



trust&will

Welcome!

Estate planning for *everyone.*



Today:
What we hope
you take away.

Trust & Will: Who We Are

What is Estate Planning and Why Does it Matter?

Real Life Milestones: When to Create or Update a Plan

Key Estate Planning Documents

How to Get Started with Trust & Will

My T&W Story:



Kate Teal

Assistant General Counsel, Product

Trust & Will: Estate Planning for Everyone

Who We Are



WHO WE ARE

Estate planning and settlement made accessible, affordable, and easy.

- Trusted by 500,000+ families
- Thousands of 5-star reviews
- 70% cost savings vs. traditional attorneys
- Dedicated, top-rated member support
- Intuitive online platform

- ✓ Basics
- ✓ Guardians
- ✓ Assets
- ✓ Arrangements

Health Care **UP NEXT**

Ship Documents

Notarize

WHAT IS ESTATE PLANNING?

Estate planning means preparing today for tomorrow's what-ifs.

It's the act of creating a legacy with intention.

- Future-Proofing
- Legacy-Building

• House 401Ks??
• Truck Vanguard } TRUST?
• Subaru Chase } ★ Ask Dad

• Gran's paintings → Sam
• Piano → Sam
• Rings + jewelry → Liz

★ Guardians = Bob + Christine
↳ what about Max? 🐾

WHAT'S AN ESTATE PLAN—REALLY?

A set of specialized documents, each with a specific use.

The documents included in your plan should be based on your needs and objectives. Typical documents:

- Will
- Trust
- Healthcare Documents



Who would you like to receive your assets?

+ Add a beneficiary



WHAT IS A WILL?

A legal document that governs the distribution of assets upon death.

It has 3 purposes:

1. To distribute assets
2. Nominate guardians for children or pets
3. Specify final arrangements



Who would you like to nominate as a guardian for Shadow?

Name Guardian →



WHAT IS A TRUST?

A legal agreement between the settlor, the trustee, and the beneficiary.

- **Settlor** creates trust. **Trustee** manages trust. **Beneficiary** receives assets.
- The primary benefits of a trust:
 1. Avoid probate
 2. Maintain control over assets
 3. Plan for incapacity
 4. Provide for family
 5. Minimize taxes
- What's the role of the trustee?



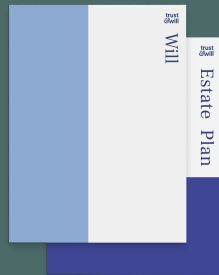
Start transferring your assets to your Trust.

Fund Trust →



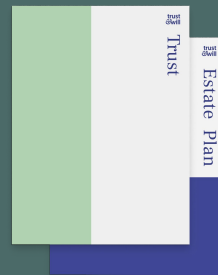
WILL VS. TRUST

So, what's the difference between a will and a trust?



WILLS

- Simpler documents
- Name guardians for kids & pets
- Designate where assets go
- Specify final arrangements
- Goes into probate after death
- Limited control over distribution



TRUSTS

- Greater control over when / how assets are distributed
- Trusts only apply to assets held in the trust
- Minimize / avoid probate entirely
- Has an impact while you're alive **and** when you pass

