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## The People You Chose Aren't the Right Fit Any-more

When you created your plan, you likely chose people to serve as your executor, trustee, guardian, and/or agent under power of attorney.

But relationships can evolve over the years. People move, health changes, relationships grow both closer and apart. If you wouldn't choose the same individuals today, that's a clear sign it's time to update.

## It's Simply Been a While

Even if nothing major has changed, we generally recommend reviewing your estate plan annually but at a minimum 3–5 years.

Why? Because small updates now prevent big problems later.

It's also a great opportunity to confirm:

- Your wishes are still the same
- Your contact information is current
- Your assets are properly coordinated
- Your beneficiaries are accurate



## A Quick Review Brings Peace of Mind

Updating your estate plan doesn't mean starting from scratch. Often, it's just a matter of making thoughtful adjustments so everything reflects your life *as it is today*.

Contact our office today to schedule an estate planning review by calling us at 406-727-2200 or by contacting one of our incredible assistants:

- For Keith Tokerud please contact Charlene Squires at [CharleneS@MontnaEstateLawyer.com](mailto:CharleneS@MontnaEstateLawyer.com)
- For Jon S. McCarty please contact Sam Webb at [SamanthaW@MontanaEstateLawyer.com](mailto:SamanthaW@MontanaEstateLawyer.com)
- For Trevor P. Funseth please contact Laura Friberg at [LauraF@MontnaEstateLawyer.com](mailto:LauraF@MontnaEstateLawyer.com)
- For our Funding Team please contact Chris Crossland at [ChrisC@MontanaEstateLaywer.com](mailto:ChrisC@MontanaEstateLaywer.com)

We look forward to ensuring your documents are up to date and do what they are designed to do—protect your legacy.



# FIRM NEWS



Trevor went to El Salvador with a couple of his high school buddies. They climbed volcanos, swam in an active volcanic lake, visited Mayan Ruins, and attempted (with little success) to surf world championship level waves.

Becky and Keith's big event of the quarter was hosting Hannah, Paul and baby Elizabeth at Christmas. Yes, those grandkids are as much fun as our friends have been telling us! Other big events: Becky expanded her computer skills in a class on presentation software, and Keith joined the community band. After letting his clarinet sit for ten years, he's tooting up a storm.



Sam and the Webb family have been busy this winter season. They are looking forward to warmer weather! They plan on spending spring break on the beach in Gulf Shores, Alabama.

Jeanne welcomed her new grandson, Brooks, in January!

We are very excited to introduce Laura to our team! She will be joining our Estate Administration team and will be Trevor's new assistant! Welcome to the MEL family, Laura!

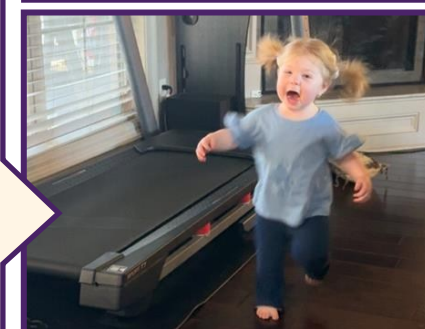


Jon and Rhonda are looking forward to a eventful spring. Their son Ryan will be visiting from San Diego, plus they will be taking a vacation in the sun, and then Jon will be in New York City for a biking adventure.

Belize was an absolutely amazing, perfect trip for February for Rich and Chris. Extremely relaxing beach and sun time!



Charlene and the Squires family have been busy prepping for their upcoming move to Minot AFB. And chasing around Rori, of course!



# THE LEGACY INSIDER



## Word of the Year

### Word of the Year: Resolve

Dictionary: Re•solve—*verb*: settle or find a solution. *noun*: firm determination to do something.

What does the word **resolve** mean to you?

Jon—"Resolve is the determination to make consistent choices that improve my health, reflect kindness toward others, and turn intentions into completed goals."

Keith—"I resolve to take the high road and be a class act."

Charlene—"Resolve is my ability to keep choosing the same meaningful direction, even as the path changes."

Sam—"Resolve is the determination to continue going, even in the face of adversity."

Henry—"to make a decision with determination and purpose"

Chafaye—"Resolve to me means that you have a strong sense of commitment to finish something."

As a firm we resolve to help all our clients with their estate planning needs and meet our professional and personal goals, even in the face of adversity.

## Is It Time to Update Your Planning?

*Written by Samantha E. Webb*

You created your estate plan with us a few years ago, you might be wondering... *How long is too long since I have reviewed my planning?*

The short answer? We recommend annual reviews of your estate planning documents.

Why? We feel estate planning isn't a one-time task you check off and forget about. Life changes — and your plan should change with it. Think of it as a living document that grows alongside you. It was created to protect your legacy, frequent reviews ensure it does just that.

Here are some of the most common signs it's time for a review.

### You've Had a Big Life Change

Marriage, divorce, a new baby, a grandchild, or a loss in the family. These moments are meaningful — and they often impact your estate plan

more than you might realize.

### Your Financial Picture Looks Different

Life happens - maybe you bought a new home, sold a property, started (or sold) a business, retired, received an inheritance, making sure your documents reflect these changes is essential to ensuring they do what you designed them to do — pass on your legacy to those who matter.

Any significant change in assets is a smart trigger for a review. Assets need to be properly titled and aligned with your trust (if you have one), and beneficiary designations should reflect your current intentions. We believe in full service planning for all our clients, for our trust-based clients, we have a funding team ready and available to help you.

Even positive financial growth can unintentionally create gaps if your plan isn't updated.