ESTATE PLANNING & LEAVING A LASTING LEGACY

Protect what you've built, provide for who you love, and plan for what's next

WHY WE'RE HERE

WHAT ESTATE PLANNING REALLY MEANS

WHO IT'S FOR (HINT: EVERYONE)

WHAT WE'LL COVER TODAY

THE COST OF NOT PLANNING

- 2 out of 3 adults don't have a will
- Only 36% of parents have named guardians
- 60% of wealth transfers fail by the second generation
- Estate planning = control, clarity, and peace of mind

COMMON MISTAKES & HOW TO AVOID THEM

- Outdated beneficiaries
- DIY online wills
- Adding children to property titles
- No backup executors or guardians
- Not reviewing plans regularly

THE FOUNDATION OF EVERY PLAN

- Will
- Durable Power of Attorney
- Healthcare Proxy / Living Will
- HIPAA Release
- Beneficiary Designations
- Letter of Intent

KEEP IT OUT OF COURT

- Probate = time, cost, and public record
- Title accounts properly (TOD, POD)
- Consider a living trust
- Joint ownership: when it helps, when it hurts

YOU DON'T HAVE TO DO IT ALONE

ATTORNEY → LEGAL STRUCTURE

CPA → TAX EFFICIENCY

FINANCIAL ADVISOR → COORDINATION & FUNDING

OPEN COMMUNICATION = FEWER SURPRISES

KEEPING MORE FOR THOSE YOU LOVE

- Current exemption: $13.61M per person (2024)
- 2026 sunset may cut this in half
- Gifting & charitable strategies
- Roth conversions and QCDs

LIFE CHANGES, SO SHOULD YOUR PLAN

- Marriage or divorce
- Birth or death
- Major financial changes
- Legislative updates
- Review every 3–5 years

PASSING DOWN MORE THAN MONEY

Share	Share wishes early
Avoid	Avoid surprises for heirs
Preserve	Preserve stories, traditions, and values
Leave	Leave letters or videos for loved ones

WHAT TO DO NEXT

01

Gather key documents

02

Review beneficiaries

03

Talk to your estate team

04

Schedule your next review

THANK YOU

Questions welcome!

“What’s one thing you’ll act on this week?”

Kara Lebanik | Financial Advisor

817-348-8866 | kara.lebanik@edwardjones.com