HEALTHCARE DOCUMENTS

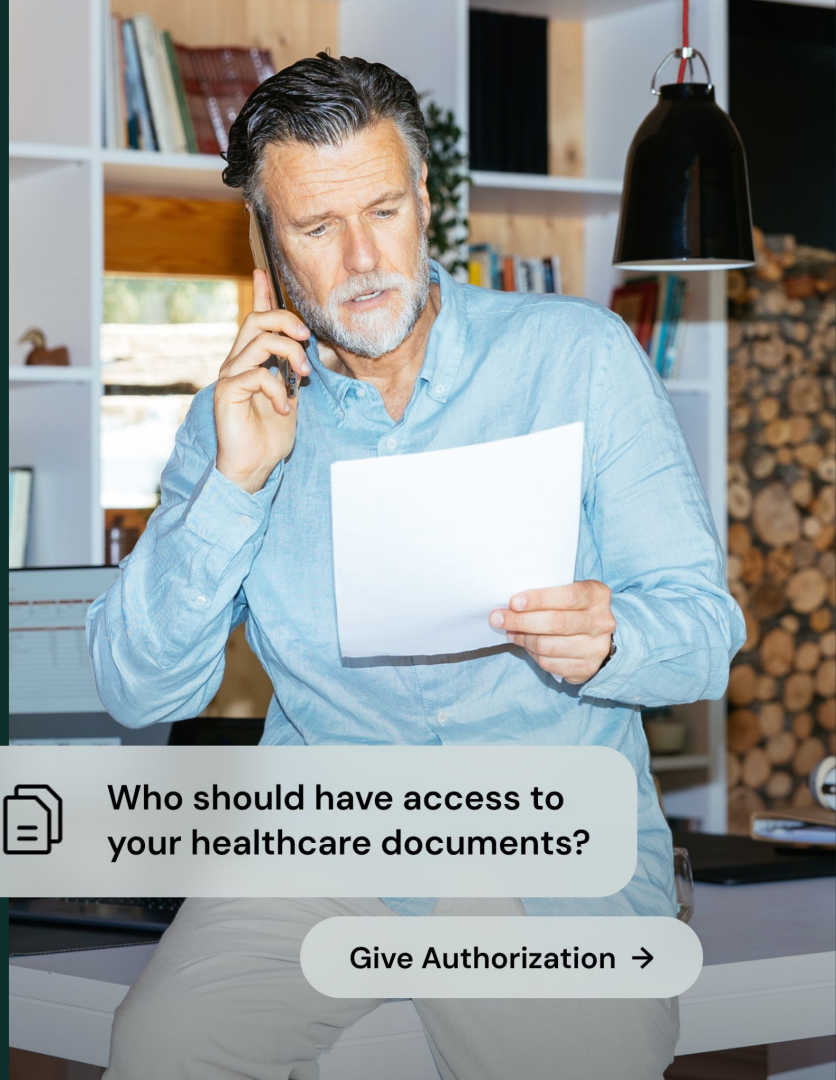
These three documents cover what happens when you are incapacitated.

- **Power of Attorney:**
Designates someone to make non-medical decisions for you.
- **Healthcare Directive:**
Specifies your healthcare preferences. Designates someone to make medical decisions for you.
- **HIPAA Authorization:**
Authorizes your doctors to communicate with those named in your plan.



Who should have access to your healthcare documents?

Give Authorization →



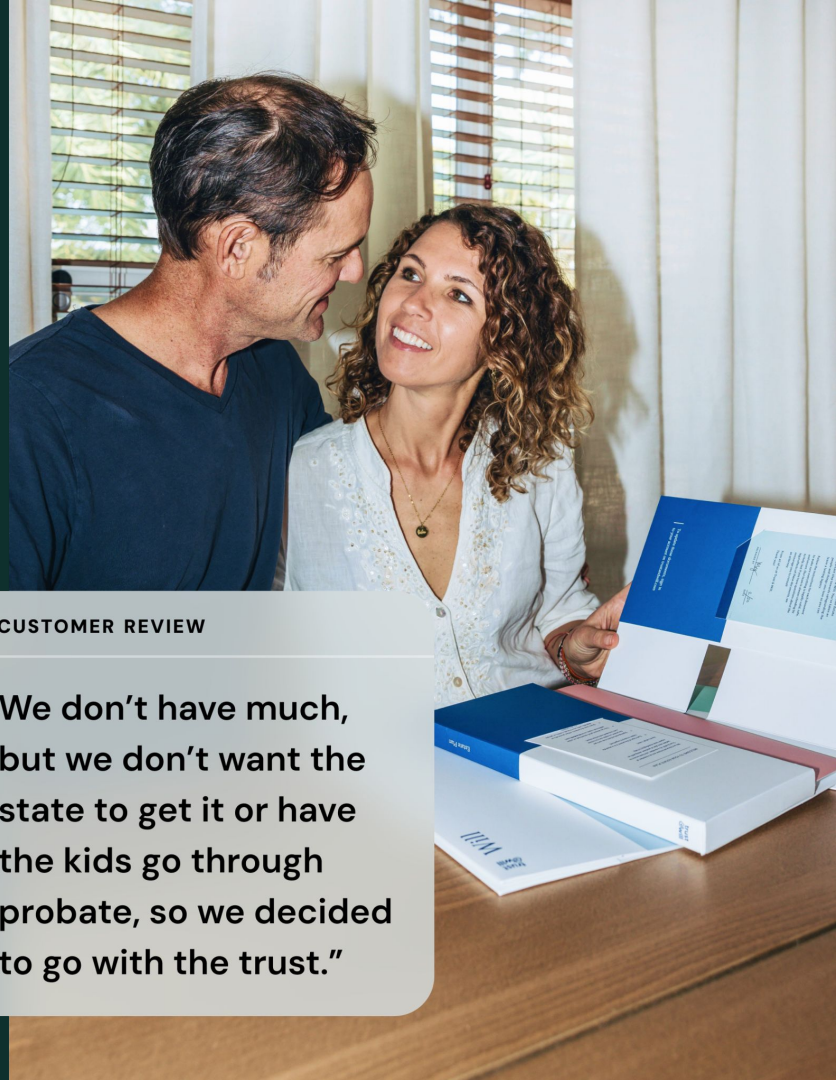
IT MATTERS! AT ANY STAGE OF LIFE.

