

Beyond Annuities:

Protecting your legacy with estate planning



**Estate planning is an
important step in
securing your legacy**

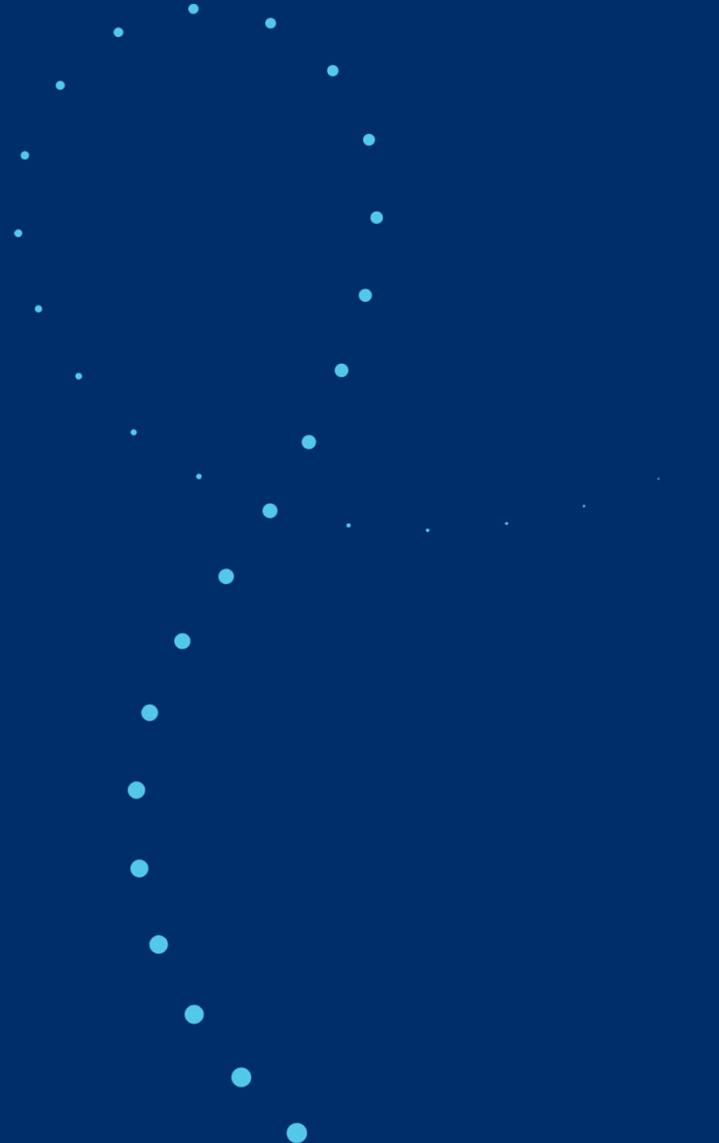
Your legacy is **worth protecting**,
no matter the size of your estate.



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Agenda

1. Define estate planning
2. Review the benefits of having an estate plan
3. Outline the building blocks of an estate plan
4. Discuss common mistakes to avoid
5. Walk through steps to get started



An **estate plan** helps ensure that
your assets will be distributed
according to your wishes.



Only 32% of
Americans have
an estate plan¹

Source: B6084124NW Beyond Annuities Estate Planning client brochure (1/25)

¹2024 Wills and Estate Planning Study; Caring.com. www.caring.com/caregivers/estate-planning/wills-survey

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Having an estate plan can help:



Build and protect your legacy



Minimize expenses, taxes and probate costs



Control how and when your assets are distributed



Protect your privacy and ensure your wishes are carried out

Building blocks of an estate plan



Will



Power of
attorney



Advanced health
care directive



Trusts



What is a will?

A legal document that gives you the power to specify how you want your assets and property to be distributed after you die.



What is a power of attorney?

A legal document that allows you to authorize someone (called an agent) to make decisions on your behalf.

Wills

A will can:

- Transfer assets directly to your beneficiaries or to a trust
- Nominate a personal representative who will manage your estate and manage asset distribution
- Nominate a guardian for your minor children



Power of attorney

There are two main types of powers of attorney:

- A **springing power of attorney** only goes into effect when certain conditions are met, such as if your doctor determines you do not have the capacity to act for yourself.
- A **durable power of attorney** gives someone else legal authority to act on your behalf, and it continues in force even if you lose mental capacity.





What is an advanced health care directive?

A legal document in which you determine either what medical decisions should be made or who should make those decisions on your behalf.



What is a trust?

A legal document used to manage and distribute your assets and enhance privacy.

Trusts

- Trusts may also be used to reduce expected transfer taxes, which means leaving more to your loved ones.
- With most trusts, you serve as initial trustee, and you may designate successor trustees who must act as fiduciaries according to your instructions.



43% of Americans
cite **procrastination**
as the most common
barrier to estate
planning²

Source: B6084124NW Beyond Annuities Estate Planning client brochure (1/25)
²2024 Wills and Estate Planning Study; Caring.com. www.caring.com/caregivers/estate-planning/wills-survey

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Estate planning common mistakes

Outdated
documents &
forms

Failure to
change
beneficiary

Keeping your
plan a secret

Not working
with
professionals

How do you get started?



Identify and think through specific goals

Gather information

Seek help from experts

Disclaimers

All situations are unique, and this brochure only provides general information. Therefore, you should consult with qualified professionals who can provide advice relevant to your specific circumstances. For estate planning, you should speak to an estate planning attorney.

For use with contract forms P1020212NW, P1020212ID, ICC22-P1165222NW, P1463016NW, P1463016ID, P1459716NW, P1459716ID, P1138919NW, P1138919ID, P1088011NW, P1088011ID, ICC22-P1165322NW, P1123117NW, P1123117ID, P1123217NW, P1123217ID, ICC21-P1152221NW, ICC21-P1151521NW, P1086811NW, P1086811ID, P1081610NW, P1081610ID, ICC21-P1151621NW, P1074514NW, P1074514ID, P1470017NW, P1470017ID, ICC21-P1152021NW, P1113516NW, P1113516ID, ICC21-P1152121NW, P1080010NW, P1080010ID, , ICC21-P1476721NW, P1140119NW, P1140119ID, P1140219NW, P1140219ID, P1146620NW, P1146620ID, P1110416NW, P1110416ID, ICC20-P1144420NW, ICC20-1144420NW-NoMVA, ICC20-P1144520NW, ICC20-P1144520NW-NoMVA, ICC20-P1474420NW, ICC20-P1474420NW-NoMVA, P1134618NW, P1134618ID, P1134618NW-NoMVA, P1134618ID-NoMVA, P1112916NW, P1112916ID, P1129918NW, P1129918ID, P1129918NW-NoMVA, P1129918ID-NoMVA, P1825218NW, P1825218ID, P1833621NW, P1833621ID, P1850822NW, P1850822ID, P1841722NW, P1841722ID, P1841622NW and P1841622ID.

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Questions

