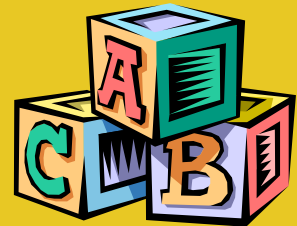


In the spirit of Improving Financial Awareness & Financial Literacy
the following educational community gift and service is brought to you by



Welcome to Building Blocks to Successful Estate & Gift Planning



Presentation Series 4 of 4



**KLS
Legacy
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USC Emeriti Center

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**The Financial Awareness
Foundation**

Dedicated to Significantly
Improving Financial Awareness &
Financial Literacy

www.thefinancialawarenessfoundation.org



Agenda

- ❑ Welcome, Opening Comments & Introductions
- ❑ Some Questions to Ponder – Alarming Consumer Data
- ❑ Solving The Financial Illiteracy Epidemic
- ❑ **What... No Estate & Gift Plan!!!**
- ❑ Learning the Basics
- ❑ Estate & Gift Planning Documents
- ❑ Understanding the System—Six Steps to a Successful Plan
- ❑ Estate & Gift Planning is a Lifelong Process
- ❑ Closing Comments
- ❑ Questions & Answers





Today's Presentation – An Educational Improving Financial Awareness & Financial Literacy Community Gift and Service

The general information contained in this presentation provided by KLS Legacy Foundation, USC Emeriti Center and The Financial Awareness Foundation and our distinguished presenters as an educational – improving financial awareness & financial literacy service.

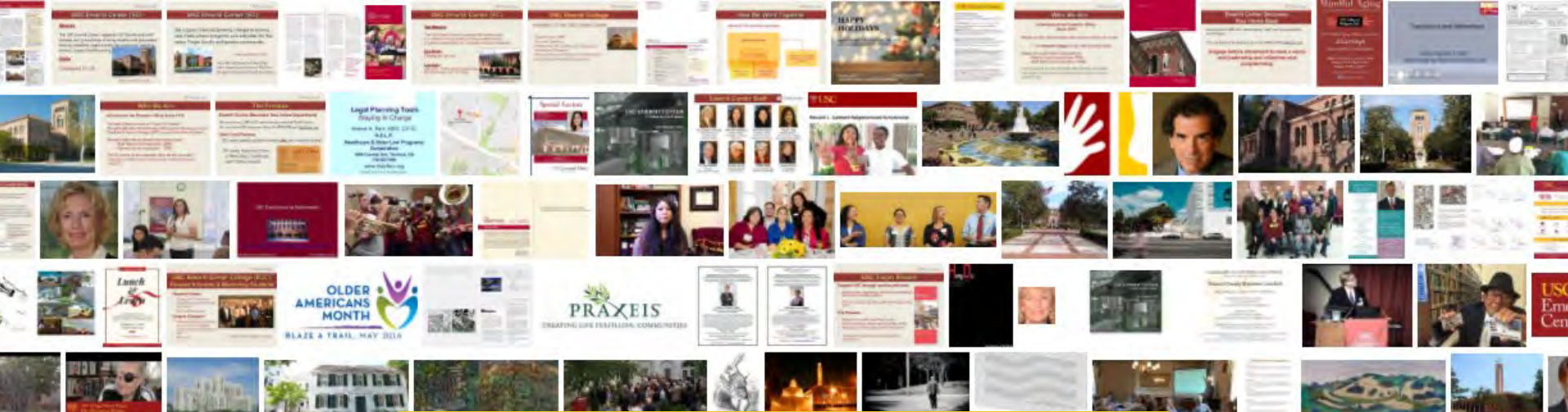
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KLS
Legacy
Foundation

About Us

Established in 2019, the Professor Kendall L. Simmonds, Sr. Legacy Scholarship provides critical support to low-income African-American USC students concentrating in the fields of finance and/or accounting.

Becoming a *Simmonds Scholar* means connection to our program's trifecta of Scholarship, Internship and Mentorship with the resources to pursue your passion and advance into exceptional careers.





The Financial Awareness Foundation as a nonpolitical “financial awareness advocate” for We The People – general public, financial service and nonprofit professionals, their companies and associations, educational institutions, employers, municipalities, and news media.

1. A 501(c)(3) nonprofit organization
2. Mission: Significantly improving financial awareness & financial literacy
3. Believes that creating financial awareness & teaching financial literacy & sharing the essential principles to smart personal financial management—the foundation to personal finance knowledge-is VERY important
4. Taking an active leadership role uniting

- Financial service & nonprofit associations and their members
- Financial service & nonprofit professionals and their companies
- Technology companies
- Employers
- Educational institutions
- Government entities
- News media

to participate in The Improving Financial Awareness & Financial Literacy Movement and take part in a concentrated personal finance content media blitz every six months during the strategic campaign venues of

- Financial Literacy Month in April
- Estate & Gift Planning Awareness Month in October



Helping to make this a better world...

6. Developing and delivering high quality educational content for the general public and professionals
7. Assisting financial service & nonprofit professionals and their organizations, employers, academia to provide high-quality, financial education and cost-effective financial services



Dr. Janette C. Brown



Dr. Janette C. Brown
Executive Director Emeriti Center
Vice Provost Emeriti College
USC Davis School of Gerontology Adjunct Faculty
Executive Director Association of Retirement
Organizations in Higher Education

jcbrown@usc.edu

835 W. 34th Street, URC 103
Los Angeles, CA 90089-0751
(213) 740-7121

<https://emeriti.usc.edu/>

- **Dr. Janette Brown is the Assistant Vice Provost for the USC Emeriti Center and Emeriti College**
- **Adjunct faculty at the USC Davis School of Gerontology**
- **Serves as volunteer Executive Director for AROHE.org (Association of Retirement Organizations in Higher Education)**
- **Leads and designs, develops, implements, manages, and administers programs and services for the USC retiree community and for pre-retirees on USC campuses**
- **Distinguished Co-Honorary Chair for Improving Financial Awareness & Financial Literacy Movement (2018- 2019)**
- **USC Academic Honors Convocation Committee & Lifetime Achievement Award Committee Coordinator (2015-Present)**
- **USC Deans of Faculty Council (2006-present)**
- **Authored numerous research reports, articles and chapters and is a frequent conference presenter**