Imagine having peace of mind, knowing your loved ones are protected.

- Ensure your wishes are honored
- Protect your family and assets from probate court
 - The probate process is time-consuming, stressful, and expensive for those left to navigate it

CUSTOMER REVIEW

"We don't have much, but we don't want the state to get it or have the kids go through probate, so we decided to go with the trust."



Trust & Will: Estate Planning for Everyone

Estate Planning at Every Stage



Meet Alex:

Our guide through
life's milestones.



His First Milestone:

At 18, Alex gets
his first job.



New Roles:

Between a new job and a new dog, Alex takes on big responsibilities.

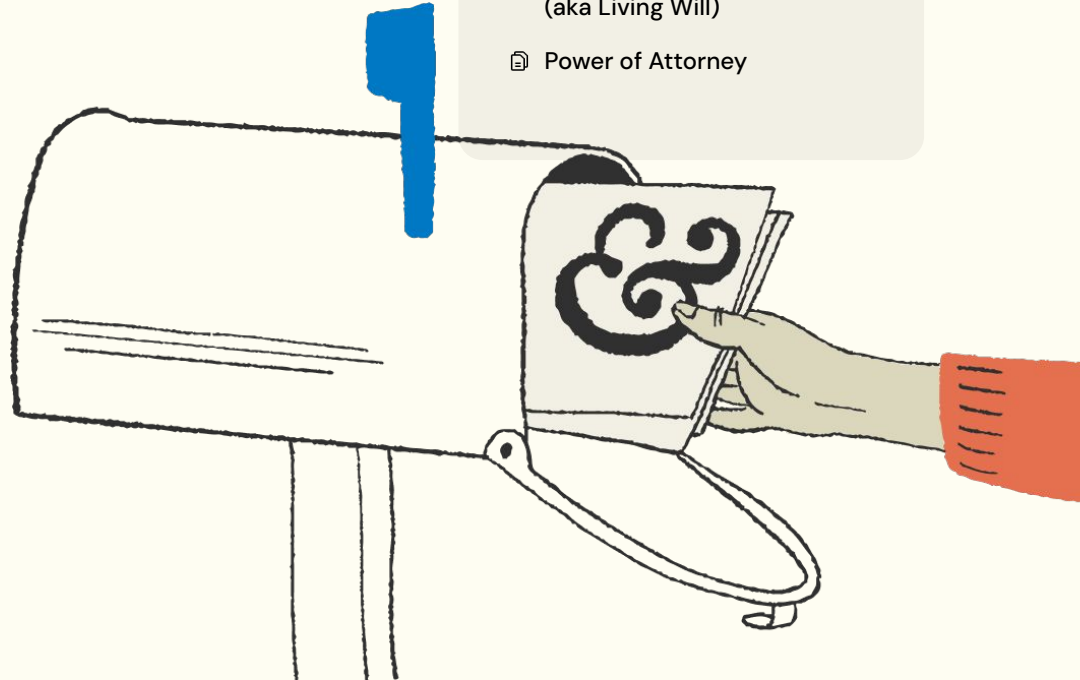


Time to Plan:

With Alex's life expanding, he decides to create a will.

Will Documents Included:

- 📄 Last Will & Testament
- 📄 HIPAA Authorization
- 📄 Advance Healthcare Directive (aka Living Will)
- 📄 Power of Attorney



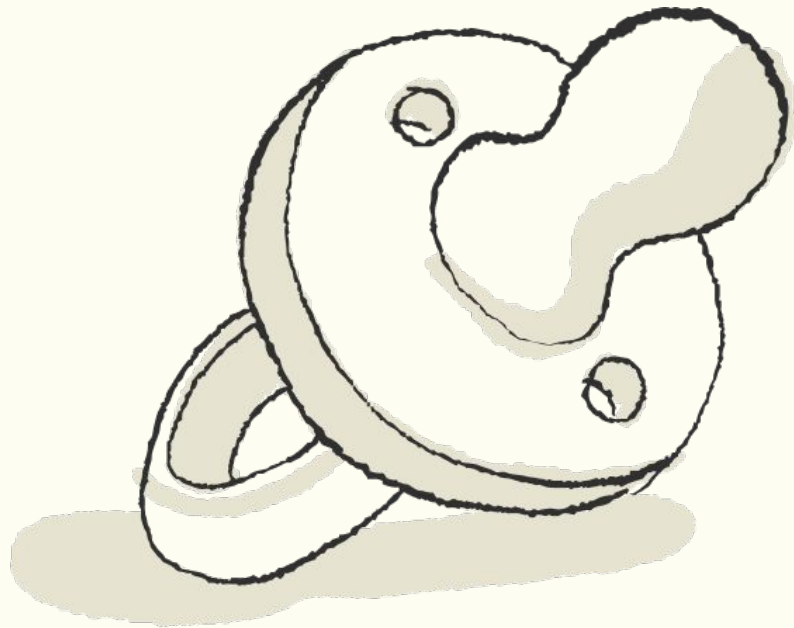
Major Milestone:

Alex meets his life
partner and gets
married.



