



Welcome to Our Webinar

ESTATE PLANNING 101



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Our Mission

Our mission is to *Inspire Intentional Living* by helping our clients make smart choices about their money.

Identifying your unique core values can help you pinpoint the guiding force that drives you. This can make future decision-making less stressful and overwhelming by quickly eliminating options that don't fit your established values.

We allow our clients to focus on the areas of their life that can't be delegated to others like their physical, relationship, spiritual and career health.

“Values reflect our life priorities and represent the things that are most important to us. Who and what we spend our time and money on reveals what we value.”



trust & will

Estate Planning 101

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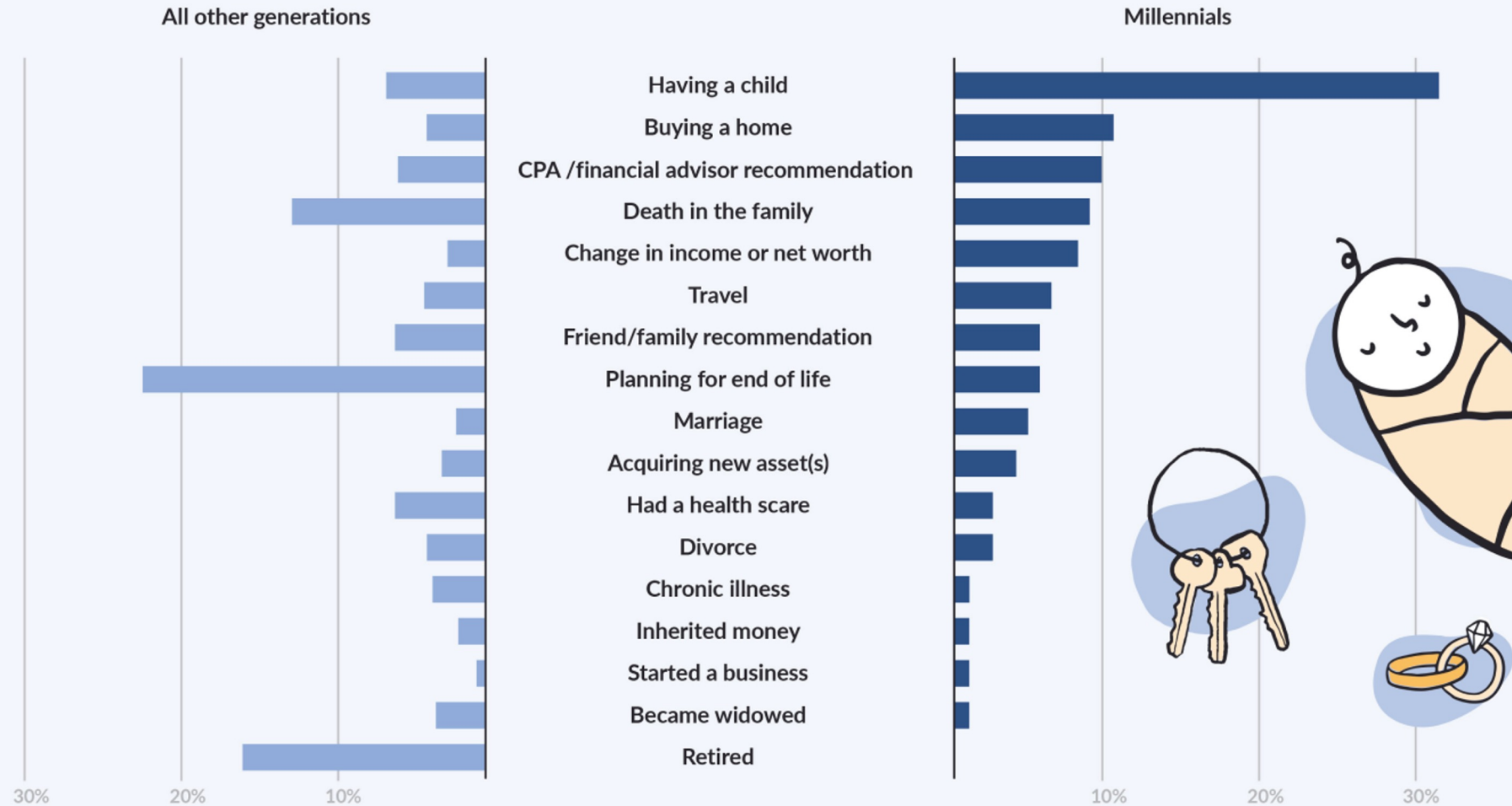
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Why estate planning?