Professor Simmonds



Kendall L. Simmonds, Sr.
Chief Financial Officer
KLS Legacy Foundation
Professor Emeritus of Clinical Accounting
Leventhal School of Accounting
Marshall School of Business

P.O. Box 941747
Simi Valley, California 93094
(805) 263-7308

klslegacyfoundation@gmail.com
<https://klslegacyfoundation.org/>

- ❑ Chief Financial Officer KLS Legacy Foundation
- ❑ Professor Emeritus of Clinical Accounting Leventhal School of Accounting & Marshall School of Business
- ❑ Three decades+ as professor of clinical accounting at USC Leventhal
- ❑ Established in 2019, Kendall L. Simmonds, Sr. Legacy Scholarship that provides critical support to low-income Black/African-American students entering USC primarily in the field of accounting, and secondarily, finance or business.
- ❑ The Simmonds Scholarship recipient is granted a connection to our program's trifecta of Scholarship, Internship and Mentorship with the resources to pursue their passion and advance into exceptional careers.
- ❑ 2003, Simmonds founded Leventhal's Summer Leadership Program (SLP) with the Big Four Accounting Firms and AT&T as program sponsors
- ❑ Faculty advisor for 10 student organizations over the years, including the Accounting Society for 10 years and the Black Business Students Association (BBSA) for eight years.
- ❑ Golfing and biking



Karla Simmonds



Karla Simmonds

Executive Director KLS Legacy Foundation

Medic-NREMT/Emergency Prep Consultant
Joffe Emergencies
HQ: Santa Monica, Ca

P.O. Box 941747
Simi Valley, California 93094
(805) 263-7308

klslegacyfoundation@gmail.com
<https://klslegacyfoundation.org/>

- ❑ Executive Director KLS Legacy Foundation
- ❑ Medical Health Specialist
- ❑ Department Director of Event Safety and Emergency Response Team; NREMT; Emergency Preparedness Consultant; CPR Instructor; Health Coordinator
- ❑ Karla has earned her Bachelor's in Environmental Science and Biology, and a Masters in Forensic Science
- ❑ Worked with students and staff on organization leadership in nonprofit organizations and programs.
- ❑ Interested in community service and volunteer work



Jamelle Nelson
Financial Representative
Primerica
Financial Services Investments
6100 Center Dr, Ste 1160
Los Angeles, CA 90045
323-893-4009

jamelleanthonynelson@primerica.com

www.primerica.com/janelson

- ❑ Board member of the KLS Legacy Foundation
- ❑ Studied Accounting at the University of Southern California
- ❑ Big 4 Accounting audit experience
- ❑ Corporate Accounting & Finance Consultant
- ❑ Financial Representative with Primerica Financial Services
- ❑ Financial Literacy Director for Alpha Esquires (Non-Profit Organization for male youth)
- ❑ High School student and participant in the inaugural 2003 Leventhal's Summer Leadership Program (SLP)
- ❑ Interests include golf, playing drums, BBQ grilling and spending time with family

Lauren N. Peebles



Lauren N. Peebles
Estate & Gift Planning Attorney
1150 Ballena Blvd., Suite 253
Alameda, CA 94501
(510) 263-8555

info@thepeebleslawyer.com

<https://www.thepeebleslawyer.com/>

- ❑ Lauren is an Estate & Gift Planning Attorney admitted to the State Bar of California in 2012.
- ❑ Earned her law degree from the University of Oregon School of Law.
- ❑ B.A. from the University of California at Berkeley.
- ❑ Lauren has a diverse legal resume however, after she was appointed successor trustee of her late grandmother's estate that Lauren dedicated herself to Estate Planning and Probate.
- ❑ Lauren received the BWOPA/TILE HerStory Empowers Award for Economic Empowerment in 2016
- ❑ Lawyers of Distinction award for Estate Planning (top 10% of attorneys in the U.S.)
- ❑ Member of
 - ✓ California State Bar Trusts & Estates Section,
 - ✓ California Association of Black Lawyers,
 - ✓ Black Women Lawyers of Northern California
 - ✓ East Bay Trusts & Estate Lawyers.
 - ✓ Serves on the Executive Committee of the Alameda County Bar Association's (ACBA) Trust & Estate Section and formerly served on ACBA's Barristers Section.
 - ✓ Proud member of Alpha Kappa Alpha Sorority,
- ❑ She is a proud Oakland native and spends her free time traveling or catching a movie.

Valentino Sabuco



Valentino Sabuco
Executive Director
The Financial Awareness Foundation

A 501(c)(3) Nonprofit Dedicated to Significantly
Improving financial awareness & financial literacy...
959 Golf Course Drive, #273, Rohnert Park, Sonoma
County, CA, USA 94928
Office 707.586.8620 | Direct 707.322.1597

v.sabuco@TheFinancialAwarenessFoundation.org

www.TheFinancialAwarenessFoundation.org

- ❑ Executive Director and Publisher of The Financial Awareness Foundation
- ❑ Career long advocate for improving the public's financial awareness and financial literacy while pioneering "fee-only" financial planning
- ❑ Authored consumer personal finance books, syndicated columnist, speaker on the essential principles smart money management and Improving Financial Awareness & Financial Literacy
- ❑ Instrumental in initiating the creation of Congressional legislation that resulted in the passing of H Resolution 1499 on September 27, 2008, proclaiming henceforth the third full week in October to be known as National Estate Planning Awareness Week
- ❑ Founded and managed a financial publishing and technology company that developed retail software for Kiplinger/H & R Block, architected and developed one of the first personal financial website portals to bring financial planning to the public
- ❑ Very Early Certified Financial Planner (CFP®)
- ❑ Bachelor of Science Business Administration from the University of San Francisco (USF)
- ❑ Enjoys golf and tennis, lives in Sonoma County with wife and daughters

Some Questions to Ponder...

Your Personal Financial Check-Up

Yes or No...

PAPERWORK

1

In an emergency, could someone in your family quickly find your important papers; birth certificate, bank account records, health care and insurance policies, credit card records, will, etc.?

NET WORTH

2

Do you know your current net worth and how you hold title to your various assets?

CASH FLOW MANAGEMENT

3

Do you have enough cash available (in bank accounts or easily cashed securities) to cover you and your family for at least 6 months of no work?

