Edward Jones[®]



Script your family's future

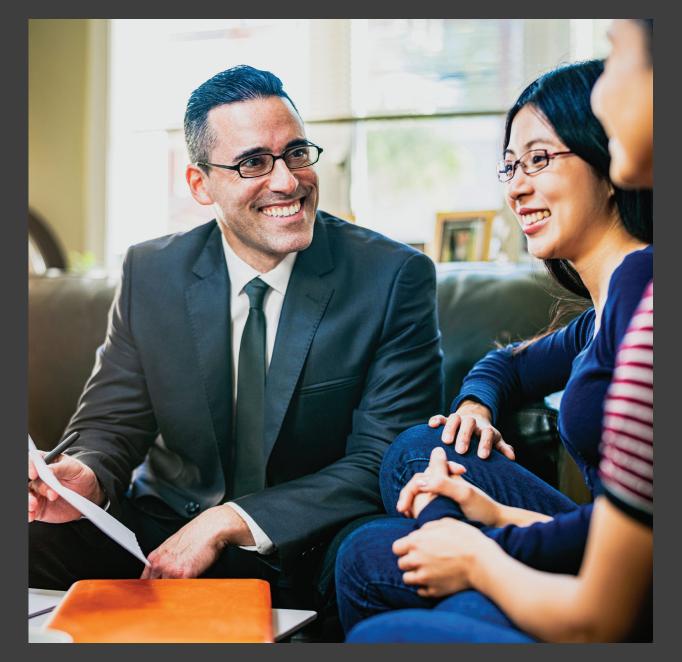








Our focus: Personal relationships



The team approach to estate planning



Five primary financial needs

Preparing for retirement



Paying for education



Planning your estate or inheritance



Retirement income



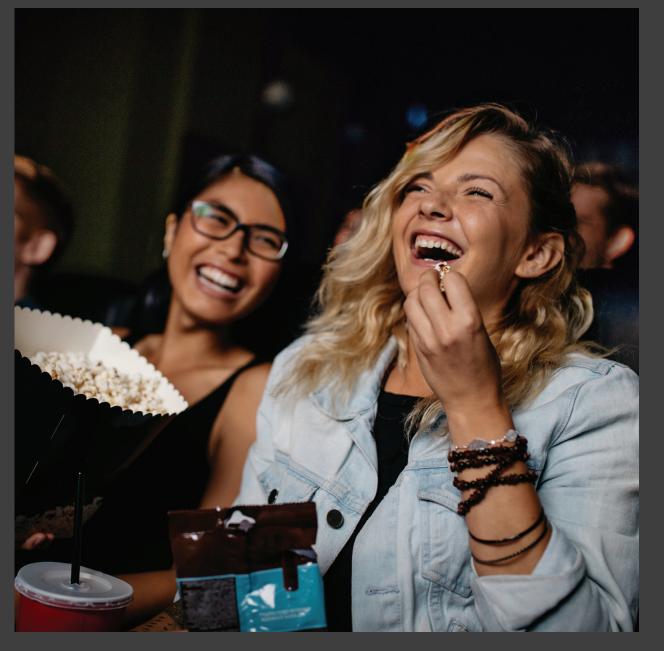
Planning for the unexpected



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



"We don't have an estate, so we don't need an estate plan."