- Protect Loved Ones
- Asset Transfer
- Guardian for Minors or Dependents
- Incapacity Protection
- Charitable Intent
- Tax Control
- Business Succession

What life event prompted you to create your estate plan?



What is a Will?

- Legal document that governs the distribution of assets upon death
- Three purposes:
 - Distribute Assets
 - Guardians for Children
 - Final Arrangements
- Dying without a Will? “Intestacy”



Administering a Will

- Wills go through probate
 - Court process to validate and enforce the terms of a Will
 - Executor is appointed in probate
- Executor manages administration
 - Collect assets
 - Pay expenses
 - Distribute assets
- Probate can be undesirable
 - Slow
 - Stressful
 - Expensive



What is a Trust?

- A legal agreement between a Settlor and Trustee
 - Settlor creates Trust
 - Trustee manages Trust
 - Beneficiary receives assets
- Benefits of a Trust
 - Avoid probate
 - Control over assets
 - Tax planning
 - Incapacity planning
- Trustee role - and who to named as Trustee





Will

Simpler documents

Name Guardians for kids and pets

Designate where assets go and specify final arrangements

Goes through probate after death

Has limited control over distribution unless testamentary language is added

vs



Trust

Greater control over when and how assets are distributed

Trusts only apply to assets held in Trust

Minimize or avoid probate entirely

Has an impact while you're alive and when you pass

When to Consider a Trust?

Younger Children

- More control over when and how asset are distributed
- Staggered distributions
- Incentive distributions

Complex Families

- Blended families & second marriages
- Provide for your spouse and preserve inheritance for your children

Privacy Concerns

- Wills become public through probate
- Trusts remain private

High Asset Levels

- Probate avoidance
- Estate and income tax minimization
- Stretching retirement distributions

Healthcare Documents



Healthcare Documents

Power of Attorney: Designate someone to make non-medical decisions for you

Healthcare Directive: Specify your healthcare preferences &
Designate someone to make medical decisions for you

HIPAA Authorization: Authorizes your doctors to communicate with those named in your plan

Who Needs an Estate Plan?

- Everyone over the age of 18 should have a plan in place
- Typical motivators to create a plan include:
 - Getting married
 - Having children
 - Accumulating assets
 - Medical concerns
 - Approaching retirement



When to update an Estate Plan?

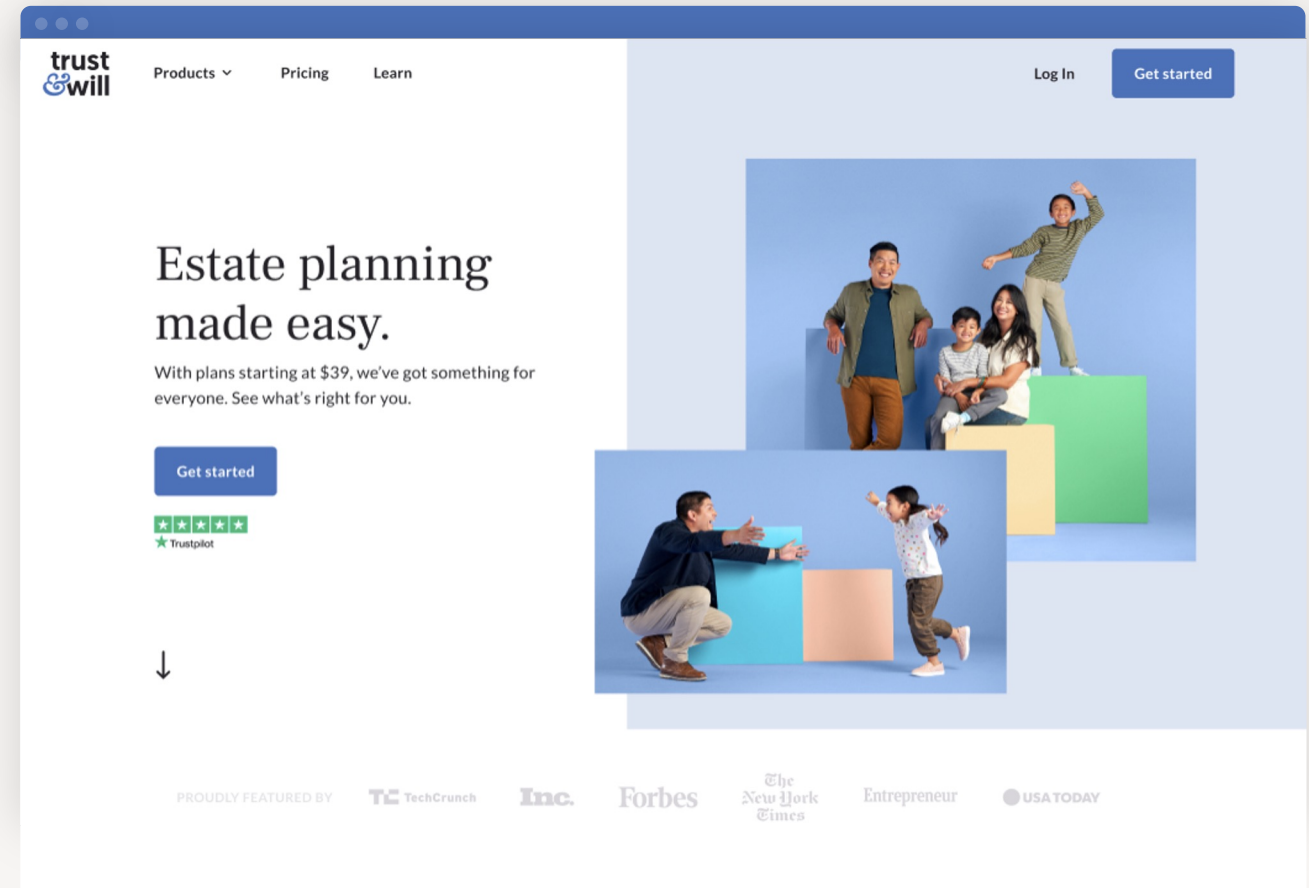
- Your plan should evolve as your life does
 - Needs at age 18 vs. 40 vs. 65
- Update when your needs change
 - Update beneficiaries
 - Change guardians
 - Different preferences
 - Moving to tax friendly state
- Update after major life events
 - Births
 - Deaths
 - Changes in Marital Status
 - Retirement
- Revisit your plan every 3-5 years to stay current with law changes.
- As children become adults, they need their own plans