BUDGET

4

Do you and your family have a useful, written monthly budget?

EXPENSES

5

Do you think you will be able to pay all your bills on time every month for the next 12 months without a paycheck?

Some Questions to Ponder...

Your Personal Financial Check-Up

Yes or No...

- 6 EMPLOYMENT BENEFITS**
Do you understand and if appropriate utilize all your employment benefits to your advantage?

- 7 GOALS**
Do you know what's really important to you, and have you written your personal and financial goals for yourself and your family?

- 8 FINANCIAL INDEPENDENCE / RETIREMENT**
Do you know when you expect to be able to retire / be financially independent?

- 9 FINANCIAL INDEPENDENCE / RETIREMENT**
Do you know how much income and assets you will need to enjoy your retirement years, to live out a quality life including any special gifts or bequests to family and nonprofits?

- 10 FINANCIAL INDEPENDENCE / RETIREMENT**
Have you calculated the amount of money required to reach your financial goals?

Some Questions to Ponder...

Your Personal Financial Check-Up

Yes or No...

MAJOR EXPENDITURES

11

Have you thought about and made a list of major expenditures you can expect over the next 5 years, and where the money will come from to pay for these major expenditures?

INVESTMENTS

12

Do you think your current investment plan(s) will meet your retirement needs?

TAX DEFERAL

13

Do you think you are making the best use of tax-deferred investment plans for retirement?

TAXES

14

Do you know your federal, state and local income tax rates on your last earned dollar?

INSURANCE / RISK MANAGEMENT

15

Do you think you have the right amount of insurance – auto, home/renter's, life, health, etc. – not too little, but not too much?

Some Questions to Ponder...

Your Personal Financial Check-Up

Yes or No...

16

ESTATE & GIFT PLANS

Do you (and your family) have a current will?

17

POWER OF ATTORNEY

Do you and your family have a current Power of Attorney?

18

ADVANCE HEALTH CARE DIRECTIVE

Do you and your family have a current Advance Health Care Directive?

19

CHARITABLE

Are nonprofits included in your estate plan for a bequest, planned gift, or as a primary or alternate beneficiary for life insurance or retirement plans?

20

TRUSTS

Do you know about the advantages and disadvantages of using trusts?

How did you do?

How many times did you answer “Yes”?



16-20

Consider yourself financially astute.
The timing may be right for fine tuning.

11-15

You are financially concerned.
You are ready to take the next step.

6-10

You are not current with your finances.
Information is available to help you catch up.

Under 6

Your finances are managing you.
You can begin to take charge with information available to you.

We Have A VERY Big Problem – Before COVID-19

- **Over 50% of adults don't have nor understand the importance of having a current financial, estate & gift plan to protect themselves and their family's assets.**
- **The Majority of those reaching age 70 are nearly out of money.**
- **Excessive debt is destroying individuals, families and businesses.** Student loan debt exceeds \$1.3 trillion and is the 2nd largest class of consumer debt after mortgages
- **Members of the class of 2020 graduated** with an AVERAGE of \$35,000+ in student loan debt. Those with graduate degrees are significantly greater.
- **People are making critical life decisions** based on information gained from non-experts and fragmented out-of-date sources.
- This creates a **HUGE** social challenge for families and friends, employers, nonprofits, and the ultimate safety-net the government.
- We have entered into the **greatest wealth transfer in history**, an estimated \$59 trillion - divided among heirs, charities, estate taxes and estate closing costs - will be transferred from 116 million American households from 2007 to 2061.
- **Without some forward planning / effort a significant amount of these assets will be wasted.**
- **Remaining assets may not go to the right person(s) / organization(s), and not used as intended.**





'What IF' - There Is A Real Solution?

We believe there is a real solution to this lack of financial awareness & the financial illiteracy epidemic

It revolves around

- Educating YOURSELF and other to the essential principles to smart money management
- Taking appropriate actions to get & keep your financial house in order by having a current financial, estate & gift plans.

Together we have the potential to help solve a major social challenge

Helping to make this a better world...



The Improving Financial Awareness & Financial Literacy Movement

The Improving Financial Awareness & Financial Literacy Movement & Campaigns

Are you are looking for a meaningful and much needed cause to support with your time or money or both?



Help us touch everyone at least twice a year with a growing concentrated personal finance content media blitz campaign built around the strategic venues of:

- **April being known as Financial Literacy Month**
- **October as Estate & Gift Planning Awareness Month**



To Learn More About The Movement

- How Improving Financial Awareness & Financial Literacy Can Increase Your Bottom Line
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-AdvisorsSupport-ImprovingFinancialAwareness-CanIncreaseYourBottomLine.pdf>
- The Improving Financial Awareness & Financial Literacy Movement Worldwide
<http://home.thefinancialawarenessfoundation.org/pdf/TheMovementWorldWide.pdf>
- Join the Movement -Serving as a Strategic Partner, Ambassador or Volunteer
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Ghana-JoinTheMovement-PersonalFinKnowledge.pdf>
- The Improving Financial Awareness & Financial Literacy Movement Report & Magazine
<http://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf>





