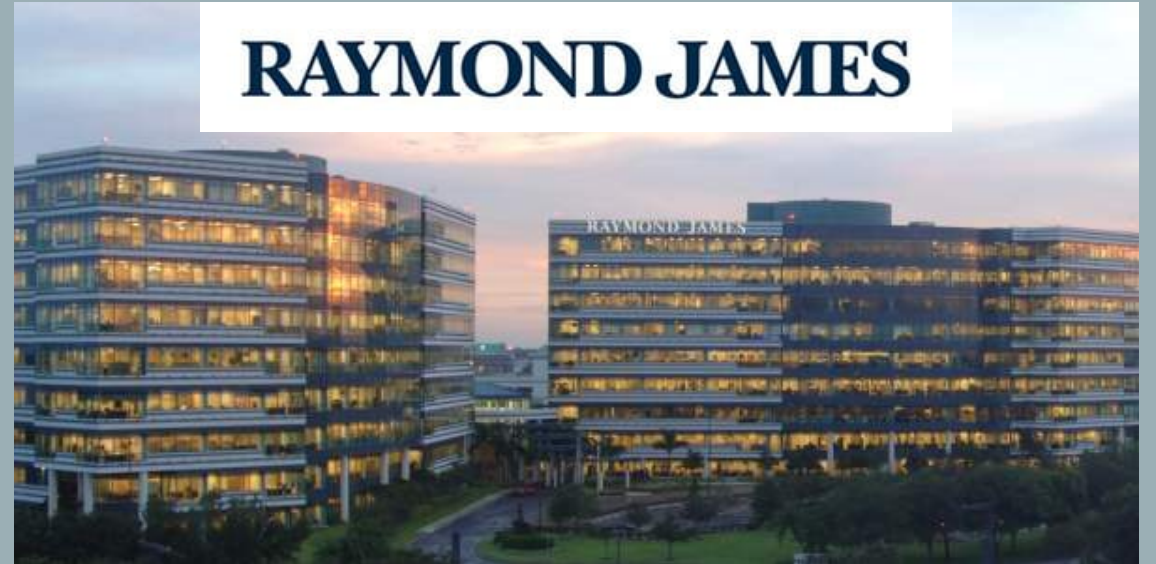




HILLSBOROUGH
WILLS & TRUSTS

RAYMOND JAMES





ESTATE PLANNING ESSENTIALS

**How to protect yourself, your
family, your resources.**

Last Will and Testament
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County of _____
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LAST WILL AND TESTAMENT

- **Executor**
- **Beneficiaries**
- **Guardians**



PROBATE

Filings

Creditors

Inventory

Accountings

Disbursements

BENEFICIARY DESIGNATIONS

- **DEFINITION**
- **COMMON USE**
- **WHY ARE THEY SO IMPORTANT**
 - **Avoid Probate**
 - **Override Wills**
 - **Are Specific to Each Asset**

LIVING TRUST

- Avoids Probate
- Manages Inheritance
- Keeps it private





**CORPORATE
TRUSTEE**

When to Consider a Corporate Trustee

- Complex Trust
- Complicated Family Dynamics
- Long-term management

NEED HELP?

- Establish an **Agent**
- **Financial Power of Attorney**
- **Healthcare Power of Attorney**



TRUSTEED IRA

- Asset Management Continuity
- Control your IRA Assets
- Asset Preservation
- Tax Benefits

COMMON MISTAKES



- **Next year!**
- **Where is the Will?**
- **Co-executors**
- **No coordination**
- **No updating**
- **Naming minors**



HILLSBOROUGH
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