Estate Planning Fundamentals

Be able to take the next step to start your estate plan

Estate Planning Process

1. Take inventory of what you own and owe
2. Establish your goals
3. Meet with a professional
4. Implement the plan
5. Review regularly

Annual Gift Tax Exclusion 2026: **$19,000**

Estate Tax Exclusion 2026**: $15,000,000**

Common Estate Planning Techniques

Beneficiary Designations
Name beneficiaries to retirement accounts and insurance policies directly

Guardianship
Instructions on who will care for your children or other dependent after your death

Power of Attorney
Legal document where the Principal designates an Agent to legally act on their behalf

Transfer on Death & Payable on Death
Name beneficiaries to taxable investment and bank accounts

Wills
Simple document outlining your wishes to the court

Living Wills
Legal document outlining your wishes for medical treatment if you are unable to make decisions

Property titling
Holding title on property such as joint tenants with rights of survivorship can allow for easy transfer of property interest

Trusts
Independent legal entity. Provides control and flexibility to managing estate

Consult a Professional

Financial Planner | Attorney | Insurance Agent | Accountant | Trust officer

Benefits website: www.CatBenefitsCenter.com
Benefits Center: 877-228-4010 M-F, 8AM – 6PM CT
Investment Advisors: 877-228-4010 and select “Investment Advice” M-F 8AM-8PM CT

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