

## **Estate Planning**

### **Or How to Prepare in the Event of Death**

A One Hour Lunch and Learn Presentation Offered Once Per Year

Meant for all employees regardless of age

This will provide some of the basic estate planning knowledge needed in the event of death or disability.

#### **Part One:**

##### **How Big Does My Estate Have To Be?**

How much capital is needed?

- Capital to pay off debts, etc.
- Capital to provide income to beneficiaries

How much capital do I have?

- Investment assets vs. personal assets

How much insurance do I need?

- What kind of insurance should you buy

#### **Part Two:**

##### **How Do I Get My Assets To My Beneficiaries?**

Wills

- What happens without a will
- Joint ownership, beneficiary designations
- Executors
- Probate

What If I Become Disabled

- Power of Attorney
- Personal Directives