

Why you need an estate plan:

Script your family's future



Our focus: Personal relationships



The team approach to estate planning



Five primary financial needs

Preparing for
retirement



Paying for
education



Planning your
estate or
inheritance



Retirement
income



Planning for
the unexpected



Key steps to financial success



The big reveal



When it comes to your estate, even if you've taken no action at all, everyone in this room has an estate plan.

**Does the plan you have
reflect your wishes?**

Script your estate plan



Act 1

**“We don’t have
an estate, so we
don’t need an
estate plan.”**



Act 1

The players

- Unmarried partners
Claire and Terri

The scene

- House paid off
- Claire passes away just
after she begins retirement



Act 1

The questions

Can Claire:

- Provide for Terri?
- Help nonprofits of choice?



Act 2

**“It won’t happen
to us.”**



Act 2

The players

- The parents Robert and Martin
- Their child Grace (6)

The scene

- Recently married
- Auto accident



Act 2

The questions

Who will:

- Take care of Grace?
- Cover lost income, pay the mortgage and meet medical costs?
- Take care of investment decisions, including planning for Grace's education?



Act 3

**“We have a plan, so
we’re set for life.”**



Act 3

The players

- The couple Vicky and Sharon
- Their child Jacob

The scene

- Married 5 years
(Vicky's second marriage)
- The “near miss”



Act 3

The questions

- Are my affairs in order?
- Who are the beneficiaries?
- Who is the executor/trustee?



Control: The hallmark of estate planning

Some common estate objectives

Asset
transfer

Incapacity
protection

Guardian for
minors or
dependents

Charitable
intent

Tax control

Three major goals of estate planning

Plan for the
expected

Prepare for the
unexpected

Position your
strategy for both

Three major goals of estate planning

Plan for the expected

- Understanding your current situation
- Outlining key priorities and objectives
- Providing open, transparent communication
- Balancing potentially competing goals

Three major goals of estate planning (cont.)

Prepare for the unexpected

- **Life events** — changes in your or a beneficiary's personal situation
- **Government changes** — changes in tax law/regulatory matters for planning techniques
- **Incorrect implementation of the strategy** — improper registration, inconsistencies among documents or beneficiary designations, or other technical issues

Three major goals of estate planning (cont.)

Position your strategy for both

- Guidance on how to allocate your investments
- Potential investment and product solutions based on the priority of goals
- Balancing potential issues and trade-offs of the investment and product solutions

The team approach to estate planning



The importance of review



The importance of review

Discuss:

- Any regulatory or tax-law changes
- Your current estate plan and associated legal documents
- Your beneficiary designations on life insurance contracts, retirement and nonretirement accounts including TODs, as well as your successor custodian designations on accounts for minors
- Any major life changes for yourself or your beneficiaries

Any questions?



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