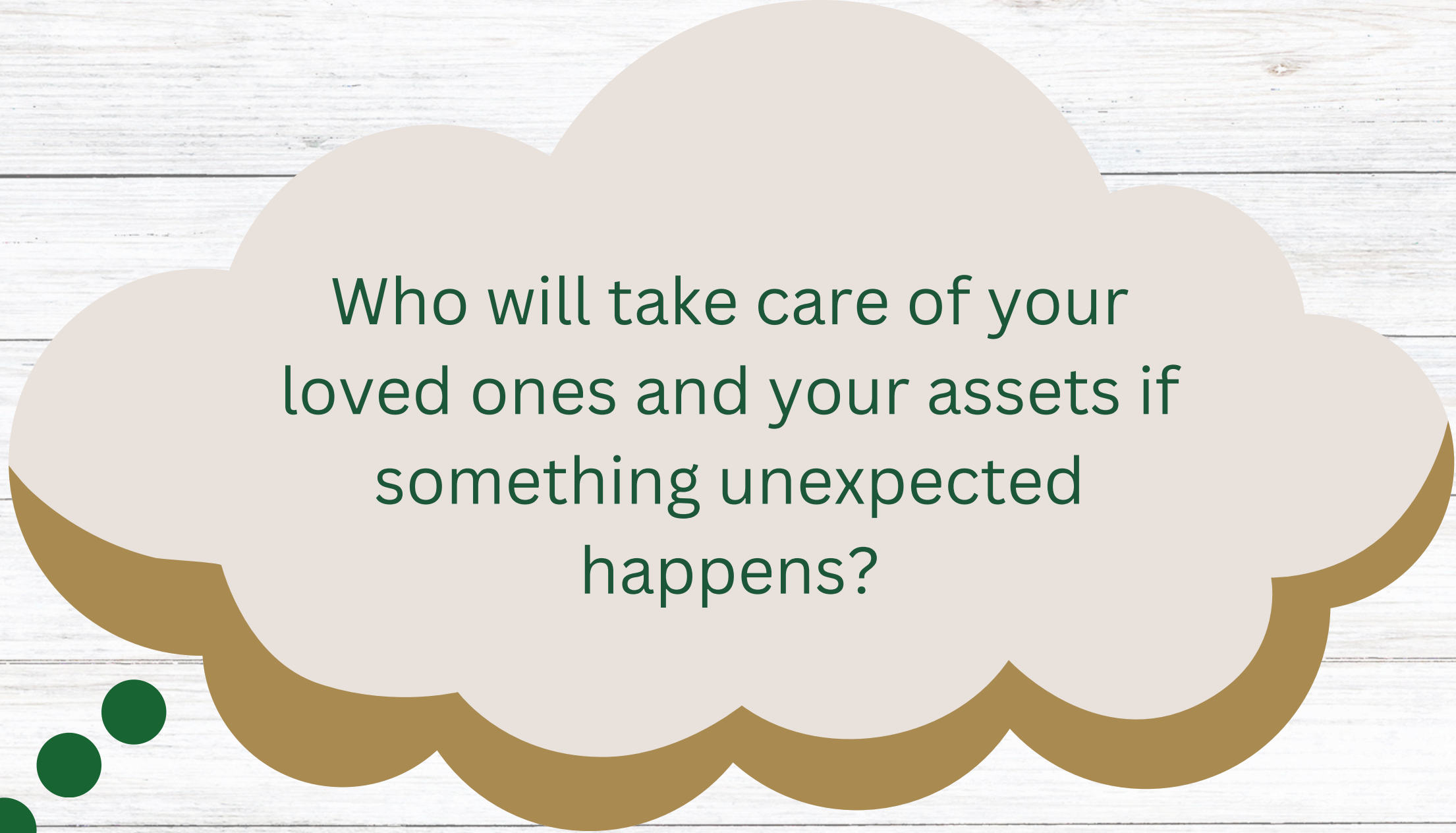


Estate **PLANNING**

A large, light beige thought bubble with a dark brown drop shadow, containing the text "Who will take care of your loved ones and your assets if something unexpected happens?". Three smaller dark green circles lead from the bubble down to a person icon.

Who will take care of your
loved ones and your assets if
something unexpected
happens?



What is Estate Planning?



- Plan how your assets, healthcare, and legacy are managed.
- Ensure your wishes are honored and family is protected.
- Reduce stress, disputes, and legal hurdles.
- Avoid probate and simplify asset transfer.

Why does Estate Planning Matter?



- Protect your family and their financial security.
- Control who manages your assets and decisions.
- Clarify medical and end-of-life wishes.
- Prevent disputes and delays after passing.

CORE DOCUMENTS OF ESTATE PLANNING

Key Components of an Estate Plan



Will – Distribute assets and appoint guardians/executors.



Trust – Protect and manage assets; often avoids probate.



Healthcare Directive / Living Will – Guides medical care if you can't speak.



HIPAA Authorization – Lets trusted people access your medical info.



Powers of Attorney – Authorizes individuals to handle finances or legal matters.

Will vs. Trust

- Outlines asset distribution after death
- Names guardians for minor children
- Requires probate to validate and oversee distribution
- Allows specific gifts and exclusions
- Nominates an executor to manage affairs

- Holds and manages assets during life and after death
- Helps avoid probate for quicker, private distribution
- Sets conditions for how and when assets are distributed
- Managed by a trustee who oversees the trust
- Protects assets and can reduce estate taxes

IN SHORT...



A Will is simpler and covers basic estate planning needs, while a Trust offers more flexibility, privacy, and control over assets

Key Roles



1. Executor:

Handles
estate
settlement



2. Trustee:

Manages
trust assets



3. Guardianship

Caretaker
for minor
children



4. Power of Attorney


Medical
decisions &
financial
matters

Key Roles are ... **CRITICAL**



- Choosing the right executor, trustee, guardian, and POA is crucial as they manage your estate, finances, and healthcare if you can't.
- Clients should carefully consider backup roles in case the primary is unavailable.

Probate and Avoiding It

- 
- Probate is a court process to validate a Will and oversee distribution.
 - It can be time-consuming, public, and costly.
 - Trusts and properly designated beneficiaries can help avoid probate.

Estate planning is **Flexible** and **Ongoing**



Plans should be reviewed and updated regularly (after marriage, divorce, birth of a child, big financial changes).



Your wishes can change over time, and your documents can be amended.

Benefits Beyond Legal Protection



1. Provides **peace of mind** for you and your family
2. Minimizes **family conflicts** after your passing
3. Ensures **your legacy and values** are carried out
4. Can **reduce taxes and protect assets** from creditors

COMMON MISCONCEPTION

“I don’t have
enough to need a
Will/Trust”



WHATS ACTUCALLY TRUE:

“Estate planning is for everyone, not just the wealthy.”



COMMON MISCONCEPTION

“I’ll just leave
everything to my
spouse.”



WHATS ACTUCALLY TRUE:

“Without documents,
intestacy rules may
interfere.”



MISSION STATEMENT



At Olympia Wealth & Life Management, our mission is to educate and empower you to take control of your financial future with confidence. We're committed to inspiring you to unlock your potential, build lasting wealth, and live the life you've always envisioned. From planning for retirement to pursuing your biggest dreams, we're here to guide you every step of the way toward a confident, fulfilling, and prosperous future.





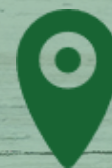
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