

Determining Your Estate Planning Strategy

Setting up an estate plan that is right for you and your beneficiaries can help you organize your financial affairs. It can also help ensure a plan is in place in case you pass away unexpectedly or experience an unexpected change to your ability to care for yourself.



Estate Planning Basics

Estate planning is about more than just reducing taxes. It's about ensuring your assets are distributed according to your wishes. Setting up a plan that is right for you and your beneficiaries can help you organize your financial affairs and provide peace of mind. We suggest you consult an estate attorney for any questions. Consider:

- Do you have a **will or trust** in place? Are these documents **up to date**?
- Do you have or need any **ancillary estate planning documents or arrangements**, such as power of Attorney or a Living Will?
- Have you established **designated beneficiaries** for your accounts?



Estate Administration

You need to select someone to administer the disposition of your estate. An individual or an institution can serve as executor, personal representative or trustee. Consider:

- Do you have a **trusted individual** you want to handle your affairs?
- Are they **aware of and willing to take on** the associated responsibilities?
- Would you prefer to appoint a **bank or trust company**?



Your Strategy

As you review your existing estate plan or consider implementing a new one, there are a variety of questions and decisions to factor into your plan. Planning in advance can make the planning process, probate process, tax calculations and distributions to beneficiaries simpler and faster when the time comes for the estate's administration. Consider:

- **Documenting** the nature and extent of the assets that comprise your estate
- Assessing your potential **estate tax exposure**
- Determining if you want to **gift** assets to beneficiaries or charitable organizations



Professional Assistance

It is imperative that you seek competent financial, tax and legal advice before implementing any estate planning strategies or making any changes to your current plan. You should also periodically review your will and any other documents and components of your estate plan throughout your retirement.

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