

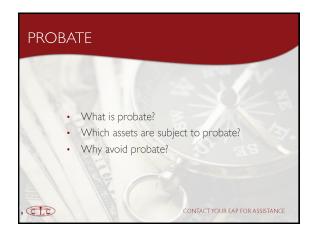






| OTHER ASSETS TO CONSIDER | | |
|---|--|--|
| Life insurance All retirement plans Stock options, bonus, etc. Deferred compensation plans | Household contents Vehicles, boat, etc. Jewelry Fine art items Antiques and collectibles | |
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| ESTATE PLANNING TOOLS | | |
|--|---|--|
| Wills Trusts Powers of attorney (health and financial) Advance Directives ("Living Wills") | Gifts Jointly held property Life insurance Safe deposit boxes Burial instructions | |
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| HOW TO AVOID PROBATE | |
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| Use of trusts Joint tenancy ("Right of Gifting) Life insurance Annuities Beneficiary designation | |
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| WILLVS.TRUST | |
|--------------|---|
| 1 | You name the property and beneficiaries who receive the property. Almost all wills must go through probate. |
| | TRUST You name the trustee(s). You name the property and beneficiaries who receive the property. Most trusts do not require probate. |
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• What is the difference between an executor and trustee? • How to choose an executor or trustee • Duties of an executor or trustee • Do they also act as guardian for minor child(ren)? • Are they paid? CONTACTYOUR EAP FOR ASSISTANCE







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