

WILLS, TRUSTS, & ESTATE PLANNING

FINANCIAL EDUCATION FOR ADULTS AGES 50 TO 70

**Classroom Instruction
ON
Estate Planning Strategies**

WHEN?

Tuesday, January 17th 6:30pm to 9:30pm
OR
Thursday, January 26th 6:30pm to 9:30pm

WHERE?

UTA Continuing Education & Workforce
Development(CEWF)
140 West Mitchell Street
Arlington, TX 76019

REGISTER TODAY TO LEARN

- The benefits and importance of having an estate plan
- The differences between wills and trusts
- How to plan for incapacitation, and what to do when a loved one dies
- How to avoid probate, its associated costs, and minimize taxes
- Strategies to protect your assets from creditors and the government



\$59 PER PERSON

TEXTBOOK INCLUDED

STRITTMATTER WEALTH MANAGEMENT GROUP, LLC

THE IMPORTANCE OF FINANCIAL EDUCATION

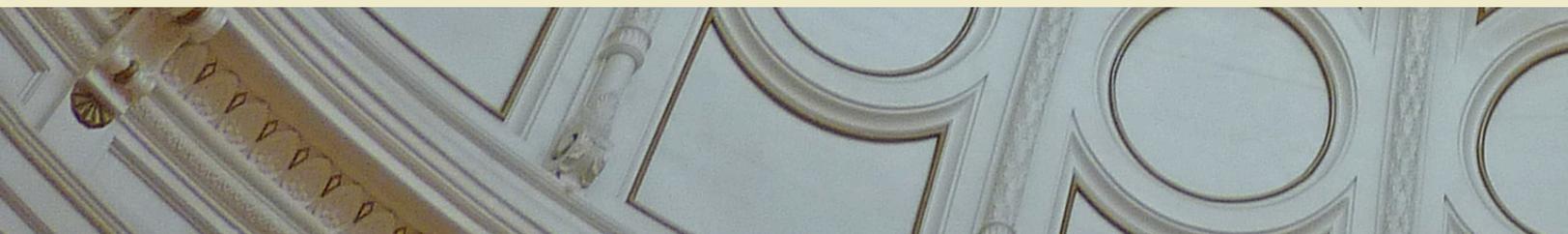
WHY ATTEND THIS CLASS?

Estate planning is a complex and confusing area of our lives. It is often one of the last items that people take care of because of procrastination or confusion over what is needed. Now, more than ever, it is important to have a sound estate plan in place. Without an estate plan, you lose control of the distribution of your estate and you may incur unnecessary costs and taxes. By attending this class, you will learn more about the tools and strategies that are needed to protect your assets and give you back control over decisions that will affect you and your family moving forward.

WHO SHOULD ATTEND?

This course has valuable information for everyone. We will discuss the many ways to plan your estate as well as teach you strategies you can utilize to protect your assets. You will learn about how to choose between a will or a trust, how your estate will be taxed, and how to protect your assets from creditors and the government. Most importantly, this course provides you with the tools you will need to make key decisions around planning your estate.

“Now, more than ever, it is important to have a sound estate plan in place . . . This course provides you with the tools you will need to make key decisions.”



DYING WITHOUT A WILL

Putting a will in place is easy but knowing what is needed in your will can be difficult. Without a will, the court system may make decisions for you, and you could lose control over major decisions.

01

**DID YOU KNOW:
PROBATE CAN COST UP TO**

5-10%

OF YOUR ESTATE'S VALUE*

NOT CONSULTING WITH A PROFESSIONAL

Each person's situation is unique and each state has their own rules for the distribution of your estate. Make sure that you get it right by working with a professional.

07

NOT PLANNING FOR INCAPACITATION

Every day people are involved in accidents that cause disability and the inability to make financial and medical decisions for themselves. By putting in place key documents, you can help avoid this from happening to you and your family.

02

PUTTING OFF ESTATE PLANNING

Many people procrastinate when it comes to creating their estate plan because they are not sure what to do. Unfortunately, many people procrastinate until it is too late.

03

LEARN HOW TO AVOID THESE SEVEN COSTLY MISTAKES

NOT CHOOSING THE RIGHT WAY TO DISTRIBUTE YOUR ASSETS

There are many ways to plan your estate, but there is only one way that is right for you and your family situation.

04

NOT KNOWING WHICH DOCUMENTS ARE REQUIRED

Utilizing the right documents is imperative to a worry-free estate plan.

05

UNDERUTILIZING STRATEGIES TO PROTECT YOUR ASSETS

Every year people lose assets that were meant for their family to probate costs and taxes.

06

*2015 <http://info.legalzoom.com>

COURSE PREVIEW

Basics of Estate Planning

Often the hardest part of any planning is just getting started. Having a basic understanding of estate planning allows you to formulate your plan for what you would like to do at death or in case of incapacitation. This section is designed to help you understand the big picture of why estate planning is so important.

Planning for Incapacitation

Unfortunately, unforeseen illnesses and accidents happen in life. Planning ahead for these events is imperative to making sure that you maintain control over personal decisions that will affect you. This section will give you a better understanding of what is needed so that you have peace of mind over these key decisions.