Agenda

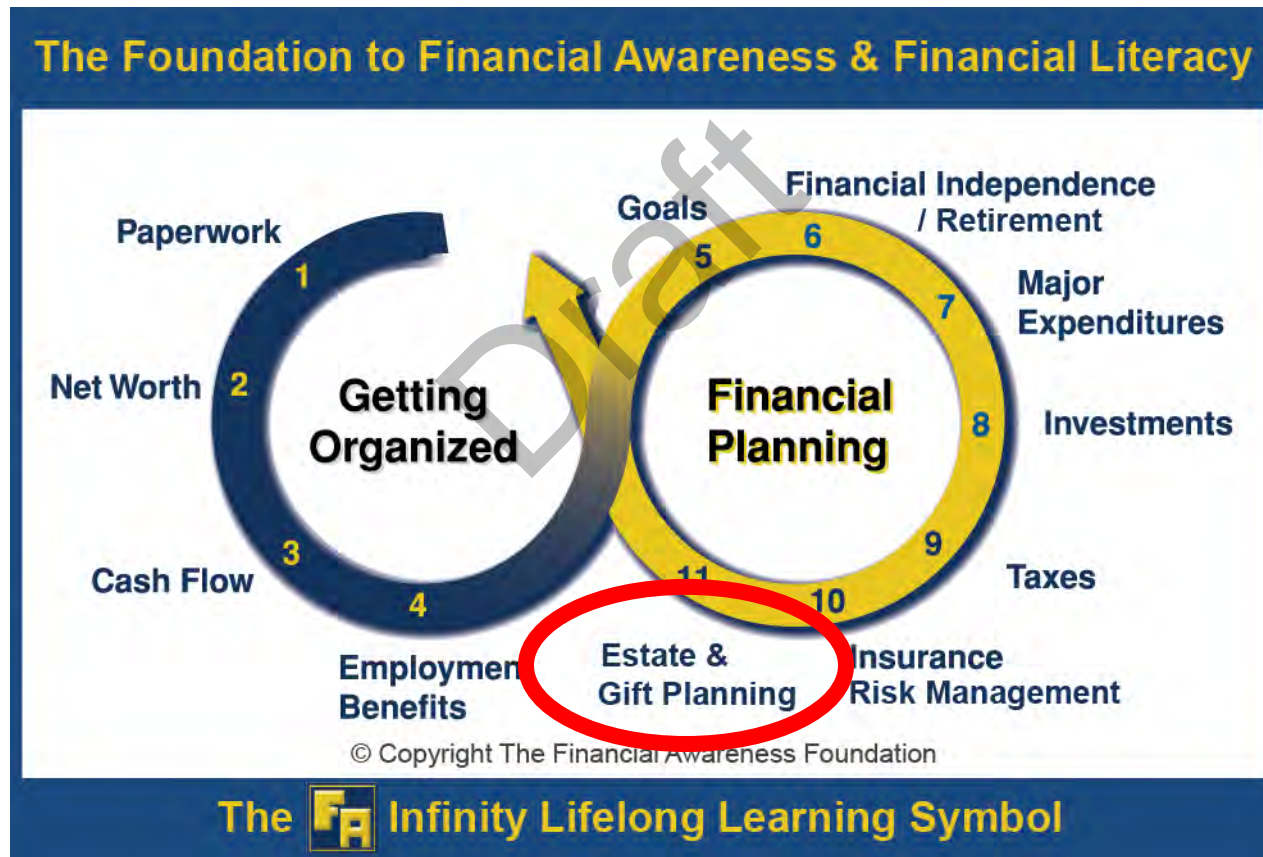
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- ❑ Estate & Gift Planning is a Lifelong Process
- ❑ Closing Comments
- ❑ Questions & Answers





Would you benefit from using a systematic approach?

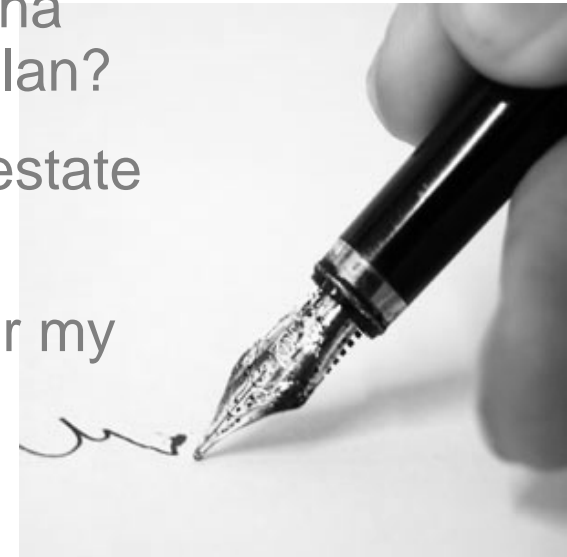
- Make the best informed financial decisions
- Have the best chances for a secure financial future
- Know the secrets to smart money management





11. Estate & Gift Planning – Do you have your financial house in order?

- ❑ Do you have an up-to-date estate and gift plan to protect you & your family?
- ❑ It's not like I'm a Bill Gates or Prince or Aretha Franklin. Why do I need an estate and gift plan?
- ❑ How do we tactfully find out if mom has an estate plan?
- ❑ Does it make sense to create a trust fund for my kids?
- ❑ How can I make a lasting difference?





What ... No Estate & Gift Plan!!!

IF YOU DON'T HAVE UP-TO-DATE DOCUMENTS

- Here are a few problems you or your family might encounter

- You can't find funeral instructions
- A costly search for a will may be required
- The appointment of an estate representative and minor child's guardian becomes much more complicated and expensive
- Wrong people or nonprofits may inherit
- The wrong person may pay the estate tax
- Money may go to children too soon
- Actions in the probate estate may cause untimely delays and be much more expensive





What ... No Estate & Gift Plan!!!

IF PROPERTY TITLES & BENEFICIARY DESIGNATIONS ARE OUT OF DATE

Here are a few more problems that might be encountered

- ❑ Wrong people or nonprofits may inherit
- ❑ The wrong person may pay the estate tax
- ❑ Money may go to children too soon
- ❑ Embarrassment & unnecessary litigation





What ... No Estate & Gift Plan!!! Who Gets What?

In California?

If you were to die without a will with	This happens
a spouse and children	spouse inherits all community property and 1/2 or 1/3 of your separate property children inherit 1/2 or 2/3 of your separate property
a spouse and parents	spouse inherits all community property and 1/2 of your separate property parents inherit 1/2 of your separate property
a spouse and siblings, but no parents	spouse inherits all community property and 1/2 of your separate property siblings inherit 1/2 of your separate property
children but no spouse, parents, or siblings	children inherit everything
spouse but no children, parents, or siblings	spouse inherits everything
parents but no children, spouse, or siblings	parents inherit everything
siblings but no children, spouse, or parents	siblings inherit everything

Draft

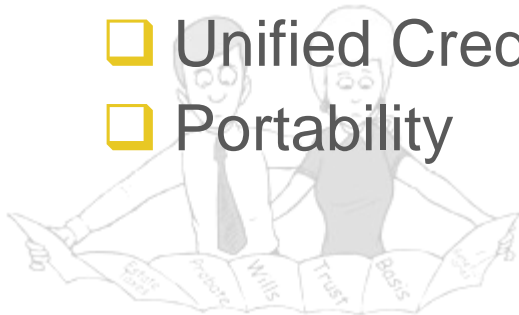




Learning the Basics

Why are these Estate & Gift Planning Terms important?

