Is Your Legacy Protected?



Estate Planning Essentials
for Every Stage of Life

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Neither this presentation nor the services referenced are intended to provide legal advice or establish an attorney-client relationship. Clients are responsible for making their own planning decisions and should consult a licensed attorney regarding legal questions or advice.

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Let's Start With a Question...

If something happened to you tomorrow —

- **Who would make decisions for you?**
- **Who would raise your children?**
- **Who would receive your assets?**

Would it be the people YOU chose — or the court?



Estate Planning Answers 5 Key Questions

Who receives your assets?

Who makes healthcare decisions for you?

How will they receive them?

Who gets custody of your children or pets? pets?

Who handles your finances if you can't?

The Process: Three Clear Steps

1

Create Your Documents

Will or trust, powers of attorney, deed, business assignment. Notarize and sign.

2

Fund Your Plan

Retitle assets to your trust, update beneficiary designations, and record deeds.

3

Notify the Right People

Those named in your documents need need to know their role — and how to how to access everything.

What Documents Make an Estate Plan?

“It’s not just a document — it’s your voice when you can no longer speak.”



Will

Your instructions to the probate court



Trust

Control how & when heirs receive assets — without without probate



Power of Attorney

Who manages your finances when you can’t



Healthcare Directive

Who makes medical decisions on your behalf

An estate plan is a complete system — not a single document.

What Is a Will?

"A Will is a letter of instruction to the court — not a guarantee."

WHAT A WILL DOES

- Names who receives your assets
- Appoints a guardian for minor children
- Names an executor to carry out your wishes
- Specifies funeral or burial wishes

CRITICAL LIMITATION

A Will MUST go through Probate — a public court process that: process that:

- Takes time
- Costs money
- Becomes public record

Without a Will, the state decides everything — on its schedule, not yours.

What Is a Trust?

"A Trust is your personal vault — it holds your assets and follows YOUR rules, not the court's."

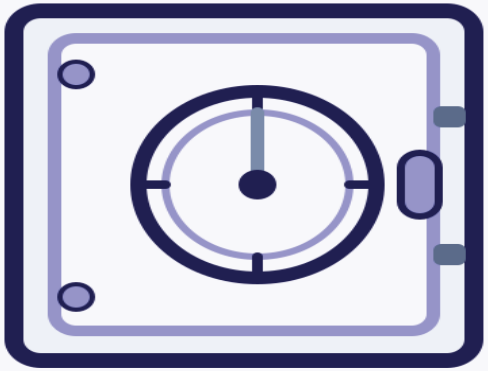
You (Grantor)
Create & fund the trust

The Trust
Holds assets with your rules

Trustee
Manages assets per your wishes

Beneficiaries
Receive assets seamlessly

- Bypasses probate entirely — private & fast
- Can include conditions (e.g., age of inheritance)
- Protects assets from creditors in some cases
- Works seamlessly across multiple states



Will vs. Trust — What's the Difference?

	Will	Trust
Probate	Required	Not required
Privacy	Public record	Completely private
Speed	Months to years	Immediate
Cost	Court & legal fees	Lower long-term
Asset Control	Limited	Precise conditions possible
Multi-State	Complicated	Seamless
Age-Based Restrictions	Cannot restrict w/out Testamentary Trust	Can restrict by age
Special Needs	Cannot address directly	Special Needs Provisions can be included
Asset Protection for Beneficiaries	No protection	Ongoing protection possible

What Should Go Into Your Trust?

"Your trust is only as powerful as what you put in it — funding is everything."

Real Estate

Primary home, vacation properties, rental units

Bank Accounts

Checking, savings & money market accounts

Investment Accounts

Brokerage & taxable portfolios (generally not retirement accounts)

Business Interests

LLC shares, partnerships, private company stakes

Life Insurance

Owned by trust or named as beneficiary

Valuables

Jewelry, art, collectibles, automobiles

IRAs & 401(k)s are typically NOT titled in a trust — assets pass to beneficiaries without probate.

Estate Planning and the Financial Advisors Role

"Estate planning without investment coordination is like building a house with no foundation."

Beneficiary Designations

IRAs, 401(k)s & life insurance OVERRIDE your Will. One wrong name can derail your entire plan.

Asset Titling

How assets are titled determines if they pass through the trust — or around it.

Tax Coordination

Roth conversions, step-up in basis, charitable strategies — all must align with your estate plan.

Liquidity Planning

Your heirs need cash at death. Your advisor ensures assets are accessible — not frozen.

Your Investable Assets — The Missing Piece

"Most people spend years building wealth. Very few protect it properly."

