

I have made all my arrangements, recorded all my wishes, and hired WE Trust Company to help execute my directives when the time comes.

I'm all set now right?

Not necessarily. You have taken an excellent step in the right direction! But things change, relationships are altered, property is bought and sold, and life, in general, is unpredictable.

The American Bar Association Commission on Law and Aging<sup>1</sup> has come up with an easy to remember guide on when to review and possibly update your advance directives in your estate planning documents.

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## The 5 D's of Advance Directives

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You should review your plans when any of the 5 D's occur:

1. **Decade** – Each time you reach a new decade of life
2. **Death** – Whenever you experience the death of a loved one
3. **Divorce**
4. **Diagnosis** – After any diagnosis of a serious health condition
5. **Decline** – Ensure that your plan will continue to reflect your wishes if you experience a deterioration or decline in your health condition, especially if your ability to live independently is impacted

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<sup>1</sup>

[http://www.americanbar.org/publications/bifocal/vol\\_36/issue\\_4\\_april2015/six\\_steps\\_advance\\_care\\_planning.html](http://www.americanbar.org/publications/bifocal/vol_36/issue_4_april2015/six_steps_advance_care_planning.html)