

Ensure your estate plan is in tune with the times.

At Jefferson Bank, our trust and wealth advisors, working with your attorney, can help you establish a new custom estate plan, or review and revise your current strategy.

A COMPREHENSIVE ESTATE PLAN GOES FAR BEYOND SIMPLY HAVING A WILL. An estate plan provides detailed directives for all your assets in the event of your death, incapacity, or advanced age. Additionally, comprehensive estate planning can cover your medical and end of life care wishes, relieving your loved ones of those difficult decisions.



A well designed estate plan can also:

- Minimize estate taxes
- Increase the value of your estate
- Reduce the complications of probate
- Provide for multi-generational wealth transfer and management
- Fulfill your charitable intentions



No matter your age, it's important to consider the following estate-planning elements when creating your strategy:

- Up-to-date beneficiary designations
- Medical Powers of Attorney
- Directive to Physicians
- A Will
- Durable Power of Attorney
- Designation of a guardian for your minor children
- A Revocable Living Trust
- A plan for long-term care

For more information or to arrange a review of your current estate plan, contact:

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Estate planning is for everyone, not just those with significant wealth. No matter the size of your estate, your financial plan should include a comprehensive strategy to protect and grow your assets to pass on the maximum possible value to your intended beneficiaries.

If you currently have an estate plan in place, it's very important to have it reviewed on a regular basis to make sure the plan is up to date, reflecting current statutes and guidelines, as well as any major life changes you've experienced.

REVIEW YOUR PLAN OFTEN WITH YOUR FINANCIAL ADVISORS.



It is important to remember that your estate plan will need to be reviewed and possibly revised throughout your life. Times change, as do federal and state regulations and statutes which can have a direct impact on your estate planning strategy. The trust advisors at Jefferson Bank, working alongside your advisors and attorneys, can help review these changes and update your plan accordingly.

Life changes can also affect your plan.

You should review your documents if you experience:

- A change in marital status
- A need to revise your executor or trustee
- A need to adjust your beneficiaries
- A desire to modify your designated guardian
- A significant shift in assets
- A change in the life of your children

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