

Script Your Family's Future: Why You Need an Estate Plan

Edward Jones

**Script Your Family's Future:
Why You Need an Estate Plan**



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A team approach

The team approach to estate planning

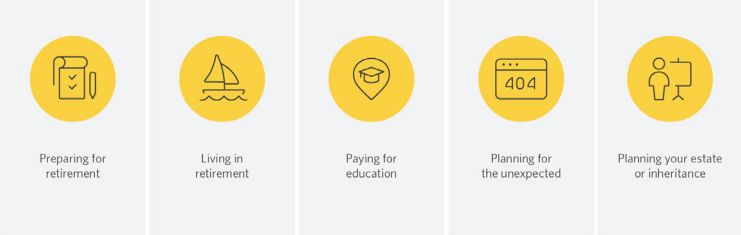


Financial advisor
You
Attorney
CPA

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Key steps to financial success

Five primary financial needs



Preparing for retirement
Living in retirement
Paying for education
Planning for the unexpected
Planning your estate or inheritance

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Key steps to financial success

Key steps to financial success



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Source: Looks like this and goes just above the bottom line.

Do you need an estate plan?

The big reveal



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Do you need an estate plan?

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?

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Setting the stage

Script your estate plan



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Stories of estate planning - Act 1

Stories of estate planning Act 1

“We don’t have an estate. We don’t need an estate plan.”



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Stories of estate planning - Act 1

Act 1

The players

Grandmother: Claire

Late husband, grandfather: Thomas

Their children: Cynthia, Tom, Patty, Veronica and Deborah



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Stories of estate planning - Act 1

Act 1

The scene

- House paid off
- Claire just starting retirement with untouched 401(k)

The question

Can Claire:

- Help her grandchildren with higher education costs?
- Pass assets to her children?



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Stories of estate planning - Act 2

Stories of estate planning Act 2

“It won’t happen to us.”



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Stories of estate planning - Act 2

Act 2

The players

The parents: Roberto and Maria

The children: Olivia (10) and William (8)

The scene

- Married 18 years
- Two children
- Auto accident



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Stories of estate planning - Act 2

Act 2
The questions

Who will:

- Take care of the children?
- Cover lost income, pay the mortgage, meet medical costs?
- Take care of investment decisions, including planning for Olivia's and William's educations?



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Stories of estate planning - Act 3

Stories of estate planning
Act 3

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



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Stories of estate planning - Act 3

Act 3
The players

The parents: Patrick and Sharon

The children: Ally and Jen

The scene

- Married 12 years
- Patrick's second marriage, two children
- The "near miss"



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Control: The hallmark of estate planning

Control: The hallmark of estate planning

Some common estate objectives:



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Control: The hallmark of estate planning

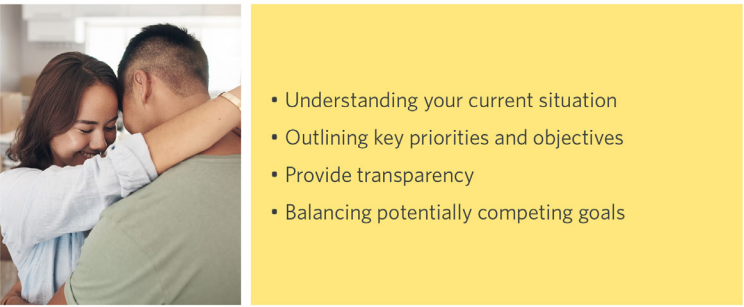
Three major goals of estate planning



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Control: The hallmark of estate planning

Plan for the expected



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Control: The hallmark of estate planning

Prepare for the unexpected



- **Life events.** Changes in a beneficiary's or your personal situation
- **Government changes.** Changes in tax law/regulatory regarding planning techniques
- **Incorrect implementation of the strategy.** Improper registration, inconsistent documents

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Control: The hallmark of estate planning

Position 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 regarding the investment and product solutions

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A team approach: Reprise

The team approach to estate planning



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Perhaps the most important part: The review

The importance of the review



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Perhaps the most important part: The review

The importance of the review

Discuss:

- Your current estate plan and associated legal documents
- Your beneficiary designations on life insurance contracts and retirement accounts
- Any major life changes (marriage, divorce, birth, death or prolonged illness, or a change in your income). It's also important to note any of these important life changes for beneficiaries



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Any questions?

Please be sure to complete your seminar evaluation form.



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