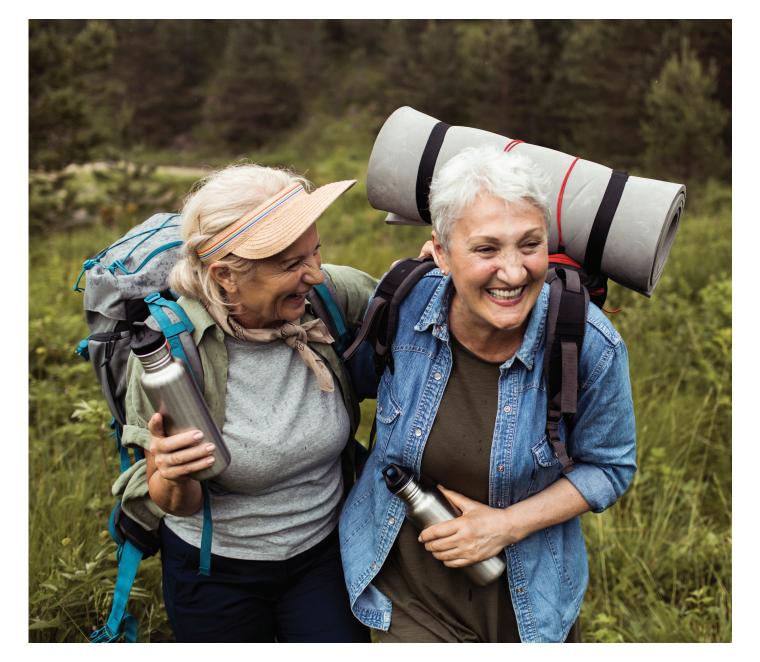


The players

Unmarried partners
Claire and Terri

The scene

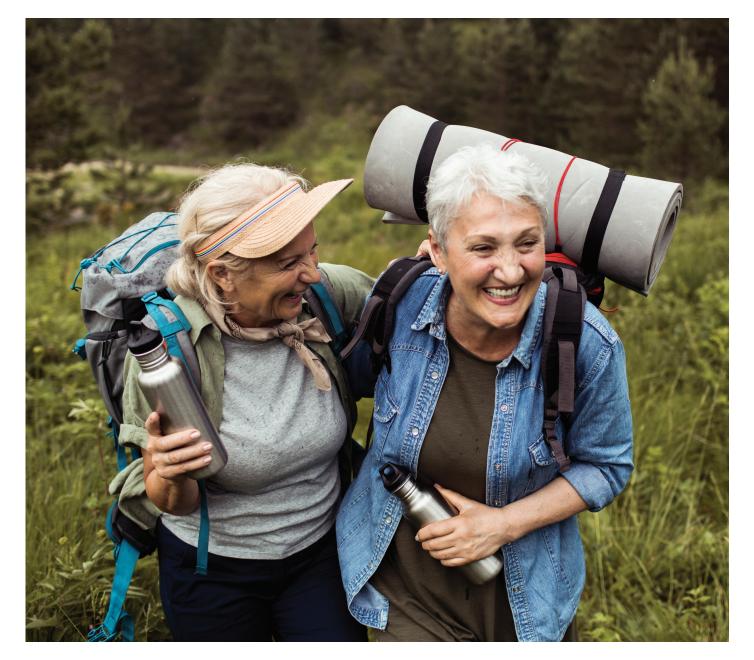
- House paid off
- Claire passes away just after she begins retirement



The questions

Can Claire:

- Provide for Terri?
- Help nonprofits of choice?



"It won't happen to us."