- ❑ Probate
- ❑ Wills, Executor, Guardian
- ❑ Trusts, Trustee, Revocable vs Irrevocable Trusts, Living vs Testamentary Trusts
- ❑ Durable Powers of Attorney
- ❑ Payable on Demand
- ❑ Advance Health Care Directive
- ❑ Beneficiary
- ❑ Unified Credit
- ❑ Portability





Do you know the role of your Financial Advisors & Financial Product Providers?

Red denotes possible lead advisor in the subject area

Green denotes possible lead product provider in the subject area

Black denotes possible support in the subject area

Comprehensive Financial Plans & Planning	Estate & Gift Plan Documents	Investment Management & Sales	Tax Prep IRS-Court	Insurance-Financial Property & Casualty Purchase
Attorney	Attorney – Specializing in Estate Planning	Attorney	Attorney – Specializing in Tax	Attorney
CFP- Certified Financial Planner	CFP- Certified Financial Planner	CFP- Certified Financial Planner	CFP - Certified Financial Planner	CFP- Certified Financial Planner
ChFC - Chartered Financial Consultant	ChFC - Chartered Financial Consultant	ChFC - Chartered Financial Consultant	ChFC - Chartered Financial Consultant	ChFC - Chartered Financial Consultant
CLU - Chartered Life Underwriter	CLU - Chartered Life Underwriter	CLU - Chartered Life Underwriter	CLU - Chartered Life Underwriter	CLU - Chartered Life Underwriter
CPA - Certified Public Accountant	CPA - Certified Public Accountant	CPA - Certified Public Accountant	CPA - Certified Public Accountant	CPA - Certified Public Accountant
CTFA - Certified Trust & Financial Advisors	CTFA - Certified Trust & Financial Advisors	CTFA - Certified Trust & Financial Advisors	CTFA - Certified Trust & Financial Advisors	CTFA - Certified Trust & Financial Advisors
Private Fiduciary	Private Fiduciary	Private Fiduciary	Private Fiduciary	Private Fiduciary
		CFA - Chartered Financial Analysis		CPCU -Chartered Property Casualty Underwriter
		Registered Rep		PC – Ins Agents Property & Casualty Agents
		RIA - Registered Investment Advisor		Financial – Ins Agents



Learning the Basics

Assembling your Estate & Gift Planning Team

- ❑ Selecting Your Financial Advisors & Service Providers
- ❑ How they are Compensated
- ❑ Important Criteria for Selecting
- ❑ Questions to Ask

Draft





Learning the Basics

An Estate & Gift Planning Overview

- ❑ Start with Your Personal Goals
- ❑ Gather Your Personal & Financial Information
- ❑ Seek Out the Right Attorney
- ❑ Make the Most of Your First Meeting
- ❑ Review, Edit & Sign Documents
- ❑ Take Care of Title & Beneficiary Designat
- ❑ Estate & Gift Planning is Forever



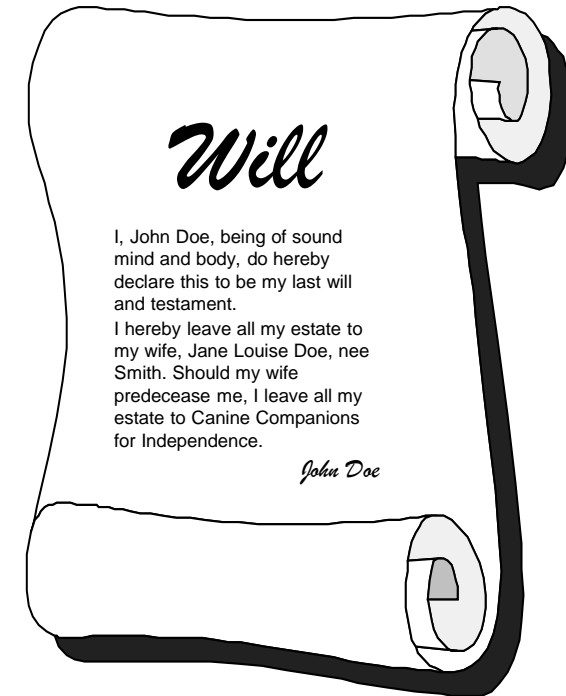


Estate & Gift Planning Documents

Do I really need a Will?

- Property Distribution
- Executor
- Guardian
- Bond
- Codicil
- Pets

Draft

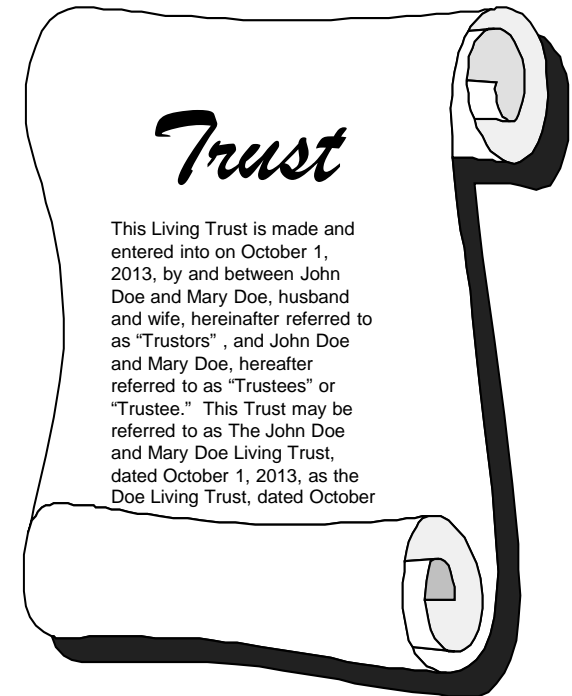
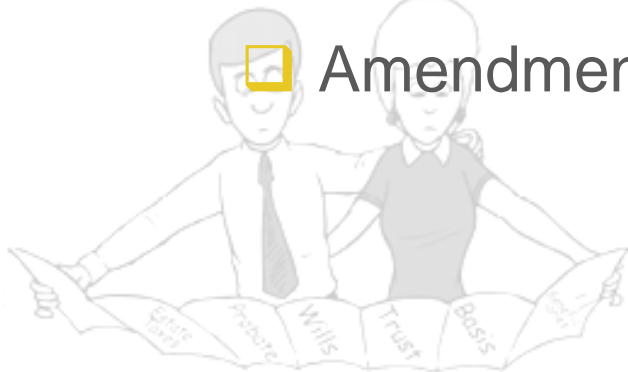




Estate & Gift Planning Documents

How about Trusts?