ABOUT TRUST & WILL

The leading digital estate planning solution

- Established in 2017
- 520,000+ estate plans created
- State specific for all 50 States
- 90+ remote employees with HQ in San Diego, CA
- Partners include: AARP, 5/3 Bank, Northwestern Mutual, John Hancock, Charles Schwab, Fidelity, Raymond James, Bank of America, and more



A guided experience

Members are guided to the right Estate Plan based on their personal circumstances.

The screenshot shows the Trust & Will website interface. At the top, there is a navigation bar with the logo, links for Products, Pricing, and Learn, and buttons for Log In and Get Started. The main content area features a heading "Tell us about yourself and we'll match you with the right plan." followed by the instruction "Select all that apply to you:". Below this, there are ten selectable options, each with an icon and text. The option "I want to specify my health care wishes" is highlighted with a green border and a checkmark icon. At the bottom of the form is a "See Results" button. Below the form, there is a section titled "YOU MIGHT CHOOSE" with three placeholder boxes.











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Products ▾ Pricing Learn

Log In Get Started

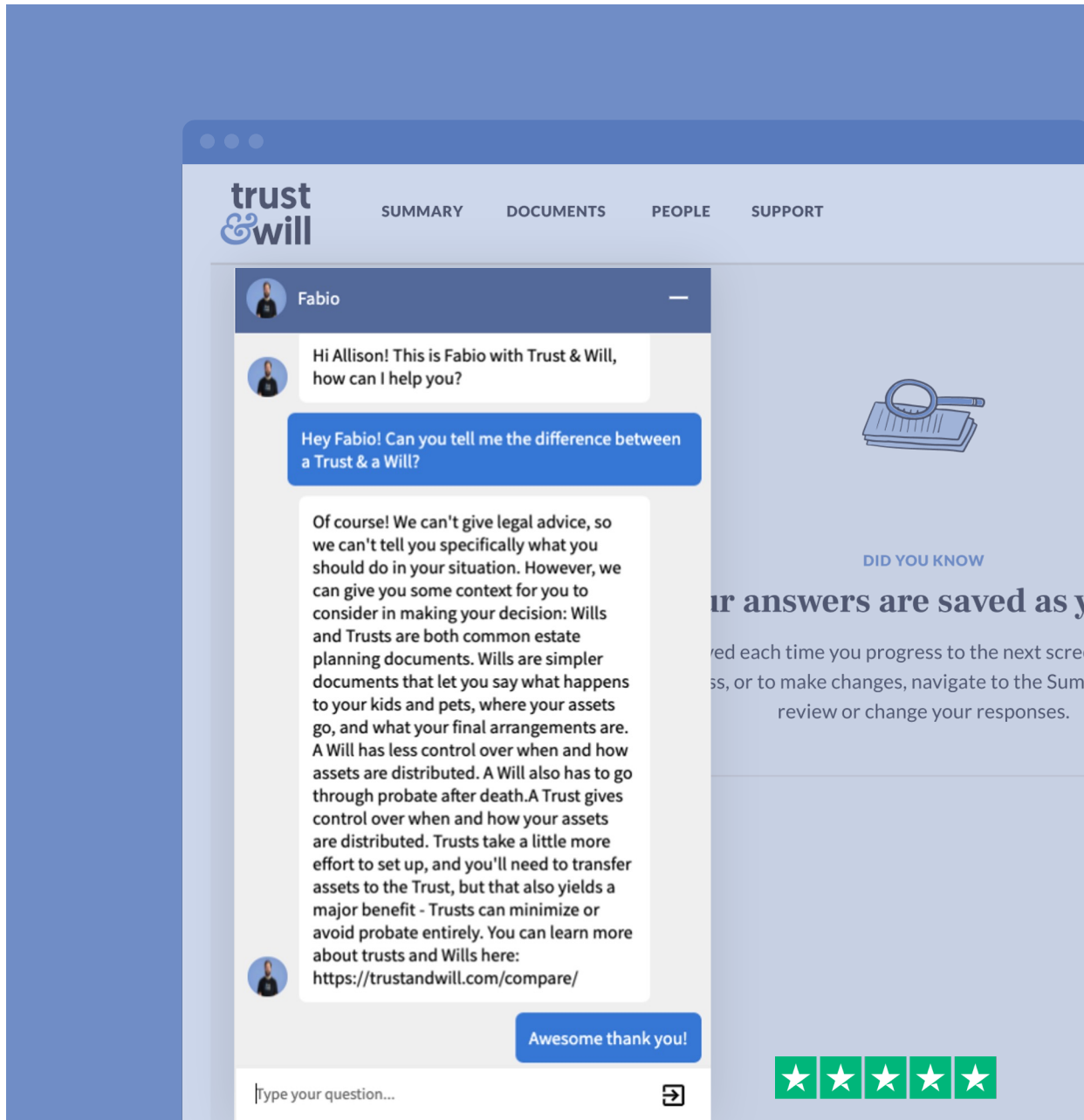
Tell us about yourself and we'll match you with the right plan.

Select all that apply to you:

 I have children under 18	 I own my home or other real estate	 I want to specify my health care wishes	 I have more than \$160k in assets	 I'm married
 I own a business	 I want to leave gifts to people or charity	 I want to talk to an attorney	 I want expert support while I create my plan	 I want to exclude people from receiving my assets

See Results

YOU MIGHT CHOOSE



MEMBER SUPPORT

- Available 6 days a week via live chat, phone, or email
- Free, unlimited use in all 50 states
- Before, during, and after document creation
- Help with education, basic questions, and technical support

ATTORNEY SUPPORT

- Attorney support can be added for an additional fee of \$200
- One year of unlimited access to a vetted estate attorney
- Legal advice, document creation guidance, and line-by-line document review