Without Coordination

- IRA passes to wrong heir
- Brokerage account goes through probate
- Up to 40% lost to estate taxes
- Family disputes over asset division

With Your Advisor + Trust

- Assets flow exactly as planned
- Beneficiaries updated & aligned
- Tax strategies maximize inheritance
- Clean, fast, private transfer

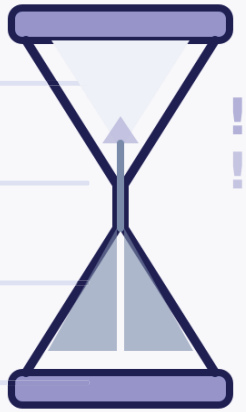
Ask your advisor: 'Have you reviewed my beneficiary designations lately?'

What Happens If You Do Nothing?

"Dying without a plan doesn't mean there is no plan — it means the STATE has one for you."

INTESTATE SUCCESSION — THE STATE'S DEFAULT PLAN

- A judge — a stranger — decides who raises your children
- Your assets may go to relatives you'd never have chosen
- Unmarried partners receive nothing, regardless of relationship length
- Probate fees can consume a significant portion of your estate
- Family members may be unable to access funds for months or years



Every day without a plan is a day the state holds the pen. When will you take it back?

Real Scenario: The Johnson Family

"This story plays out in courtrooms across America every single day."

Tom & Linda Johnson — married 32 years, 2 adult children, $850,000 in assets

WITHOUT A PLAN

- Months to start probate — 2-18 Months to complete*
- Thousands- tens of thousands in legal & court fees*
- Linda can't access investment accounts
- Children disagree — family tension erupts
- Nothing like Tom wanted

WITH AN ESTATE PLAN

- Trust activates immediately
- Linda gets seamless access to all accounts
- Children receive their share per the terms
- Zero probate. Zero court. Zero guessing.
- Tom's legacy honored — exactly as planned

*Probate delays, effort, time and legal fees vary by state.

"We're Young — We Don't Need This Yet"

"estate planning matters to the generations above and below us."

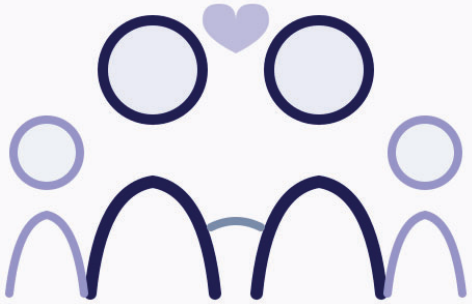
Consider:

A couple in their 30's with two kids, ages 5 and 7, and a $400,000 home.

Pass away in an accident with no plan. The local courts decide where kids go.

An 18 year old child is off to college. They are injured and in hospital/ER.

Without HIPAA signed documents parents are unable to talk with physicians
(POA, Healthcare directives also important)



A simple estate plan can be affordable.
Your loved ones are worth the effort.

Beyond Assets: Protecting Your Wishes

“Estate planning isn’t just about what you own — it’s about who you are.”

Healthcare Directive (Living Will)

Specifies your wishes for life-sustaining treatment, pain management, and end-of-life care.

Who speaks for you if you can’t?

Durable Power of Attorney (Financial)

Authorizes someone you trust to manage manage your finances if you become become incapacitated.

Who pays your bills if you’re hospitalized?

