



EQUITABLE

# Share Your Love Family Discussion Guide<sup>®</sup>

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# Agenda

**1**

**Importance of Estate  
Planning**

**2**

**Share Your Love Family  
Discussion Guide<sup>®</sup>**

**3**

**After completion**

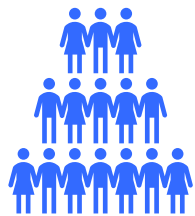
# Importance of Estate Planning



**Controlling distribution of your assets**



**Preparing ahead of time**



**Protecting your family members**



# Importance of Estate Planning

## Two important goals:

**1**

**Facilitate difficult conversations with your loved ones**

**2**

**Complete all relevant legal documents**

# Importance of Estate Planning



**Avoiding conflict  
between family  
members**



**Facilitating timely  
distribution of your  
estate**



**Ensuring that  
maximum assets are  
distributed according  
to your wishes**





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- ✓ Provides confidence that your assets will be distributed according to your wishes
- ✓ Promotes honest and productive conversations with your loved ones about your wishes
- ✓ Reassures your loved ones that they know your wishes and can help to carry them out



# The purpose of the Share Your Love Family Discussion Guide®

## Put your mind at ease and lessen the burden for your loved ones

- Discussing and writing down your plan with your loved ones ensures that nothing is left unknown
- Save loved ones from searching for information and documents
- Ensure that your final wishes can be carried out as you want



# Contents

Information can be organized in four sections:

**1**

**Key Contacts and  
Advisors**

**2**

**Financial  
Information and  
Assets**

**3**

**Important  
Documents,  
Information and  
Arrangements**

**4**

**Ethical Will and  
Family History**

# Key contacts and advisors

## Contacts, advisors, doctors and access codes

- **Your financial and asset advisors**  
Include contact information for your financial professional, attorneys, accountants, and brokers
- **Medical doctors & pharmacy**  
Include all relevant medical information and contacts that your loved ones may need
- **Key contacts**  
Include contact information for those you would like to be contacted in an emergency
- **Digital assets and passwords**  
For all important devices and websites, including those where you handle finances, email, social media

# Financial information and assets

## Financial accounts, assets, and liabilities

- **Investments and other assets**

Investment, retirement accounts, eg., IRAs, 401(k), Social security benefits, bank accounts, debts owed to you

- **Personal property and real estate**

Include any real estate holdings and any valuables that you'd like to be passed on to your loved ones

- **Liabilities**

Mortgages, loans such as home equity loans, lines of credit and student loans, and any borrowed items

- **Credit Card Information**

Card types, account numbers, websites, joint ownership, outstanding debts

# Insurance and other benefits

## Policies/documents, premiums, how paid

- **All insurance – Life, health, disability, LTC, medical, dental, Medicare/Medigap, property**  
Carriers, policy numbers, benefit amount, premiums, how paid, beneficiaries
- **Employer & Military benefits**  
Type of benefit, employer, military service information and records, government benefits

# Documents and information

Include location and date signed (if applicable)

- **Estate Planning**  
Will, Living Will, Powers of Attorney
- **Accounts, deeds and title**  
Educational plans, custodial accounts, family partnerships or LLC
- **Family Forms**  
Marriage license, birth certificates, adoption papers, citizenship papers, etc.
- **Business documents and tax returns**
- **Monthly budget and expenses**





# Estate Planning Documents

- Will
- Personal Property Disposal List
- Living Will
- Medical Power of Attorney
- Durable General Power of Attorney
- Ethical Will



# Your will

**A legal document that designates your executor(s) and directs how your assets should be distributed after you have passed on**

Can serve many purposes:

- **Guarantee that your wishes regarding your estate are carried out**
- **Minimize familial conflict**
- **Provide guardians for your minor children**
- **Avoid a lengthy probate process**
- **Minimize estate taxes**
- **Make gifts or donations**



# Personal property disposal list

- Directs how personal property should pass
- Include details & pictures

## Personal property

Include belongings such as artwork, collectibles, antiques, jewelry, etc. and how you'd like them to be distributed. If you can, and where appropriate, include appraisals and photos.

Description	Location	Photo?	Appraisal?	Person to receive property
My Inscribed Wedding Ring	Bedside Drawer	Yes	N/A	My daughter, Susan
My Danish Grandfather Clock	Living Room	Yes	\$3,000	My son, John
My Steinway Grand Piano	Living Room	Yes	\$50,000	My friend, Richard Doe
My 18" Pearl necklace	Jewelry Box	Yes	\$2,000	My niece, Jackie

# Living Will

**A written statement expressing your desires regarding medical treatment if you are no longer able to express informed consent**

- Takes the emotional burden off your family
- Guarantees that the decision will be yours

# Medical power of attorney

## Grants someone the power to make medical decisions for you if you become incapacitated

- Also referred to as Durable Healthcare Power of Attorney or Healthcare Proxy
- Covers medical conditions and treatment
  - Pain relievers, life-sustaining options, organ donation, etc.
- Provide your specific wishes through a Medical Directive

# Durable general power of attorney

**Gives authority to a trusted friend or relative to manage your assets if you are unable to do so**

- This can cover managing bank accounts and bills, filing tax returns, and applying for government benefits
- Without this document, loved ones may have to go to court to be able to take care of your finances for you.