Attorney Support: AL, AR, AZ, CA, CT, DE, GA, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MT, NC, ND, NE, NH, NJ, NY, OH, OK, PA, RI, SD, TX, UT, VA, VT, WA, WI, WV & Washington, DC - more coming soon!

Simple & Clear

We carry your customers through creating their Estate Plan one question at a time. Users can save their progress along the way and pick up right where they left off.

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MY ESTATE PLAN SHARED PLANS SUPPORT

CHECKOUT

BASICS

What's your name?

Full Legal Name
This is the name on your passport or drivers licence.

First Middle Last

Preferred Name (optional)

John

Save & Continue

One place for all assets

Record and list important assets so executors have an account of the full estate.

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MY ESTATE PLAN SHARED PLANS SUPPORT

1 CHECKOUT

Live Attorney Support

ASSETS

What type of assets would you like listed in your Trust?

Next, we'll record info about each of your assets. Later, we'll show you how to transfer assets into your Trust.

- ☐ Real Estate
- ☐ Financial Accounts
- ☐ Life Insurance
- ☐ Business Interests
- ☐ Other

← BACK ? Skip Save & Continue

Chat icon

Beneficiary Designation

Customize your beneficiaries with conditions based distributions

The screenshot shows the 'trust & will' website interface. The top navigation bar includes 'MY ESTATE PLAN', 'SHARED PLANS', and 'SUPPORT'. On the right, there is a 'CHECKOUT' button with a red notification icon and a user profile icon. Below the navigation bar, a 'Live Attorney Support' button is visible. The main content area is titled 'REVIEW' and contains the question: 'If {Spouse_FN} is deceased, who would you like to receive your assets?'. Below this question is a form with two columns: 'Beneficiary Name' and 'Percentage'. The first row shows 'John Doe' in the name field and '50 %' in the percentage field. Below the form, there is a section titled 'Add conditions to your distribution' with three radio button options: 'No Conditions' (selected), 'At a Minimum Age', and 'Distribute Over Time'. At the bottom of the form, there is a button labeled 'Add Another Beneficiary'.

