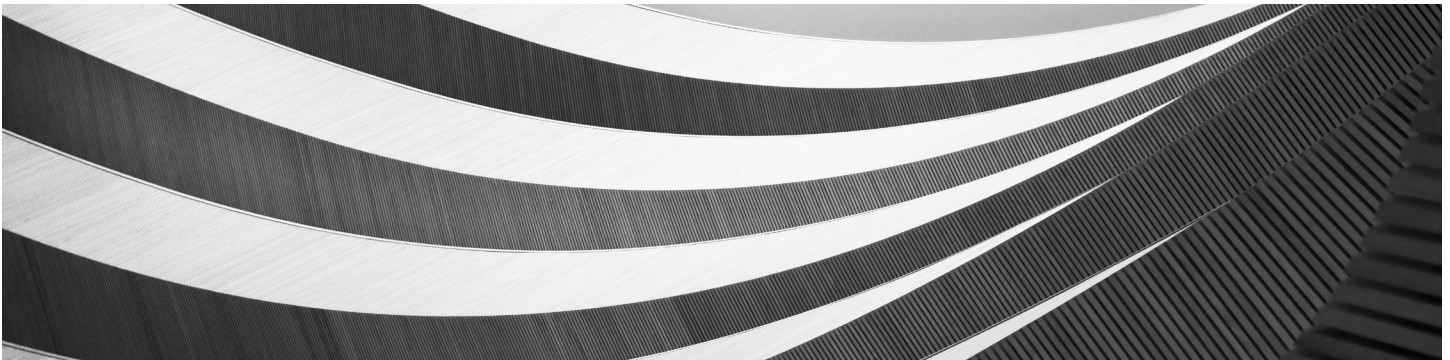




Starting The Estate Planning Conversation

Let's face it, estate planning can be complicated. To try and define it simply, estate planning is the process of developing a plan for selecting the who, what, where, when and how of where your assets are transferred during life and after you pass away. Recipients of those assets may include family members, friends, charities, foundations or a host of other individuals and entities. As part of mapping out that process, it's important to give consideration to your "why." Why you would like certain people or organizations to benefit from your hard-earned wealth? As a starting place, please work through these 12 questions before having a more in-depth conversation with your wealth advisor.

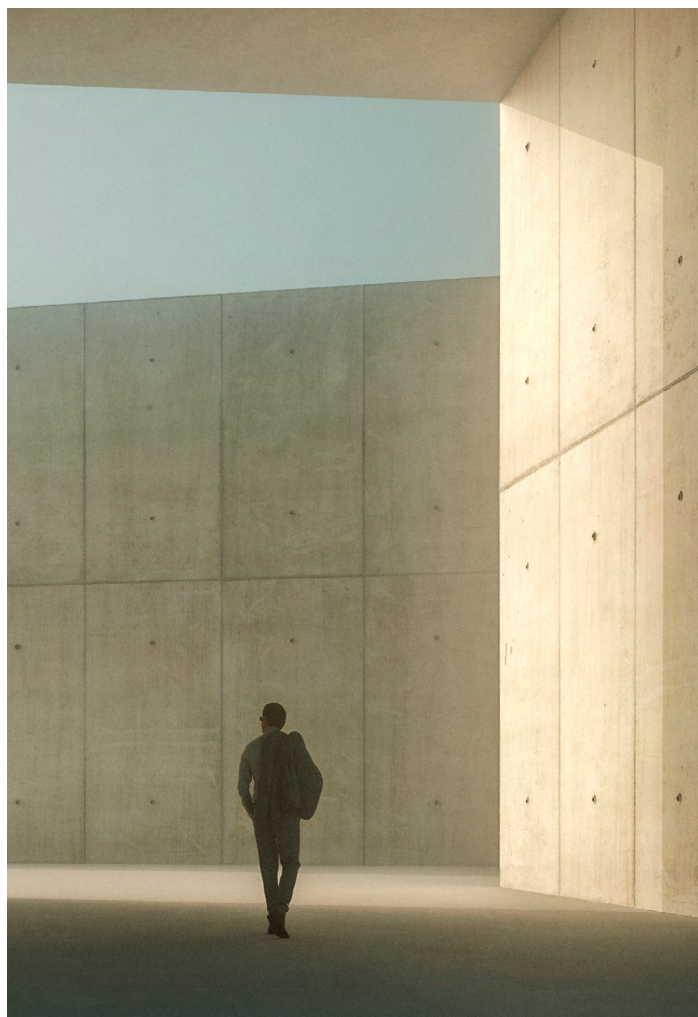


1. When you look back on your life, what have been some of the overarching principles you've held? What values do you want to make sure you pass down to future generations?
2. What is your overall objective in creating an estate plan?

3. To whom would you like to leave your investments, personal property, home, etc.?
 7. Have you ever thought about leaving funds to a charity or philanthropic cause you support?
 4. Do you believe your beneficiaries will be responsible with the money or property they receive from your estate?
 8. Have you given thought to how any business interests you may have will be managed once you are no longer able to work or after you pass away?
 5. Is it important for you to create multigenerational wealth or create a legacy that will last for many generations?
 9. Do you have any family heirlooms or items that are special to you that would be difficult to divide among family members? How will those be passed on after you pass away?
 6. Do you think future generations would benefit from having someone to assist them in managing the wealth you've left them ?
 10. What are your thoughts on end of life measures? For example, would you want to be placed on a ventilator or have other life saving measures implemented?
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11. If you are unable to care for yourself, as a result of either diminished mental capacity or physical limitations, who would you entrust to oversee your health care? Who would you trust to make financial decisions on your behalf?

12. Commonly referred to as an executor and/or trustee, who is going to take care of the difficult and time-consuming task of settling your estate once you've passed away? If it's a family member or friend, have you discussed the responsibilities?



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