



+ **PRINCIPLES OF
PRESERVING WEALTH**

DE CESARE
RETIREMENT SPECIALISTS

Transitioning You from Work through Life.



+ **THANK YOU!**

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PRINCIPLES OF PRESERVING WEALTH



CRUCIAL CONSIDERATIONS

**What's the Value
of Your Estate?**

**What are Your
Objectives?**

LIFE INSURANCE

Life Insurance

Living heirs

IRS

Assets

Trust

Irrevocable Trust

Assets

Trust

Irrevocable Trust

HOW DOES A TRUST WORK?

Assets:

- Personal property
- Home
- Real estate
- Cash and bank accounts
- Investments
- Retirement plans
- Business interests
- Life insurance

Trust

Living heirs:

- Assets
- Financial management
- Medical decisions
- Providing for spouse
- Young children
- Grown children

TRUST



- Avoid probate
- Not public record
- Effective management & distribution
- Some control of beneficiaries
- Difficult to contest

GIFTING ASSETS

Sample Year: 2024

- \$18,000 to Recipient #1
- \$18,000 to Recipient #2
- \$18,000 to Recipient #2



This is a hypothetical example used for illustrative purposes only. Estate tax laws will change. In 2024, the annual gift exclusion is \$18,000 per recipient.

Source: IRS.gov, 2024

FINANCIAL DOCUMENTS

Joint Ownership

Enables you to pass an asset on to a co-owner without probate

Durable Power of Attorney

Authorizes someone to make legal and financial decisions on your behalf in case of incapacity

Living Trust

Enables the transfer of assets to heirs without going through probate

HEALTHCARE: DECIDING IN ADVANCE

**Approximately 70%
of older Americans
complete advanced
directives before
their death**

HEALTHCARE DOCUMENTS

Living Will

Provides specific instructions about your medical care for end-of-life treatment or in the event of incapacitation

Power of Attorney

Authorizes someone to handle legal and financial decisions

Durable Power of Attorney for Healthcare

Authorizes someone to make healthcare decisions on your behalf

CRITICAL ESTATE MANAGEMENT DOCUMENTS

Healthcare Documents

(also known as advanced directives):

- Living Will
- Power of Attorney
- Durable Power of Attorney for Healthcare

Financial Documents:

- Joint Ownership
- Durable Power of Attorney
- Living Trust



PROBATE IS A MATTER OF PUBLIC RECORD



**Can you avoid
probate?**

A WILL IS THE CORNERSTONE OF YOUR ESTATE

A Will...

- Names executor
- Names guardian for minor children
- Directs how property is distributed
- Goes through probate

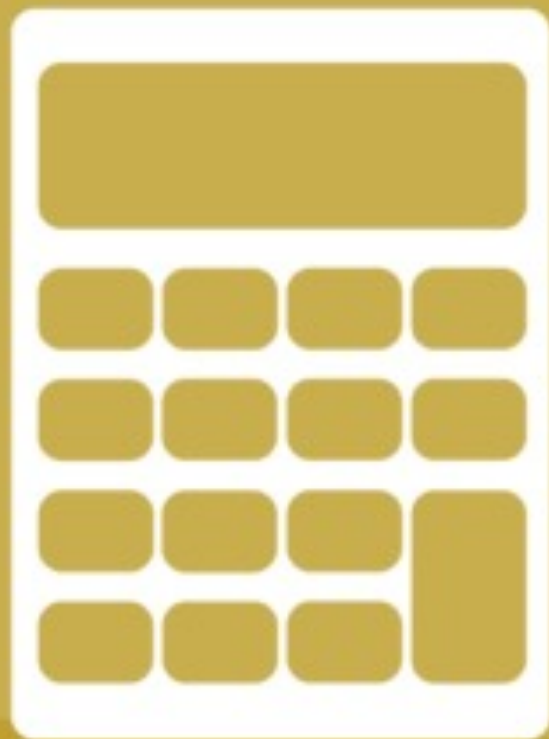
START WITH A WILL



68% of American adults don't have a will

Source: Caring.com, 2024

ESTIMATING YOUR ESTATE TAXES



“QUICK” FORMULA

\$15,000,000	Gross value
-13,610,000	Exemption
<hr/>	
\$1,390,000	Taxable amount
x 40%	Tax rate
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\$556,000	Estate tax