# Arrangements

## Planning and considerations

- Organ donation
- Funeral home
- Cemetery
- Obituary, tombstone, plaque
- Who you'd like to be involved
- Military funeral honors

# Ethical will and family history

## Define your legacy

- How do you want your family and friends to remember you?
- An opportunity to tell your story and pass down your values
- Thoughts and feelings you'd like your family to know

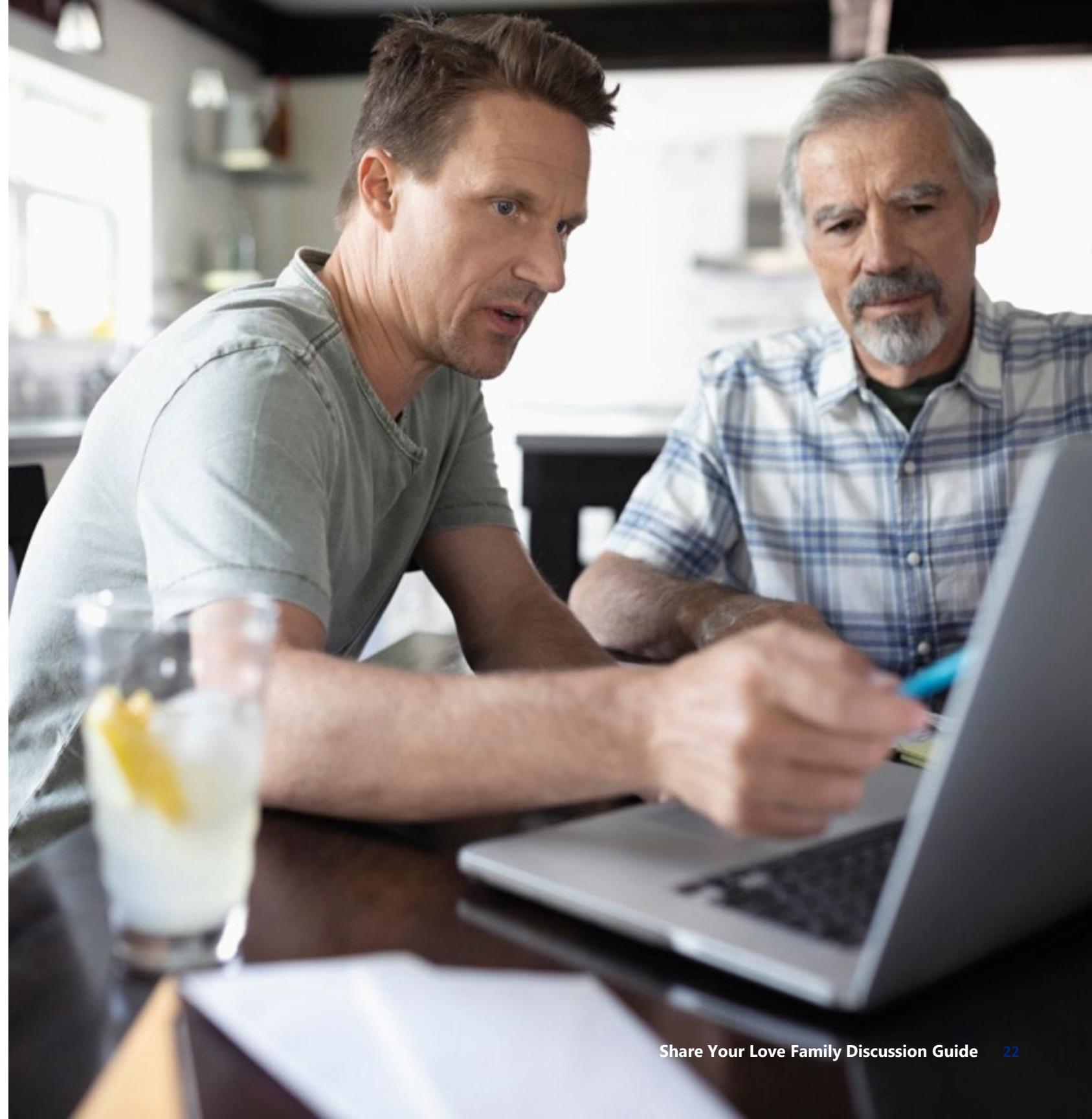




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## After completion

- Discuss the contents of the document with your loved ones
- Include attachments and who has copies
- If you have a physical copy, keep the document in a locked location





**Thank you.**