- ❑ Revocable vs Irrevocable
- ❑ Living Trust
- ❑ Testamentary Trusts
- ❑ Do You Need a Trust
- ❑ Property Distribution
- ❑ Trustee Selection
- ❑ Amendments



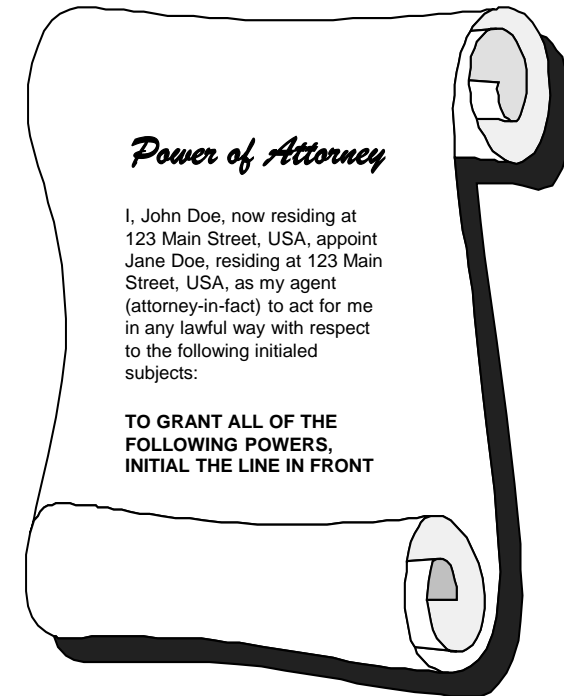


Estate & Gift Planning Documents

What about a Durable Power of Attorney for Financial Management?

- ❑ Duties & Powers
- ❑ Agent Selection
- ❑ Successor

Draft



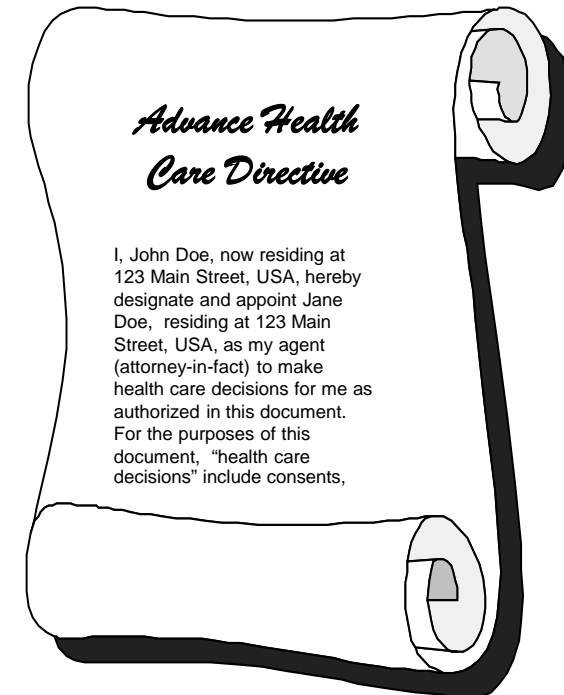


Estate & Gift Planning Documents

Do I Need a Advance Health Care Directive? (Durable Power of Attorney - Health Care)

- Duties & Powers
- Agent Selection
- Successor

Draft

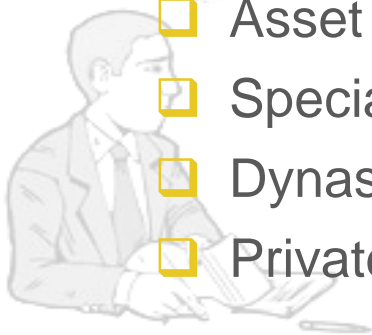
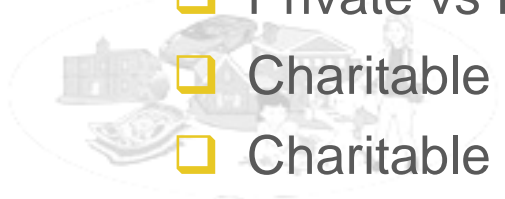




Estate & Gift Planning Documents

Advanced Tools

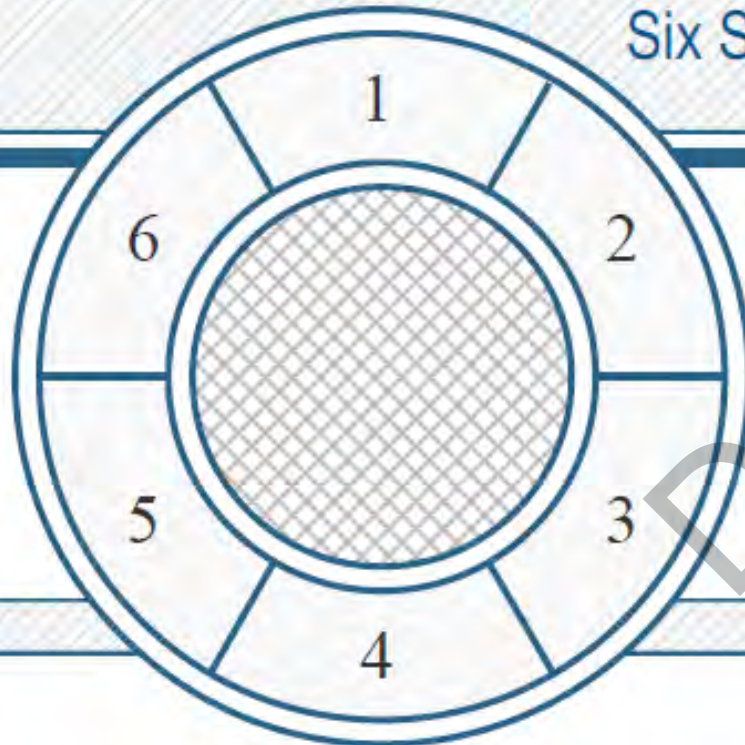
- Family Gifts
- Gifts of a Discounted Interest
- Family Partnerships
- Need & Use of Insurance
- Charitable Gifts – Donor Advised Fund
- Private vs Public Foundations
- Charitable Remainder Trusts
- Charitable Lead Trusts
- Asset Protection Trusts
- Special Needs Trusts
- Dynasty Trusts
- Private Annuities