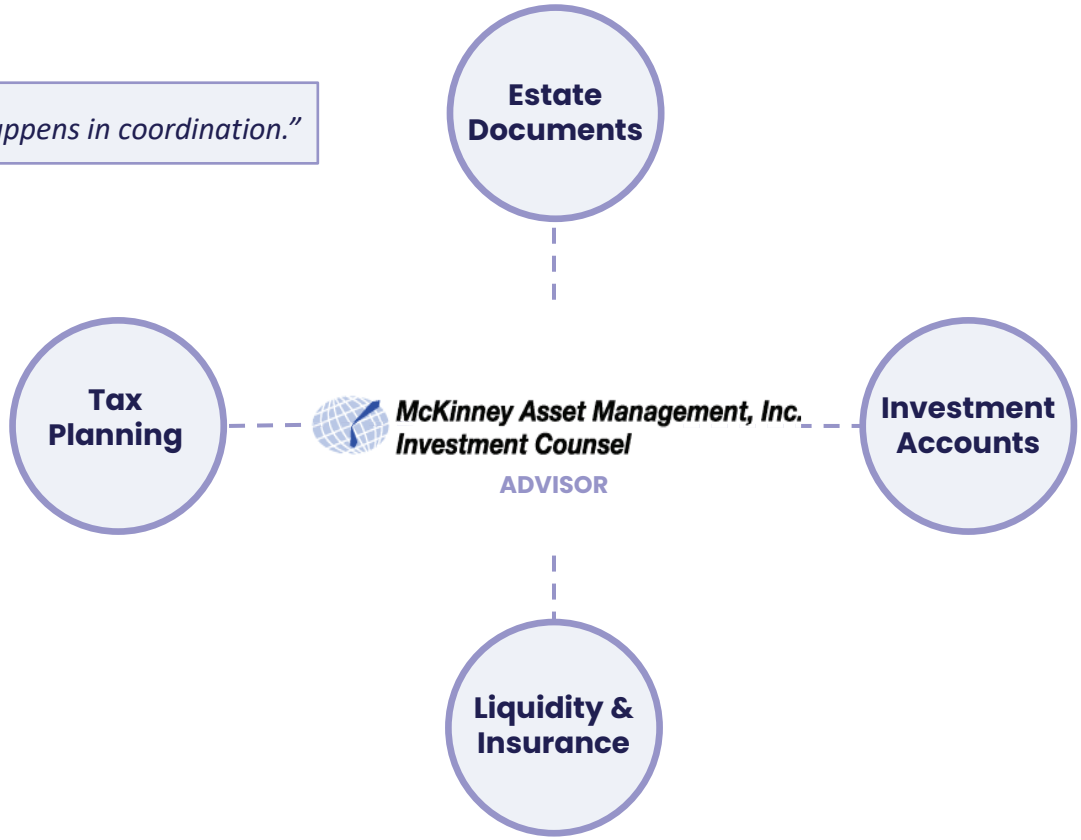
Healthcare Power of Attorney

Appoints someone to make medical decisions on your behalf when you cannot.

Should that person be your spouse — or — or your surgeon?

Your Advisor at the Center of It All

"Great estate planning happens in coordination."



Estate Planning Myths — Debunked

“The most expensive words in estate planning: ‘I thought I didn’t need one.’”

MYTH "I'm not rich enough for a trust"

TRUTH

If you own a home, have kids, or have assets you care about — about — you need a plan.

MYTH "My spouse will get everything"

TRUTH

Not automatically. Without a plan, the state decides — and results can shock surviving spouses.

MYTH "I already have a will — I'm covered"

TRUTH

A Will still goes through probate. A Trust bypasses it entirely, saving time, cost & privacy.

MYTH "It's too expensive"

TRUTH

Probate averages 3–8% of your estate. A trust costs a fraction of what NOT having one costs.

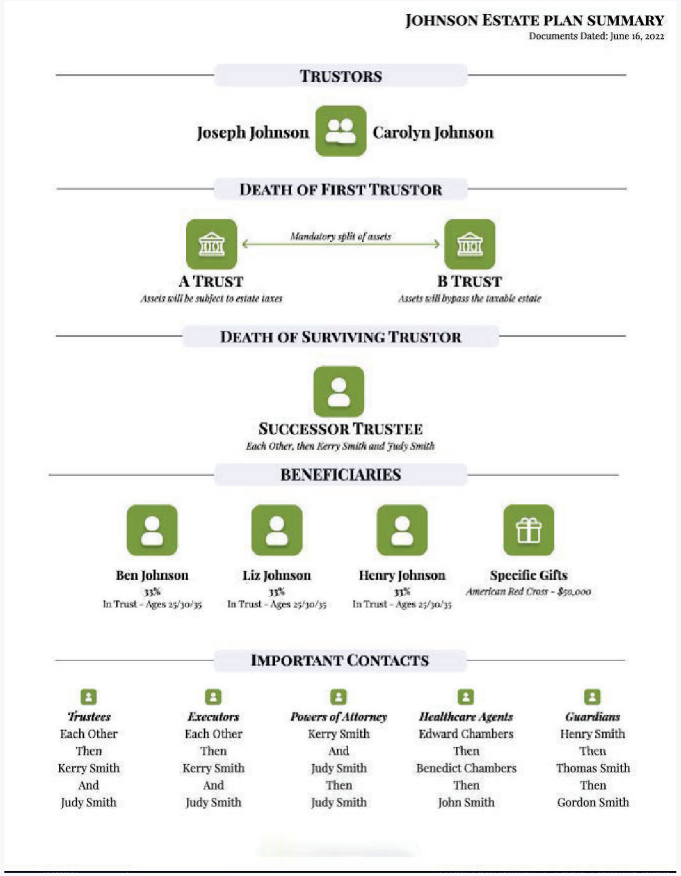
Already Have a Will or Trust?

Many Existing Plans are out of Date

Let's Review Together

- See how assets are distributed
- Identify your successor trustees & beneficiaries
- Review all important contacts in one place

Quickly see your complete estate picture — in one clear view.



Your 5-Step Action Plan

"Start today. Protect tomorrow. Honor your legacy — forever."



Schedule Discovery Call

Discuss your goals, family situation, and what you want to protect.

This Week



Estate Plan Intake Session

Capture assets, beneficiaries, trustees, and all your wishes.

Week 1–2



Review Your Plan

Walk through drafted documents. Confirm every decision reflects your intent.

Week 2–3



Fund Your Trust & Execute Documents

Retitle assets, execute all documents. Your plan is now legally active.

Week 3–4



Notify & Educate Those Involved

Provide insights that help them understand their role. Help with their planning if needed.

Ongoing

The Best Time to Plan Was Yesterday.



The Second Best Time Is Today.

Your next step is simple. Book a complimentary consultation and let us help you protect everything you've worked for.

Book Your Free Consultation Today

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