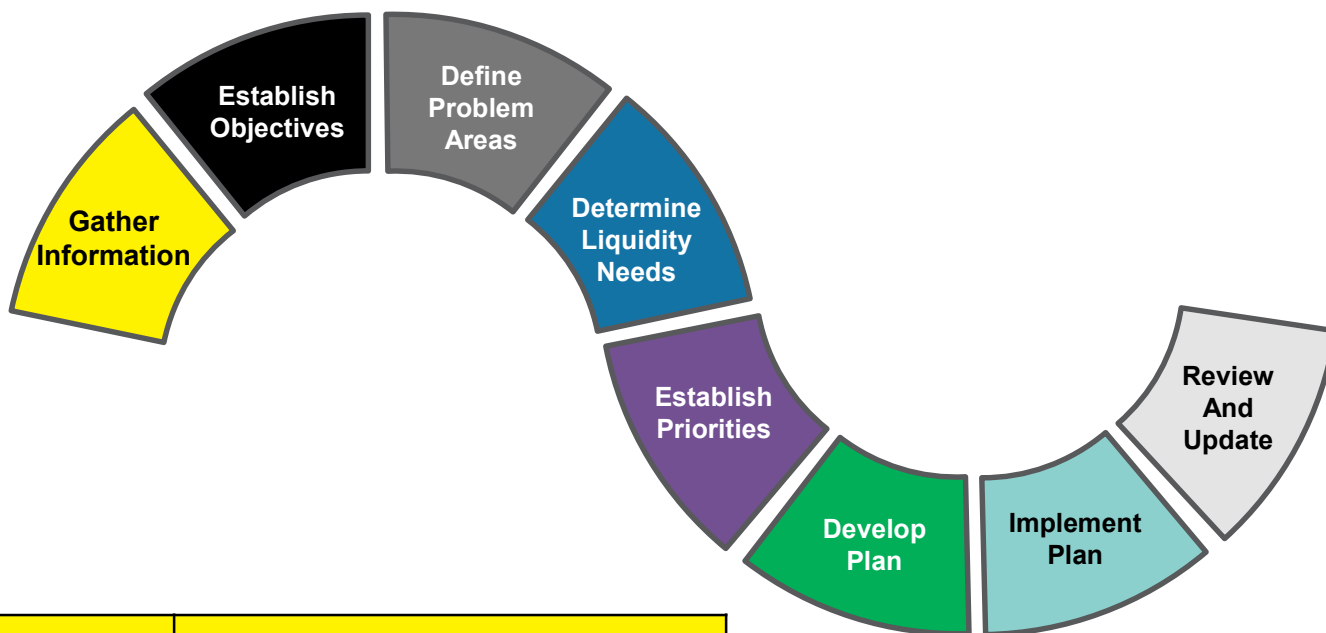


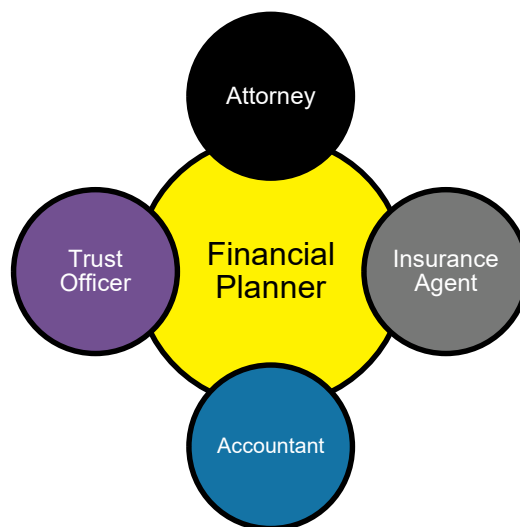
# Estate Planning Fundamentals

## The Estate Planning Process



Planning Tool	Description
<b>Naming Beneficiaries</b>	Name beneficiaries to retirement accounts and insurance policies directly.
<b>Wills</b>	Simple document outlining your wishes to the court.
<b>Trusts</b>	Independent legal entity. Provides control and flexibility to manage your estate.
<b>Transfer on Death (TOD) &amp; Payable on Death (POD)</b>	Name beneficiaries to taxable investment accounts and bank accounts directly.
<b>Property Titling</b>	Several different ways to hold title to property that can affect your estate.
<b>Power of Attorney</b>	Establish and agent as attorney in fact to make decisions on your behalf.
<b>Living Will</b>	Establish health care wishes in case you are unable to direct your own health care.

Annual Gift Exclusion for 2021= \$15,000  
Estate Tax Exclusion in 2021 = \$11,700,000



UPoint website: <http://CatBenefitsCenter.com>  
Benefits Center: 1-877-228-4010 Mon-Fri, 8AM – 6PM CT  
Investment Advisors: 1-877-228-4010 and select “Investment advice” Mon-Fri 8AM – 8PM CT

Information here is provided solely to supplement the “Estate Planning Fundamentals” presentation. This information should not be considered advice, and your information may warrant consideration of other alternatives. Please speak with your financial advisor and/or tax advisor.

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