Beneficiary Name	Percentage
John Doe	50 %

Add conditions to your distribution


- ☒ No Conditions
- ☐ At a Minimum Age
- ☐ Distribute Over Time

Add Another Beneficiary

MEMBER EXPERIENCE


Support for planned giving


Set up planned giving to your
favorite charities



MY ESTATE PLAN SHARED PLANS SUPPORT

1 CHECKOUT



 Live Attorney Support

DISTRIBUTIONS

Your contribution to charity will be dedicated from
your overall estate first.

This means that the charity organizations you appoint will receive your gift before your
other beneficiaries divide your property.

Charity Name

Red Cross

Employer Identification Number (EIN) (optional)


Not sure of this charity's EIN? [Charity Finder](#)

Placeholder Text

% of Estate Dollar Amount

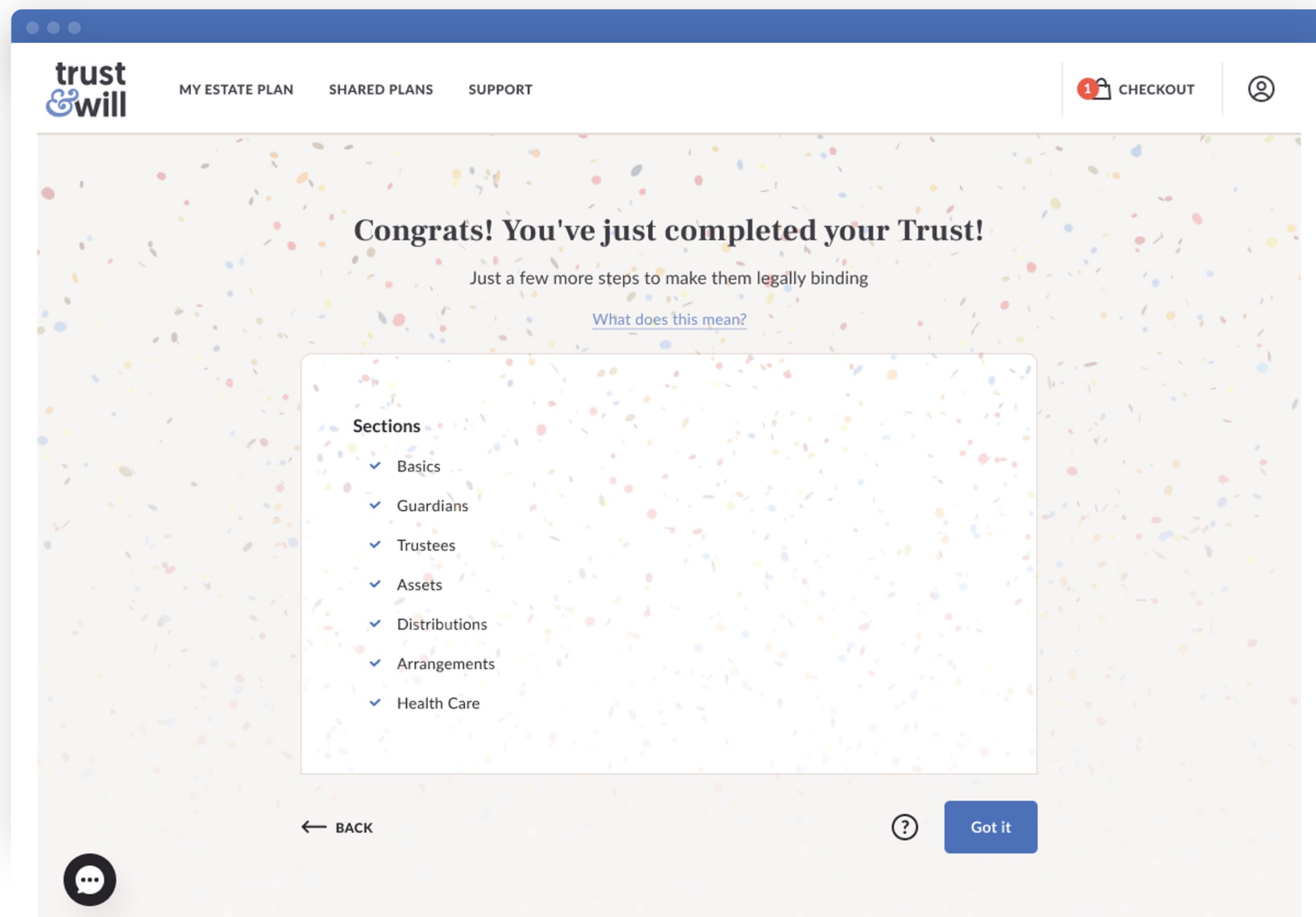
Percentage of Estate

1.00 %



Complete in 30 minutes

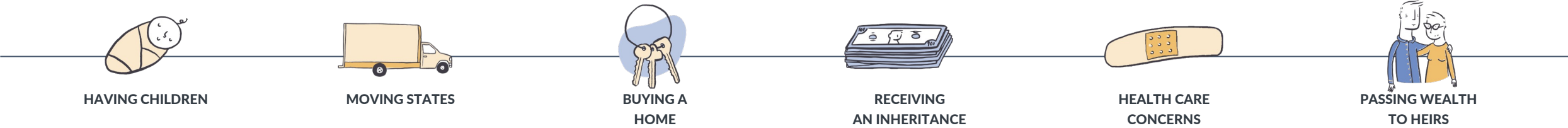
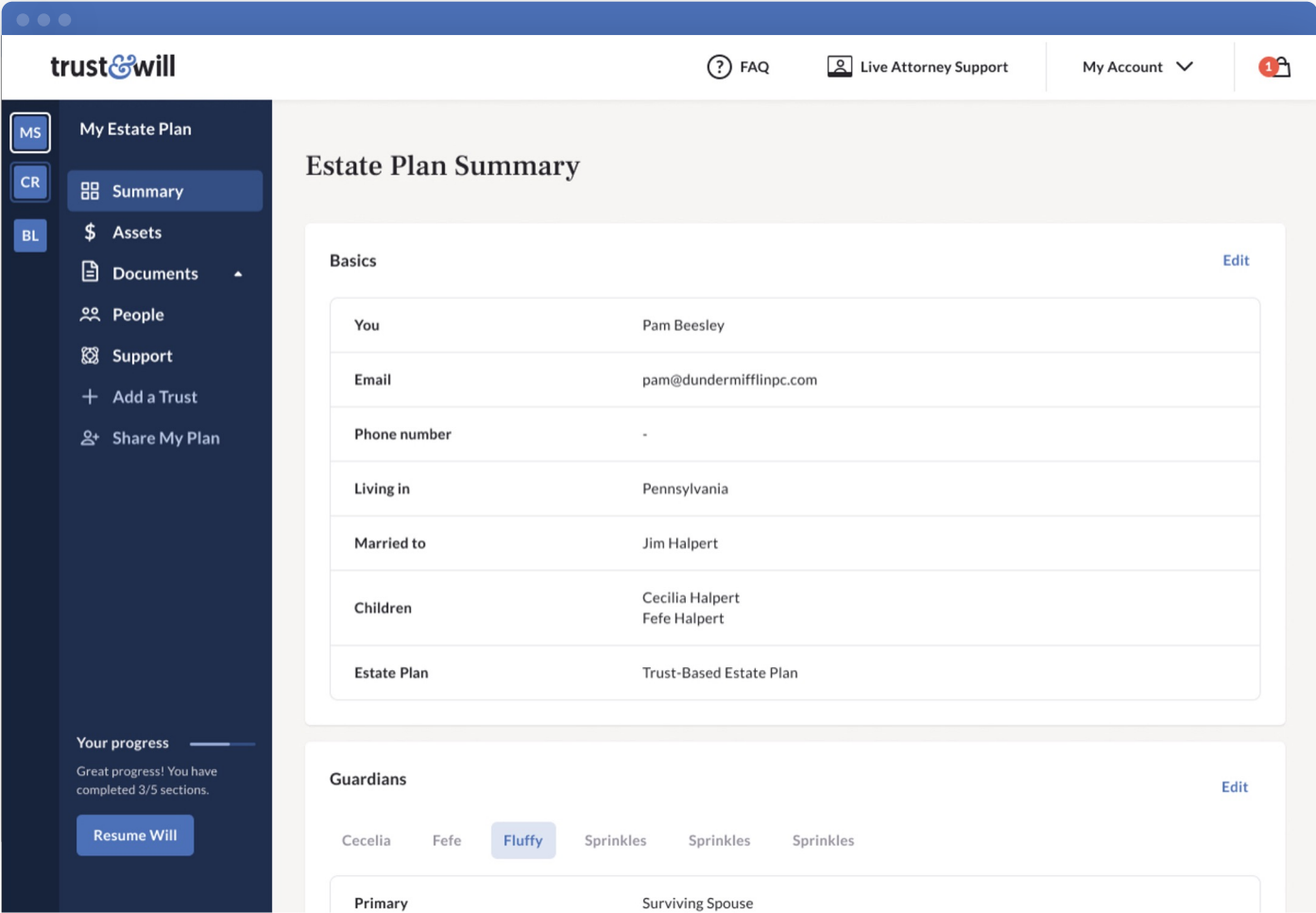
Our guided flow makes the
entire process easy.