Understanding the System

Six Steps to a Successful Estate & Gift Plan



STEP 1: Define Your Estate & Gift Planning Goals

STEP 2: Gather & Organize Your Financial Data

STEP 3: Analyze Your Situation & Discuss It with Advisors

STEP 4: Develop Your Strategies

STEP 5: Implement Your Plan

STEP 6: Track & Monitor Your Progress

**“The only person who
doesn’t need an estate
plan is one who lives
forever”**



Estate & Gift Planning Tip

To save time & money, prepare an estate planning package

- ❑ Your background info – names and address, family, friends, & advisors
- ❑ Your Net Worth Statement
- ❑ List of your Estate & Gift Planning Objectives, Questions, & Concerns
- ❑ Copies of Your Important Financial Documents
 - ❖ Wills, Trusts, Powers of Attorney
 - ❖ Deeds to real property
 - ❖ Partnership Agreements, Buy/Sell Agreements
 - ❖ Retirement Plan Beneficiaries Statements
 - ❖ Life, Disability, and Long-Term Care Insurance Policies
 - ❖ Life Insurance Beneficiary Designations
 - ❖ Divorce & Property Settlement Agreements
 - ❖ Pre & Post Nuptial Agreements
 - ❖ Two years of Income Tax Returns



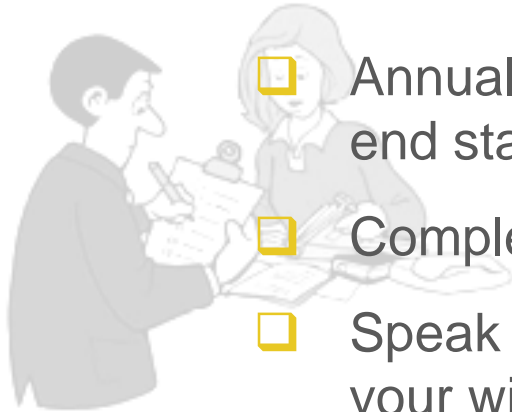


Understanding the System

What's Next? - Finishing Touches

Once documents are signed

- ❑ Place them in a financial organizer & store in a fireproof place
- ❑ Coordinate title of your property with your plan
- ❑ Review and update your primary and alternate beneficiaries
- ❑ Review insurance needs; acquire or drop insurance as needed
- ❑ Annually prepare a list of assets & liabilities and a copy of year-end statements; store them with your estate and gift plan docs
- ❑ Complete estate planning location sheet for executor/trustee
- ❑ Speak with your executor, trustee(s), and attorney—in-fact about your wishes and your documents



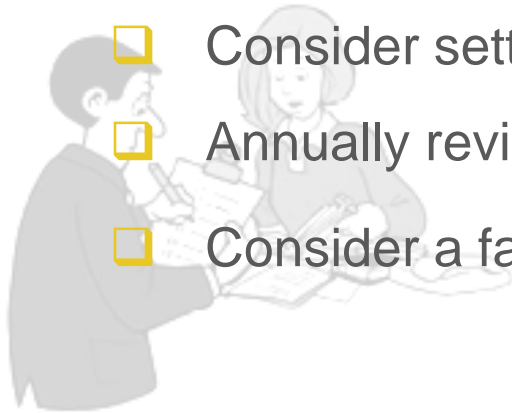


Understanding the System

What's Next? - Finishing Touches

Once documents are signed (continued)

- Address concerns about pets if not addressed in the will
- Consider writing a final letter to loved ones
- Consider creating a quality of life statement to accompany your Advance Healthcare Directive
- Consider setting up a Donor Advised Fund for your charitable interests
- Annually review your estate and gift plan documents
- Consider a family office annual meeting





A Special Thought

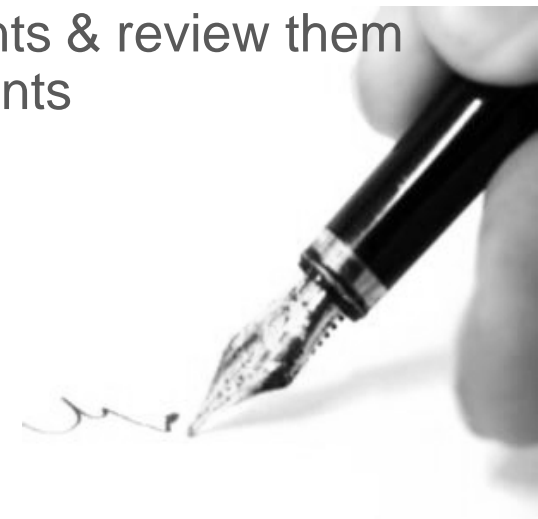
Think of your family as a
family office!!!





In Summary Here Are the Essential Principles to Estate & Gift Planning

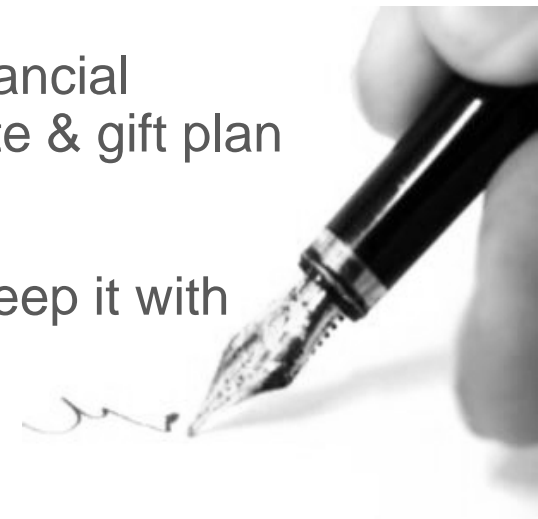
- ❑ 1. Learn about estate planning
- ❑ 2. Get & stay organized
- ❑ 3. Use the Six-Steps to your Estate & Gift Planning Process
- ❑ 4. Have drafted & keep your estate & gift planning documents current
- ❑ 5. Summarize your estate & gift planning documents & review them annually for changes in your plans & appointments





