

# Financial Planning

## Estate Planning

*Do you have a plan to distribute your family assets in a tax efficient manner?*

Individuals spend a lifetime accumulating assets to fund their lifestyle needs. However, many of those same individuals do not know how these assets will be passed on as part of their estate. The same type of planning that is put into a retirement plan is required to establish an adequate estate plan. We want to be able to pass on our assets to our heirs in the most tax efficient manner possible. Things to consider when building an estate plan are:

- Wills
- Probate
- Power of Attorney
- Executors
- Trusts
- Charitable Giving
- Taxes
- Business Succession

*Is your family going to receive what you think they are?*

Estate planning will help you achieve your goals and allow you to be remembered the way you want. An individual can leave a legacy to their loved ones or to a cause that they believe in. An estate plan allows you to be able to create a plan that reflects your wishes and gives purpose to what you've accomplished in your life. Without estate planning, that likely will not happen.

Proper planning can allow you to choose what your beneficiaries receive and to ensure they receive what you intended.

*How do you want to be remembered?*