

Planning Ahead



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Estate Planning – How to Choose a Guardian for your Child

The single most important reason parents of young children do not have an estate plan is because they can't face the thought of naming a guardian for their child.

They can't imagine themselves gone and someone else raising their child, or their choices seem impossible. And yet, nomination of a guardian is so important.

The best choice of guardian is not always the grandparents or aunts and uncles. The factors to consider include first and foremost does the proposed guardian love your child? Is the proposed guardian of an age and in good enough health to raise your child to adulthood? Does the proposed guardian share your parenting values? Does the proposed guardian live in proximity to extended family? Is the proposed guardian in a position to welcome your child into his or her own home and family?

It is critical to talk to the proposed guardian before making the nomination. You will know you've chosen the right guardian when he or she doesn't hesitate before saying "Yes"!

Even if you can't decide on a guardian, don't put off the rest of your estate planning. Make sure your children are provided for by trust or custodianship. The important thing is to have something in place in case the worst happened. And remember that your estate plan can and should be updated periodically and your guardian nomination can always be changed later.

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