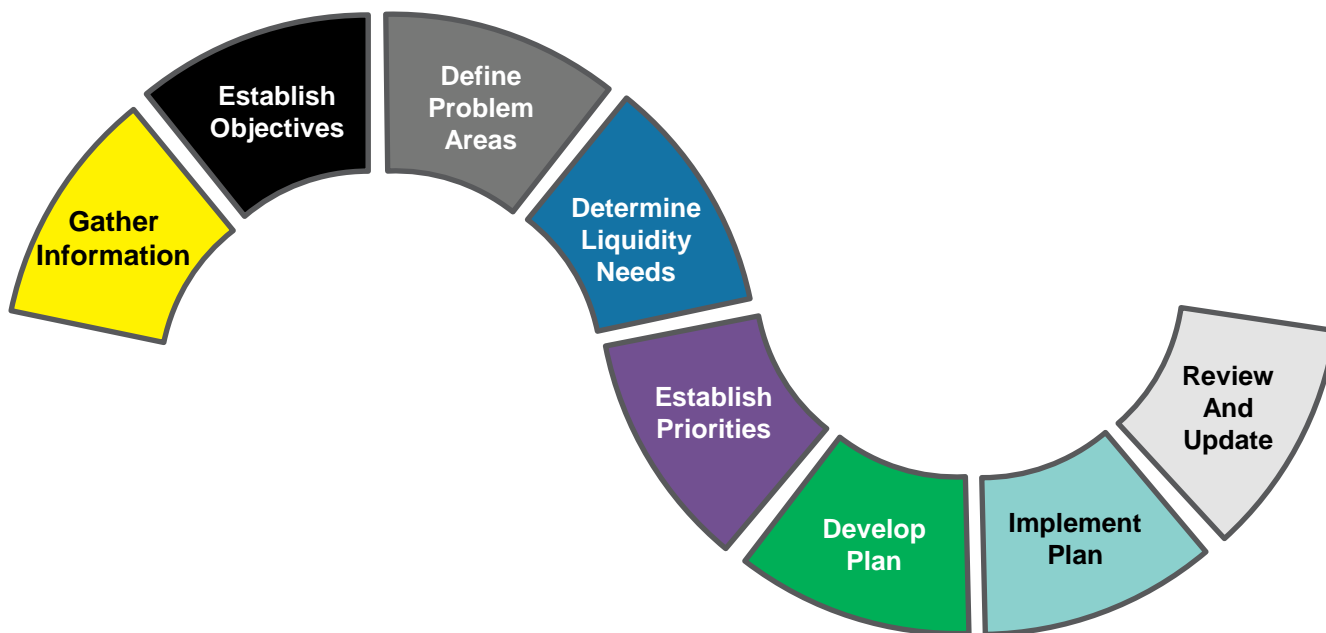


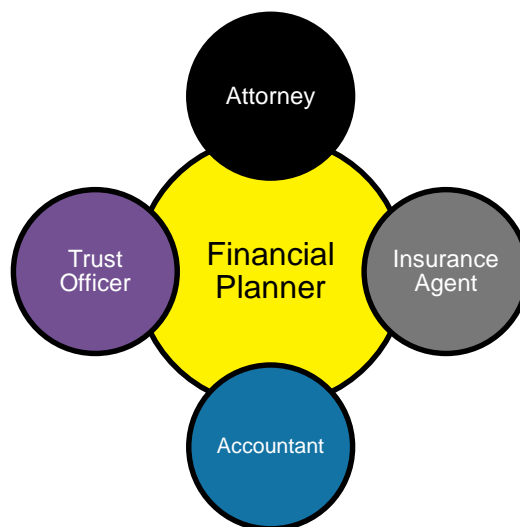
Estate Planning Fundamentals

The Estate Planning Process



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

Annual Gift Exclusion for 2020 & 2021 = \$15,000
 Estate Tax Exclusion in 2020 = \$11,580,000
 Estate Tax Exclusion in 2021 = \$11,700,000



Benefits website: <http://CatBenefitsCenter.com>
 Benefits Center: 877-228-4010 Mon-Fri, 8AM – 6PM 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.