MEMBER EXPERIENCE

All managed through an intuitive dashboard

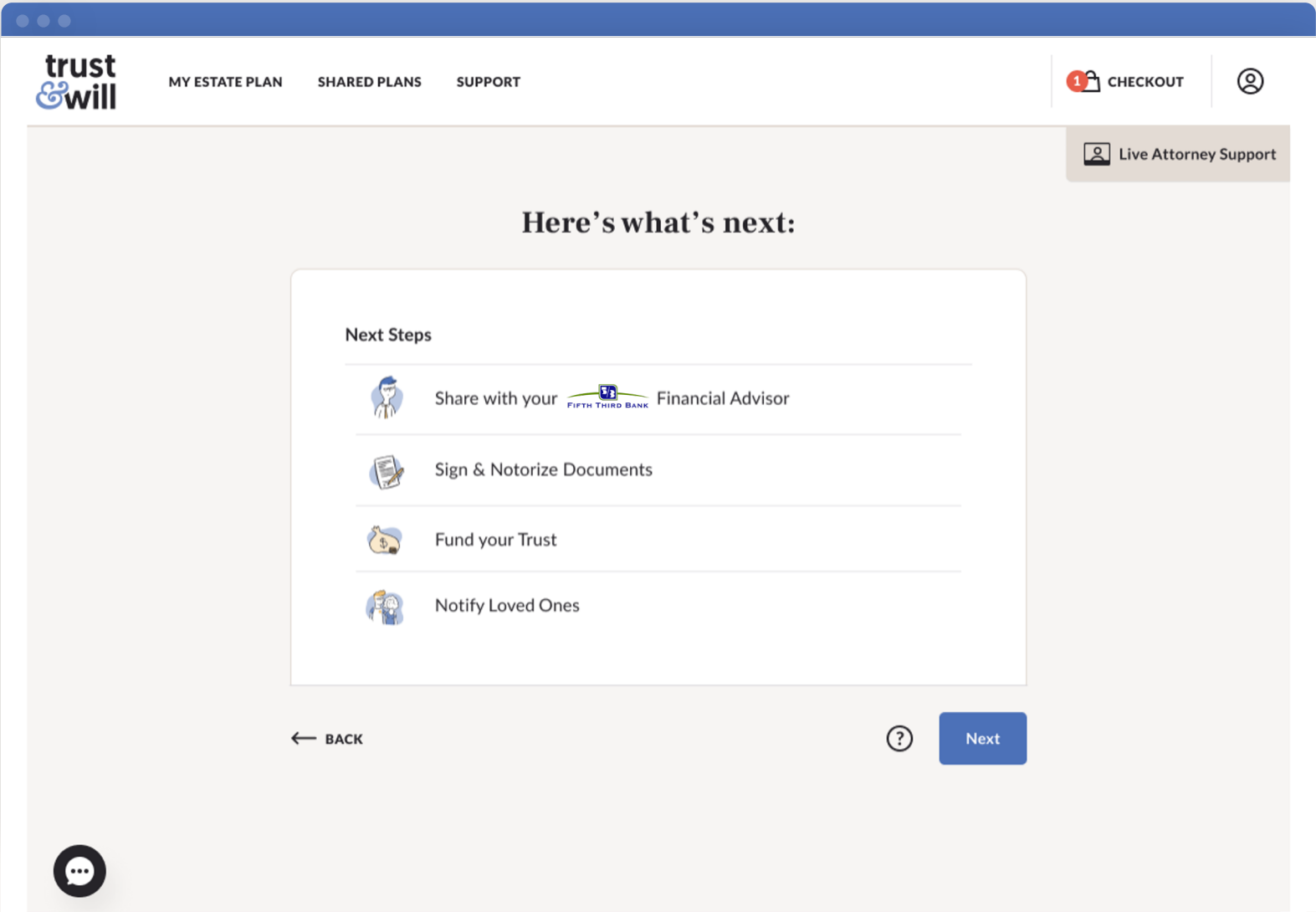
Members can easily make updates or additions to their plan as life changes.