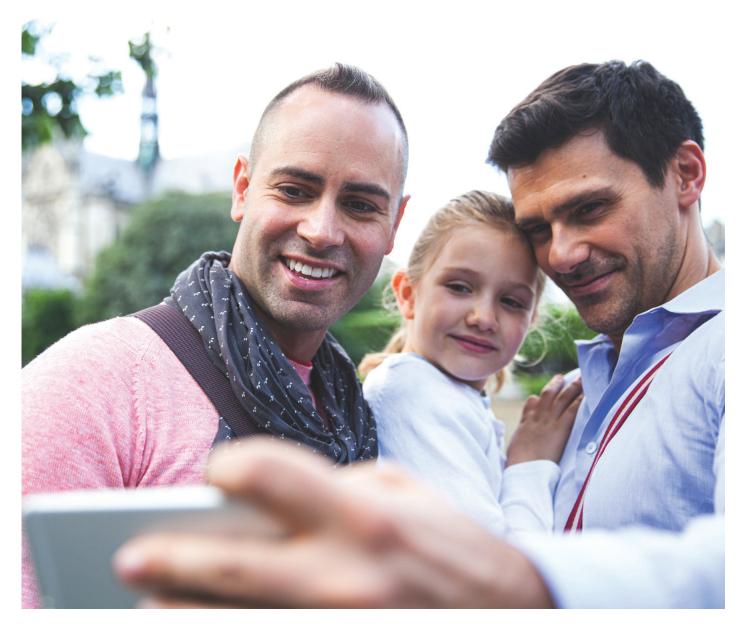


The players

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

The scene

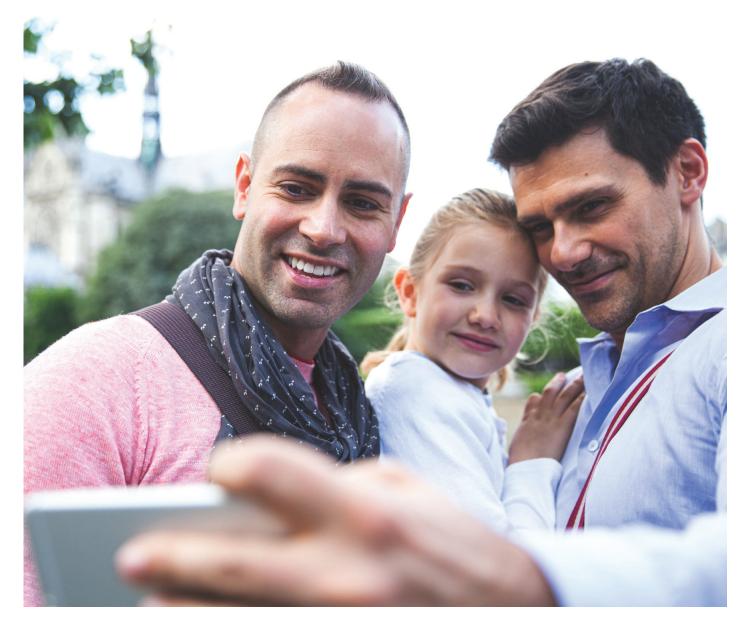
- Recently married
- Auto accident



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?



"We have a plan, so we're set for life."



The players

- The couple Vicky and Sharon
- Their child Jacob

The scene

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



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



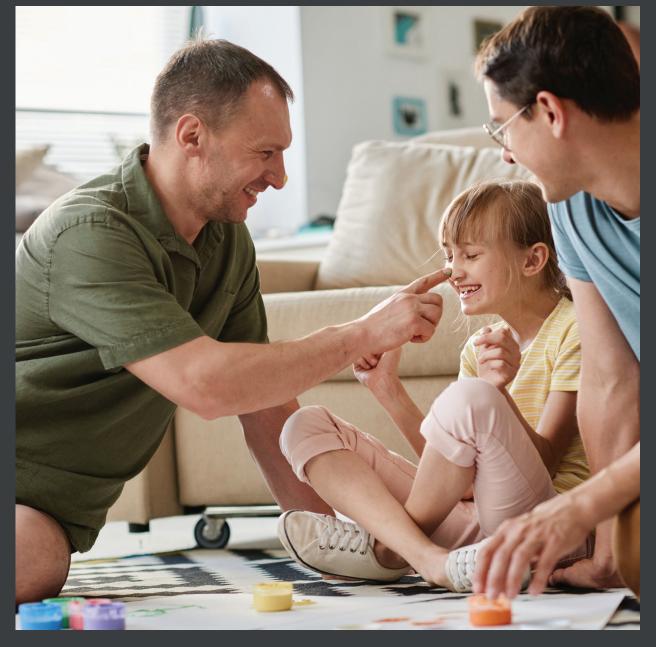
The importance of review

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

Edward Jones[®]

Any questions?



Important information

The contents of this seminar are for informational purposes only. While the information is believed to be accurate, it is not guaranteed and is subject to change without notice.

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation.

Trust and related services are provided by Edward Jones Trust Company, an affiliate of Edward D. Jones & Co., L.P. (Edward Jones), a registered broker-dealer. Edward Jones Trust Company and Edward Jones are subsidiaries of the Jones Financial Companies, L.L.L.P. Edward Jones Trust Company may use Edward Jones or other affiliates to act as a broker-dealer for transactions or for other services. Payments of such services generally will be charged as an expense to the trust and will not reduce the amount of fees payable to Edward Jones Trust Company.