

Estate Planning Fundamentals

The Estate Planning Process

1) Gather information

2) Establish objectives

3) Define problem areas

4) Determine liquidity needs

5) Establish priorities

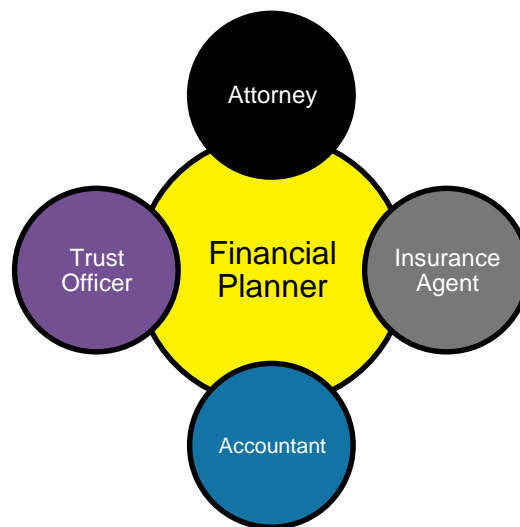
6) Develop plan

7) Implement plan

8) Review and update

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.
Transfer on Death (TOD) & Payable on Death (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 2023 = \$17,000
Estate Tax Exclusion in 2023 = \$12,920,000



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