



Estate Planning, Will Preparation, Life Insurance, and Employee Assistance Program

Your retirement years can be the best time of your life. A comfortable retirement can be made easy by taking the time to plan and prepare for your future.

Estate Planning

An estate plan can help protect and manage your assets in the event of your death or if you are incapacitated and unable to make decisions. Putting your affairs in order will help avoid family conflict, allow you to name who will make health and financial decisions on your behalf and help minimize the taxes due after you die. At minimum, you should have an updated will. You may also want to consider meeting with an estate attorney to talk about whether it makes sense for you to have such things as:

- A health care proxy—to designate someone to make legal decisions for you in the event that you cannot communicate your wishes
- A living will—to let your loved ones know how you would like your health care treatment managed in the event that you cannot make decisions on your own
- A living trust—manage your assets while you are living and after your death

Will Preparation

Having a will is one of the most critical parts of estate planning, and will save your family and loved ones time, stress, and money. A will allows you to name the people and organizations that you want to receive your property in the event of your death.

Life Insurance

You may port or convert your Basic, Teammate Optional, and Dependent Life insurance to an individual policy.

Conversion allows you to purchase an individual Whole Life policy that may build cash value. Porting allows you to purchase an individual group term life insurance policy. Term Life insurance is generally less expensive than Whole Life.

Employee Assistance Program through ComPsych

McLane offers you and your household members free employee assistance services. This confidential service offers free counseling anytime, day or night to help you with a variety of issues such as:

- Preparing for retirement
- Dealing with financial or legal matters
- Managing stress
- Controlling depression and anxiety
- Improving relationships
- Quitting tobacco, alcohol, or drug use
- Caring for children or aging parents
- Working through grief and loss issues