Wills

No one wants to be a burden to their loved ones at death. By having a will in place, you maintain control over key decisions at death, making it much easier on those you leave behind. This section will help you understand what is required and how to put one in place.

Probate

The probate process can be complex and costly. Many people think that you have to probate your estate. In this section you will learn how to avoid probate and all of the costs that go along with it.

Direct Transfer

There is always an easier way! In this section you will learn some incredibly easy ways to transfer assets to your loved ones without any hassle. You will also learn how these methods can save you time and money.

Trust

Do you want even more flexibility and control than what a simple will offers? Then a trust may be right for you. In this section, you will learn all of the ins and outs of the different types of trusts and how they can benefit you.

Taxes

It's been said that the only two things guaranteed in life are death and taxes. Unfortunately, at death there is a wide array of taxes that you may be exposed to. In the last few years, estate tax law has changed drastically. In this section you will learn all about the different taxes that are owed at death and strategies on how to help avoid them.

Planning Strategies

Once you have learned the basics, then it will be time to learn the more advanced strategies. In this section you will learn strategies for how to reduce costs and taxes. We will also discuss Medicare and what you need to know now to prepare for Long Term Care costs. In addition, you will learn what to do next when a loved one dies.

EDUCATION AND PLANNING ARE THE KEYS

AND OUTLINE

I. BASICS OF ESTATE PLANNING

- A. Estate Planning Defined
- B. Introduction to Estate Planning
- C. Objectives While Living
- D. Objectives at Death
- E. Ten Most Common Mistakes

II. PLANNING FOR INCAPACITATION

- A. What is Incapacitation
- B. How it Can Affect You
- C. Key Documents Needed
- D. What to do with Your Incapacitation Documents

III. WILLS

- A. What is a Will and Do I Need One
- B. Disadvantages of Dying Without a Will
- C. Advantages of Having a Will
- D. Disadvantages of a Will-Only Estate Plan
- E. When to Revisit Your Will

IV. PROBATE

- A. What is Probate
- B. Advantages of Going Through Probate
- C. Costs Associated with Probate
- D. Avoiding Probate

V. DIRECT TRANSFER

- A. What is Direct Transfer
- B. Gifting While You're Alive

- C. Beneficiary Forms: Don't Leave Home Without Them
- D. Account Registrations: TOD and POD
- E. Joint Ownership and Community Property in Texas

VI. TRUST

- A. What is a Trust
- B. Benefits of Trusts
- C. Disadvantages of Trusts
- D. Types of Trusts: Testamentary vs. Living
- E. Types of Trusts: Revocable vs. Irrevocable

VII. TAXES

- A. Taxed Coming and Going
- B. Income Tax
- C. Estate Tax
- D. Gift Tax
- E. Generation Skipping Tax
- F. Capital Gains Tax
- G. Estate Tax Example

VIII. PLANNING STRATEGIES

- A. Bypass Trust
- B. Irrevocable Living Trust
- C. Qualified Terminable Interest Property (QTIP)
- D. Special Needs Trust
- E. Medicare Planning and Long-Term Care
- F. Miller Trusts
- G. Family Limited Partnerships
- H. Survivor Planning
- I. What to do When a Loved One Dies

TO A SUCCESSFUL ESTATE PLAN

THIS COURSE INCLUDES:

Classroom Instruction

Wills, Trusts and Estate Planning is both enjoyable and educational. Classes are led by Josh W. Strittmatter, CERTIFIED FINANCIAL PLANNER®. The presentation will be filled with valuable information as well as real life experiences. The instructor promotes an interactive format where participation and questions are encouraged.

Course Textbook

This course includes a textbook with examples and interactive material that is yours to keep. The book is written in easy-to-understand language and will help you follow along throughout the presentation.

Comprehensive Learning

Unlike financial seminars that focus on one topic, this course is designed to help you see the "big picture". You

will have an opportunity to learn about the many aspects of estate planning, how they can work together to make the process easier, and help you make sure you get what you want from your estate plan. This course is purely educational and nothing is sold to you.

Optional Consultation

If you have questions that are personal in nature or would like to find out more about estate planning, you may arrange to meet privately with your instructor after the course is complete. This consultation is complimentary for class attendees but is not required.

YOUR INSTRUCTOR



Your instructor is Josh W. Strittmatter, CFP®, CRC®. He teaches courses on Estate Planning at several local colleges and universities as well as educational workshops on investment management and retirement.

HOW TO REGISTER:

1) Complete the enclosed registration form and mail with your tuition payment to:

UT Arlington Continuing Education
140 West Mitchell St
Arlington, TX 76019

Check: When registering via mail or in person

Credit Card: When completing payment via phone

2) Online Registration:

Registration is also available online at <https://web-ded.uta.edu>.

Click on Learn About Our Programs under Continuing Education.

Click on Personal Enrichment.

Click on Financial Planning and then follow the online prompt from there.

For late registration or for any registration questions, contact us at (866) 906-9190.

Securities and Advisory Services offered through LPL Financial, Member FINRA/SIPC. Financial Planning offered through SWMG, LLC, a Registered Investment Advisor and separate entity from LPL Financial.

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