In Summary Here Are the Essential Principles to Estate & Gift Planning

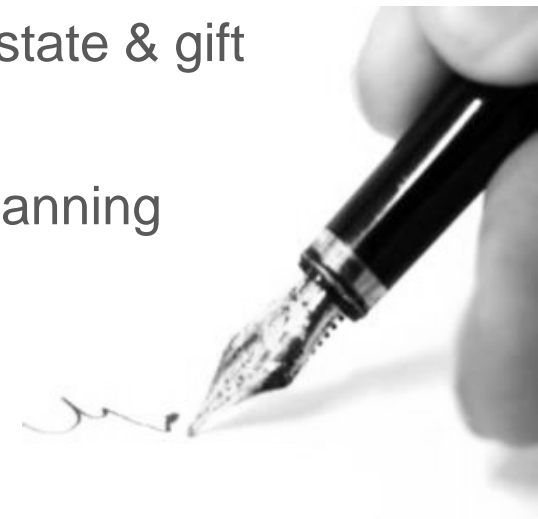
- ❑ 6. Keep beneficiary selection for your life insurance & retirement plans current
- ❑ 7. Keep title to your various assets current with your estate & gift plan documents
- ❑ 8. Annually review your location sheet. If necessary update & provide a copy to your executor, trustee & attorney
- ❑ 9. Annually copy year-end statements of your financial accounts & loans, & keep them with your estate & gift plan documents
- ❑ 10. Annually inventory your assets & liabilities & keep it with your estate & gift plan documents





In Summary Here Are the Essential Principles to Estate & Planning

- ❑ 11. Keep the right amount of life insurance
- ❑ 12. As your estate grows near / beyond the federal estate tax exclusion (\$11.7 million singles; \$23.4 million couples 2021) explore advanced estate planning techniques & tools
- ❑ 13. Discuss your plans with your estate & gift plan appointees
- ❑ 14. Talk with your family about your financial, estate & gift planning
- ❑ 15. Avoid Common Mistakes in Estate & Gift Planning





Estate & Gift Planning Is A Lifelong Process

- ❑ Get started now, as you will never have more time.
- ❑ Get a "Round Tuit".





Try Using A Systematic Approach to

- ❑ Empower you to make the best informed everyday financial decisions
- ❑ Give you the best chance for a secure financial future



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The Movement

The Improving Financial Awareness & Financial Literacy Movement & Campaigns

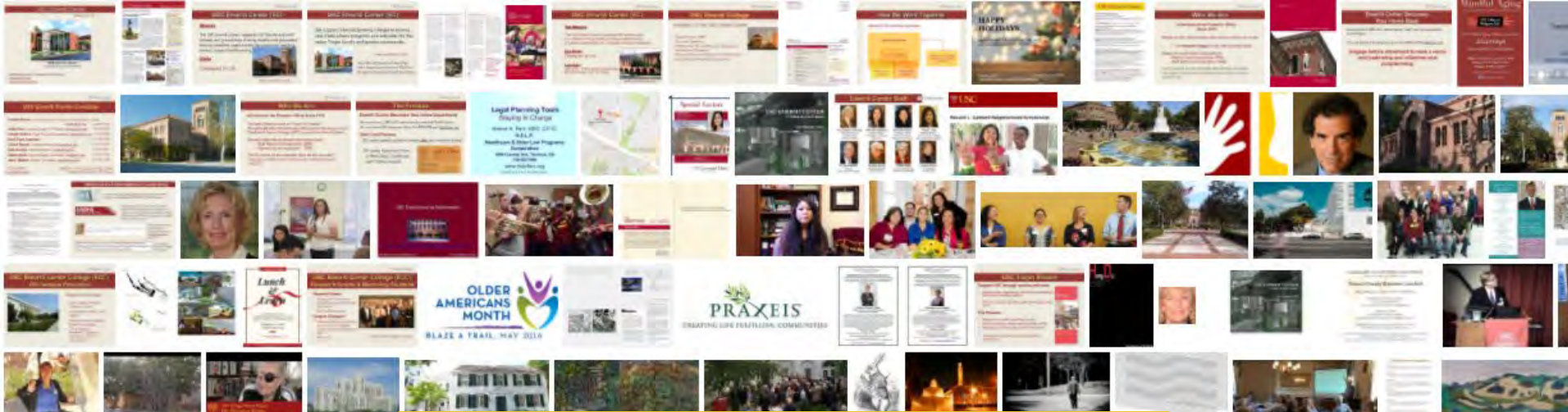
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Help us touch the vast majority of the general public and financial service and nonprofit professionals at least twice a year with a growing concentrated personal finance content media blitz campaign built around the strategic venues of:

- Financial Literacy Month (April)
- Estate & Gift Planning Awareness Month (October)

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1. A 501(c)(3) nonprofit organization
2. Mission: Significantly improving financial awareness & financial literacy
3. Believes that creating financial awareness & teaching financial literacy & sharing the essential principles to smart personal financial management—the foundation to personal finance knowledge—is VERY important
4. Taking an active leadership role uniting

- Financial service & nonprofit associations and their members
- Financial service & nonprofit professionals and their companies
- Technology companies
- Employers
- Educational institutions
- Government entities
- News media

to participate in The Improving Financial Awareness & Financial Literacy Movement and take part in a concentrated personal finance content media blitz every six months during the strategic campaign venues of

- Financial Literacy Month in April
- Estate & Gift Planning Awareness Month in October



Helping to make this a better world...

6. Developing and delivering high quality educational content for the general public and professionals
7. Assisting financial service & nonprofit professionals and their organizations, employers, academia to provide high quality, financial education and cost-effective financial services

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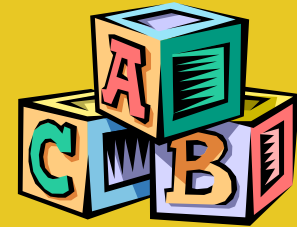
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Building Blocks to Successful Estate & Gift Planning



Presentation 4 of 4

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