

Baby Ready? Is Your Estate Plan Included?

Last week, my husband emerged from our extra bedroom with soft, "nurturing" green paint stained on his clothing and hands, and with a look of great accomplishment and hope dancing across his face. After several days entirely devoted to making our home "baby ready," he announced that the nursery was painted and ready for our little one.

With great joy and excitement, my husband and I are expecting our first child in February. Like many first-time parents, we have taken each step towards the mysterious world of parenthood armed with as much care and information as we can obtain. Pregnancy books are piled high throughout our home. Interviews were conducted to select the "perfect" doctor and hospital for delivery. Experienced friends and family have been drilled with our questions. Showers are being planned and thrown; plans are quickly becoming reality. It is an exciting time.



Lisa Adler

Over dinners with my closest girlfriends, I have found myself showered with useful advice: everything from selecting a pediatrician to infant sleeping patterns to potential baby names. And, of course – and this is written with a smile – there are the intense discussions as to which designer diaper bag really must

be purchased. It appears no detail is missed.

Yet, time and time again, I find myself noting how so many of us have not thought about our estate plans in the context of our children. My husband and I, too, are guilty of this, finding it difficult in the midst of our busy schedules to think about how our baby will be provided for in the event we are unable to do so. We have devoted so much time and energy to all the other important details of having a baby, yet one of the most important protections for our little one still requires attention. *If something should happen to us, who will care for our child?*

Making our lives truly "baby ready" requires us to put plans in place to provide for a guardian and financial protection for our child, plans that will protect and provide for our child in the event that we cannot do so ourselves. By taking care of our estate plan now, we will be able to focus on the things that will matter most to us as new parents – showering our newborn with love, cuddles, and kisses. *Is your estate plan "baby ready"?*

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