Source: IRS.gov, 2024

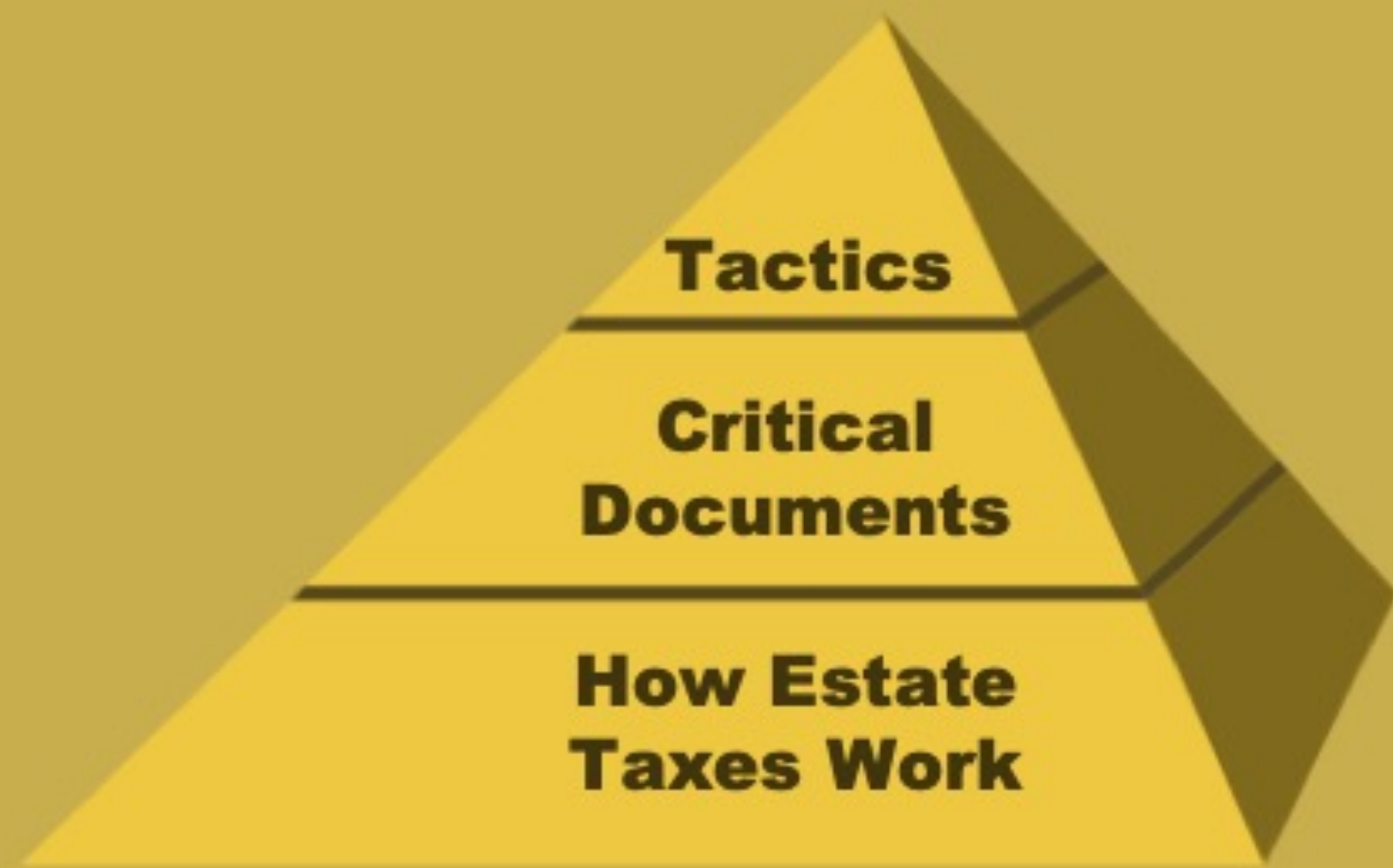
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HISTORY OF ESTATE TAXES



Source: IRS.gov, "The Estate Tax, Ninety Years and Counting"; IRS.gov, 2024 | Wikipedia.org, 2024

ESTATE MANAGEMENT PYRAMID



ESTATE MANAGEMENT OBJECTIVES

During Your Lifetime

- Manage your financial and personal affairs

After Your Death

- Distribute your wealth

ABOUT MY...

BACKGROUND • FIRM • COMMITMENT

Get To Know Us..

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