

Edward Jones®

# Script your family's future: Why you need an estate plan



# 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

“We don’t have an ‘estate.’  
We don’t need an estate plan.”





# 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

“We have time.”





## 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

“We have a plan.  
So, we’re set for life.”



## 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

#### The situation:

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



# Key elements of an estate plan



An elderly couple is seated at a dark wooden table, focused on reviewing documents. The man, on the left, has grey hair and a beard, wearing a light blue button-down shirt. He holds a pen over a document. The woman, on the right, has short blonde hair and wears glasses and a grey cardigan. She is also writing on a document. A laptop is partially visible on the left side of the table. In the foreground, there are two potted plants: a green succulent in a white pot and a white flower arrangement in a white pot. The background is softly blurred, showing a green plant and a white wall. A semi-transparent white rectangular box is centered over the couple, containing the word "Will" in a bold, black, sans-serif font.

**Will**

A young woman with long dark hair, wearing a light-colored striped shirt, is sitting at a desk and looking at a laptop. An elderly woman with short grey hair, wearing a green sweater, is sitting next to her, also looking at the laptop. They are both looking at a document on the desk. The background is a bright, indoor setting with a window and some furniture.

# Power of Attorney for Property

A close-up photograph of a person's hands writing on a document. The person is wearing a brown blazer and a dark blue polka-dot top. They are holding a black pen in their right hand and writing on a white document. The background is blurred, showing a desk with other papers and a blue folder. A semi-transparent white box is overlaid on the center of the image, containing the text "Power of Attorney for Personal Care".

# **Power of Attorney for Personal Care**

A man and a woman are sitting on a grey couch in a bright, modern living room. The woman, on the left, has short grey hair and is wearing a light green sweater and light-colored pants. She is holding a clipboard and a pen, looking at a document. The man, on the right, has short dark hair, wears glasses, and a tan sweater. He is holding a white tablet and looking at it. In front of them is a wooden coffee table with a white mug, a smartphone, and some papers. The background shows a large window with a view of a city and a potted plant.

# Beneficiary designation forms



# Additional estate planning documents

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



**Considerations  
for small business  
owners/sizeable estates**



## 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<sup>®</sup>



- 1 We prioritize what's most important to you and help you define your short- and long-term goals before providing advice.
- 2 We build deep trusted relationships and work with you to develop strategies that support your goals related to health, family, purpose, and finance.

- 3 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.

# Your priorities are our priorities



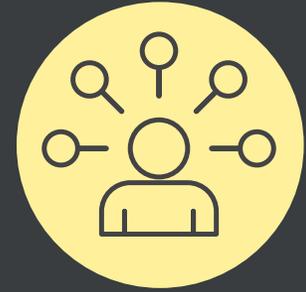
Financial management



Asset management



Risk management



Tax planning



Retirement planning



Estate planning



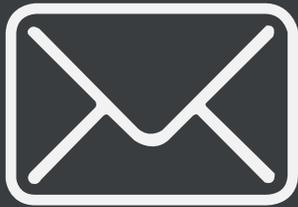
Business planning

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# Q&A



# Let's connect!



Email me directly if you have additional questions



Call my office



Complete the My Priorities Quiz and bring it to your next appointment



How did I do? Complete the seminar evaluation

# Important considerations

1. Diversification does not guarantee a profit or protect against loss.
2. Past performance is not a guarantee of future results.
3. Investment-grade bonds are those rated BBB/Baa and above by Standard & Poor's and Moody's. A bond represents a loan that an investor makes to an issuer in which the issuer agrees to pay the owner the amount of the face value of the bond at a future date, and to pay interest at a specified rate at regular intervals. Bonds are subject to yield and market value fluctuation. If a bond is sold prior to maturity, the amount received from the sale may be less than the amount originally invested. Bond values may decline in a rising interest rate environment.
4. Dividends can be increased, decreased or eliminated at any point without notice. Investors should understand the risks involved in owning investments, including interest rate risk, credit risk and market risk. The value of investments fluctuates, and investors can lose some or all of their principal.
5. Special risks are inherent in international investing, including those related to currency fluctuations and foreign political and economic events.
6. Edward Jones, its employees and financial advisors cannot provide tax or legal advice. Please consult your attorney or qualified tax professional regarding your situation.
7. Before investing, you must evaluate your investment objectives, risk tolerance and financial circumstances.

# Thank You

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