



Life After Divorce: The Final Legal Step

Update your estate plan to reflect your new reality—
and protect what matters most.



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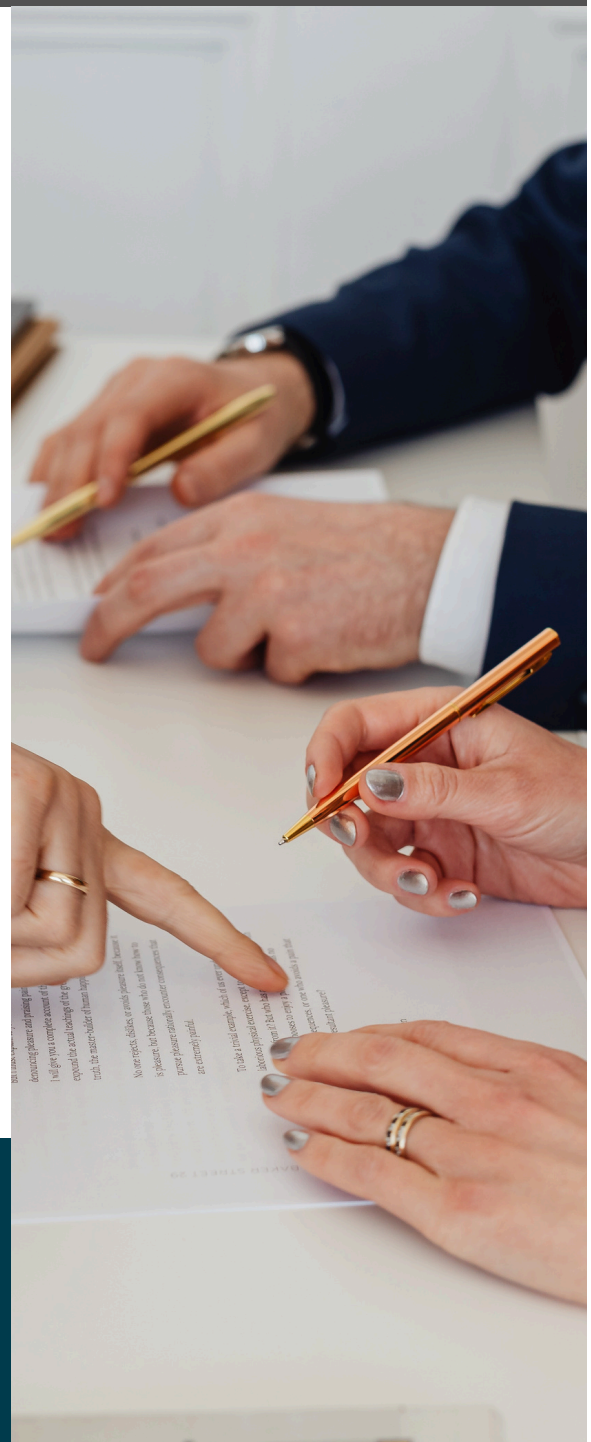
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You've Done the Hard Part—But You're Not Quite Finished

Finalizing a divorce is no small feat. It takes time, energy, and emotional strength. Once the decree is signed, many people assume everything is settled—but there's one crucial area that often goes untouched: **your estate plan and personal asset structure.**

Even after divorce, your ex-spouse may still be listed in key legal roles—like your healthcare proxy, financial power of attorney, or the beneficiary of your life insurance. If you were to become incapacitated or pass away, your wishes might not be honored.

This guide will help you close that final legal loop with peace of mind.





↘ What Happens If You Don't Update Your Plan?

When your legal documents don't match your post-divorce reality, the results can be costly and confusing.

If you skip this step:

- Your ex could still inherit your assets.
- Someone you no longer trust might make medical decisions for you.
- Guardianship and financial plans for your kids may be outdated.
- Loved ones could end up in court trying to interpret your wishes.

The solution? A few smart updates now can safeguard your future and protect the people who matter most.



Your Post-Divorce Estate Planning Checklist

Start by reviewing these key items:

Legal Documents

- Will or trust
- Power of attorney (financial)
- Healthcare directive (living will)
- HIPAA release forms
- Guardianship designations for minor children

Beneficiary Designations

- Life insurance policies
- 401(k)s and retirement accounts
- Pensions
- Payable-on-death (POD) or transfer-on-death (TOD) accounts

Titles and Ownership

- Home deeds and mortgage documents
- Vehicle titles
- Joint bank accounts
- Business ownership or succession plans

Planning for Children, Blended Families & the Future



- **If you share children with your ex-spouse:** Make sure guardianship language in your will reflects current custody agreements.
- **If you've remarried or are planning to:** Consider creating or updating a trust to protect your children's inheritance and outline how assets should be shared.
- **If you're staying single:** Don't skip this step! It's still essential to name someone you trust for financial and healthcare decisions.

We're here to guide you

At Ball Morse Lowe, we help clients not only through the divorce process—but through what comes after. **Our team can help you:**

- Rebuild or create your estate plan from the ground up
- Transfer titles and update beneficiary documents
- Align your plan with your long-term goals and family structure



Let us help you close the loop with confidence.

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