MEMBER EXPERIENCE

Guided next steps

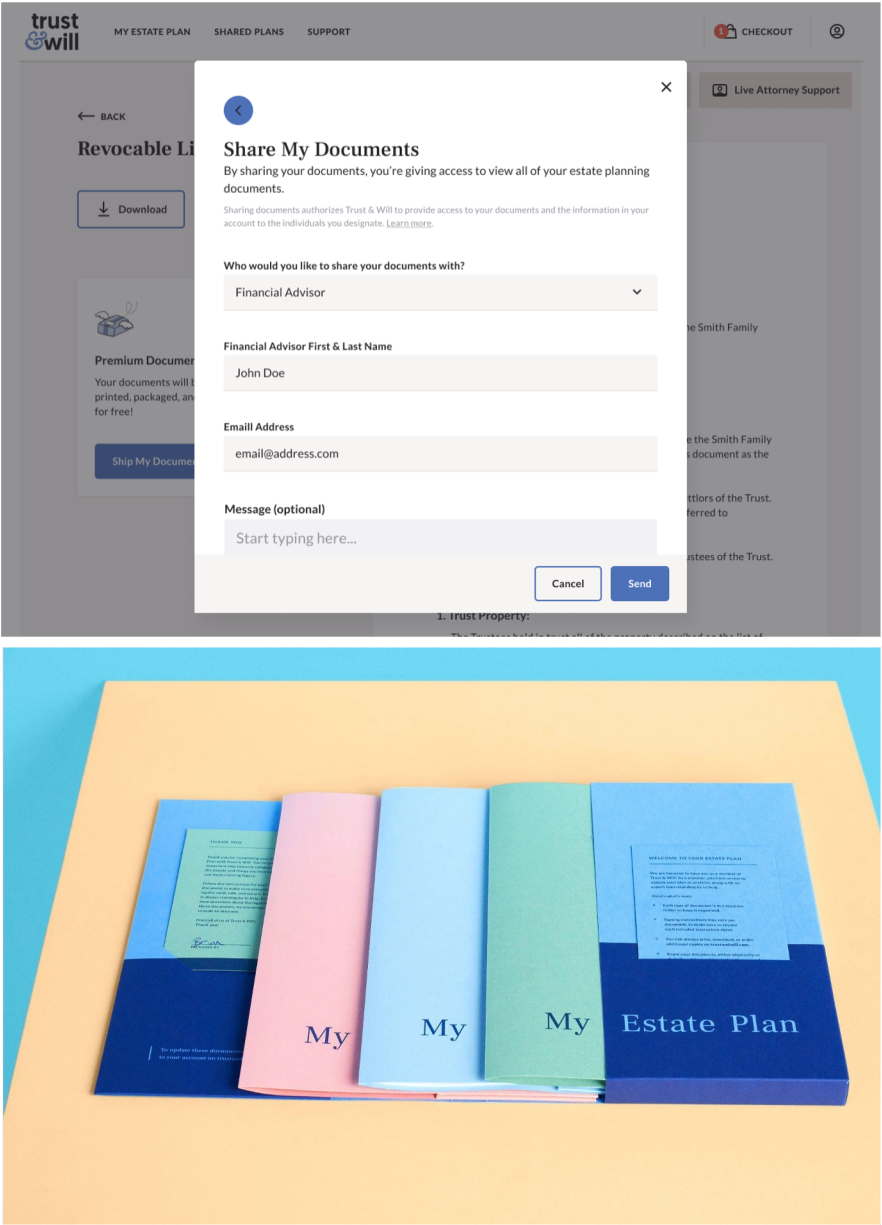
We can prompt a member to share completed documents directly with your Advisors



MEMBER EXPERIENCE

Physical & Digital Documents

All orders receive complimentary printing & shipping of the physical documents.
Digital documents are also instantly available and can be shared seamlessly with trusted family & advisors.



Documents & Pricing

Clients get 10% off when purchasing.

Will

\$159 Individual
\$259 Couple

- Last Will & Testament
- HIPAA Authorization
- Living Will
- Power of Attorney
- Guardians for Kids & Pets

+\$19/yr Subscription

Trust

\$599 Individual
\$699 Couple

- Revocable Living Trust
- Schedule of Assets
- Certification of Trust
- Pour Over Will
- HIPAA Authorization
- Living Will
- Power of Attorney
- Guardians for Kids & Pets

+\$39/yr Subscription

Attorney Review & Consultation +\$200

A modern desk setup featuring a laptop, a brass lamp, and a small potted plant. The laptop screen displays the Trust & Will website, which has a clean, minimalist design with a blue header and a white body. The text on the screen is centered and easy to read. The background is a solid blue color, and the overall aesthetic is professional and sophisticated.

Estate planning made easy.

Q&A Discussion

