-of-Mind Review — Free for New Clients

Bring your existing documents. We'll review them and tell you honestly whether they work, what's missing, and what it would cost to fix anything — quoted in writing, before you commit. No pressure. No sales pitch.

Call (724) 733-3500 | ament.law/how-we-help/peace-of-mind-review/