

# Financial Preparation Guide

This list can serve  
as a guide to:

- ◇ Safeguard financial matters
- ◇ Ensure affairs are well tended to during and after your lifetime
- ◇ Facilitate the pursuit of what truly matters to you

Use this tool to assist in starting the conversation and set up a plan that's right for you.



## ENGAGE A TEAM OF PARTNERS

- ☐ Estate Planning Attorney
- ☐ Accountant/CPA
- ☐ Investment Advisor
  - » 1900 Wealth
- ☐ Trust Department/Corporate Fiduciary
  - » Jefferson Bank Trust
- ☐ Insurance
  - » Sanger & Altgelt
- ☐ Banking
  - » Jefferson Bank Private Banking

Notes

## WITH YOUR ATTORNEY

### ESTATE PLANNING

- ☐ Powers of Attorney (*General & Medical*)
- ☐ Designation of Guardian (*for yourself and minor children*)
- ☐ Directive to Physicians
- ☐ Last Will and Testament (*and Trust if applicable*)
- ☐ If appointing a corporate fiduciary, follow up with them before finalizing your plan

### REVIEW ENTITIES/OWNERSHIP OF ASSETS

- ☐ Discuss the use of an entity (*LP, LLC, etc.*) with your Estate Planning Attorney if you own any of the following:
  - » Businesses
  - » Oil, gas, and other minerals
  - » Farm or ranch land
  - » Rental properties
- ☐ If you have any of the following concerns regarding your entities, discuss further with your attorney:
  - » Succession planning
  - » Tax planning

## WITH YOUR ACCOUNTANT/CPA

- ☐ Project your current year's tax liability and determine necessary steps to minimize it
- ☐ Review annually your financial position and cash flow needs
- ☐ Determine if your family dynamics have changed sufficiently to warrant changes to your estate, gift and financial plans

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## JEFFERSON BANK TRUST DEPARTMENT

CONSIDER ENGAGING WITH A TRUST ADVISOR FOR:

### TRUST ADMINISTRATION

- ☐ Revocable Management Trusts
- ☐ Irrevocable Trusts

### ESTATE ADMINISTRATION

- ☐ Independent executor or administrator
- ☐ Agent for executor or administrator

### IMPLEMENTING YOUR LEGACY PLAN

- ☐ Dynasty and GST Trusts
- ☐ Charitable Trusts and Foundations

### MINERAL MANAGEMENT

- ☐ If you have mineral interests, consider engaging a mineral management team for:
  - » Finding royalty underpayments
  - » Negotiating new leases
  - » Confirming your title ownership

## JEFFERSON BANK PRIVATE BANKING

CONSIDER ENGAGING WITH A PERSONAL BANKER FOR:

- ☐ Review your account structure and beneficiary designations – joint accounts, payable on death, convenient signer, and power of attorney account
- ☐ Consolidate bank accounts as needed
- ☐ Cultivate a relationship with a private banker to serve as a dedicated point of contact and provide for efficient communication



## 1900 WEALTH

CONSIDER ENGAGING WITH AN INVESTMENT ADVISOR FOR:

### INVESTMENTS

- » Investment management and solutions for individuals, charitable organizations, and generational wealth planning
- » Tax-efficient financial planning, advising, and philanthropic giving
- » Custom portfolio of non-proprietary investment funds combined with alternative investment strategies

### LEGACY PLANNING

- » 529 Plans
- » Planned Giving Program | Donor-Advised funds



## SANGER & ALTGELT

CONSIDER ENGAGING WITH AN INSURANCE SPECIALIST FOR:

### INSURANCE

- » Policy purchase/review, including homeowners, auto, life insurance, farm/ranch, equipment, general, umbrella, and others
- » Beneficiary designations for life insurance

Jefferson Bank: (210) 736-7600  
1900 Wealth: (210) 736-7770  
Sanger & Altgelt: (210) 734-6677

1900 Broadway • San Antonio, Texas 78215



1900 Wealth Management and Sanger & Altgelt Insurance products are: Not FDIC Insured  
Not a deposit • Not insured by any federal government agency • Not bank guaranteed • May lose value

Deposit products offered by Jefferson Bank. Member FDIC