

Picture

this: two families have lost a loved one.

The first has a clear estate plan  
that minimizes taxes,

avoids probate delays, and honors  
the deceased wishes.

The second passed away  
without a will, leading to costly

for a great family disputes and confusion.

We know estate planning

can seem overwhelming; here are five  
key steps to getting you started.

Clarify your priorities.

Define your goals,

whether it's securing your spouse's  
future, supporting your children,

or donating to a cause that you care  
about.

Align your priorities with your values.

Create or update your will.

A will is the foundation of your estate  
plan.

Ensure it reflects major life

changes and specifies  
how your assets should be distributed.

Plan for unexpected health challenges.

Include a living will  
and health directives that designate

a trusted individual to make  
a medical decision for you if necessary.

Designate responsible individuals.

Choose trustworthy executors, trustees,  
and guardians for minor children.

Consider backup options where needed.

Minimize taxes and optimize transfers.

Work with a financial or legal professional to explore strategies

like trusts or joint ownership, to make your plan more tax efficient.

Estate planning is an ongoing process.

Start the conversation with a trusted advisor today to gain peace

of mind for the future.