

## **Estate planning 101**

- Team approach to estate planning
- Why you need an estate plan
- Hallmarks and key elements of an estate plan



# The team approach to estate planning

Key members of your team

- 1. Your Edward Jones branch team
  - Financial Advisor
  - Branch Office Administrator

#### 2. Your Edward Jones home office team

- Research Strategists and Analysts
- Client Consultation Group
- · And more

#### 3. Your legal and tax professionals

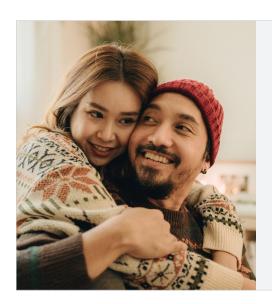
- Accountant
- Lawyer



# **Key steps to financial success**

Working together, we'll use the Edward Jones process to establish, confirm, and regularly revisit your financial strategy.



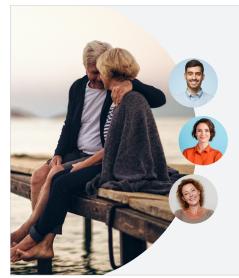


## Did you know?

When it comes to your estate, even if you've taken no action at all, everyone in this room has an estate plan.

Does the plan you have reflect your wishes?





# **Scenario 1**Meet the Clark family

**Grandmother:** Claire

Late husband/Grandfather: Thomas

The children: Cynthia, Tom, Patty



# **Scenario 1**Clark family

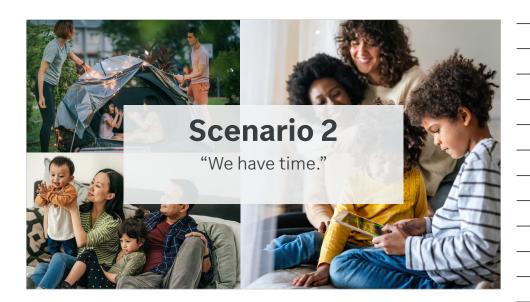
#### The situation:

- Claire's husband, Thomas, passed away recently
- House is paid off and they have savings in their RRSPs and TFSAs

#### Key concerns:

#### Can Claire still:

- Help her grandchildren with higher education costs?
- Pass assets to her children?





# **Scenario 2**Meet the Kapoor family

The parents: Sanjay and Nisha The children: Neha (8) and Rohan (10)

The situation:

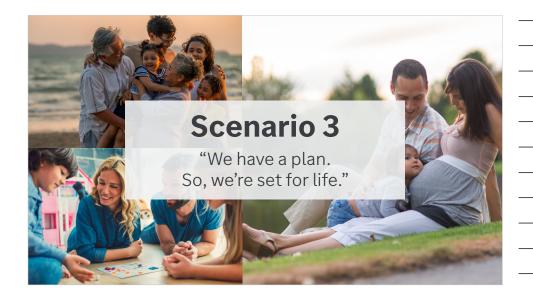
Married 13 years, two children Nisha has suffered a recent medical crisis



## Scenario 2 Kapoor family

#### Who will:

- Take care of Nisha Manage their finances
- Take care of Neha and Rohan while Sanjay is at work?





## **Scenario 3** Meet the West family

The parents: Carl and Victoria **The children:** Ally and Jen Married three years (Patrick's second marriage)

The "wake-up call"



## **Scenario 3** West family

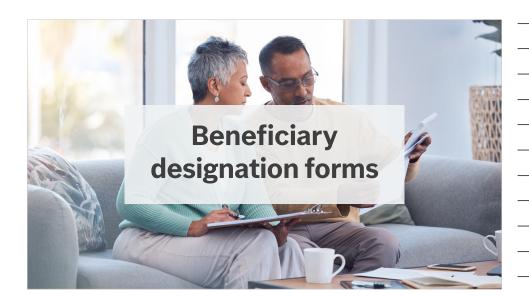
- Are my affairs in order?
- Who are the beneficiaries?
- Who is the executor/trustee?













# Additional estate planning documents

- Living Will
- Inter-vivos trusts
- Testamentary trusts
- Asset inventory
- Business succession plan





### The importance of review

#### Discuss:

- Your current estate plan and associated legal documents
- Your beneficiary designations on registered accounts or insurance policies
- Any major life changes

# What makes us unique: Doing money differently®



- We prioritize what's most important to you and help you define your short- and long-term goals before providing advice.
- We build deep trusted relationships and work with you to develop strategies that support your goals related to health, family, purpose, and finance.
- We provide comprehensive planning and advice to help balance and achieve your goals.
- 4 We partner with you through life's curveballs, cannonballs and windfalls and we'll work together to adjust your plans as needed.

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## Your priorities are our priorities



Financial management



Asset management



Risk managemen



Tax planning



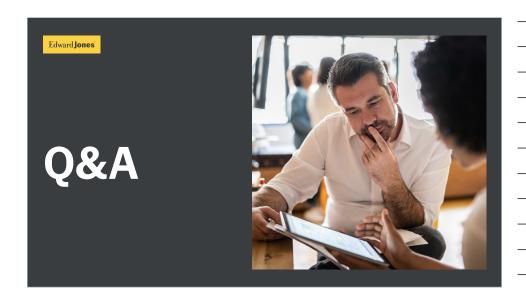
Retirement planning



Estate planning



Business planning





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- 2. Past performance is not a guarantee of future results.
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