Future- Proofing:

They welcome a baby!
And move into their
first family home.



Time to Upgrade:

Alex and his family set up a trust.

Trust Documents Included:

- 📄 Everything included in the Will Plan
- 📄 Revocable Living Trust
- 📄 Schedule of Assets
- 📄 Certification of Trust



Protecting Adult Kids:

Alex's daughter turns 18 and is heading off to college.

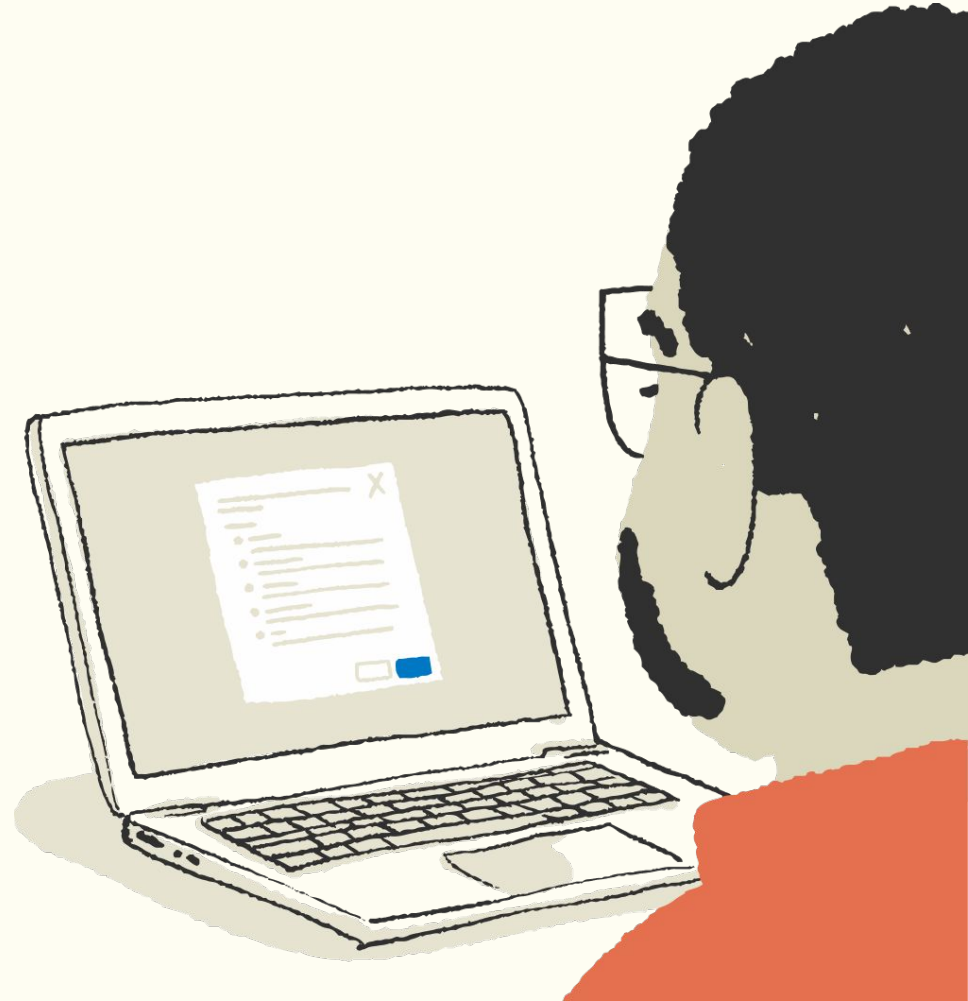


Key Docs for 18+ Year Olds:

- 📄 HIPAA Authorization
- 📄 Advance Healthcare Directive (aka Living Will)
- 📄 Power of Attorney
- 📄 Medical Power of Attorney

Preparing for Retirement:

Alex revisits his trust, retirement assets, and tax minimization strategies.



End-of-Life Planning:

Alex has ensured that his wishes are met and his legacy is honored.



Trust & Will: Estate Planning for Everyone

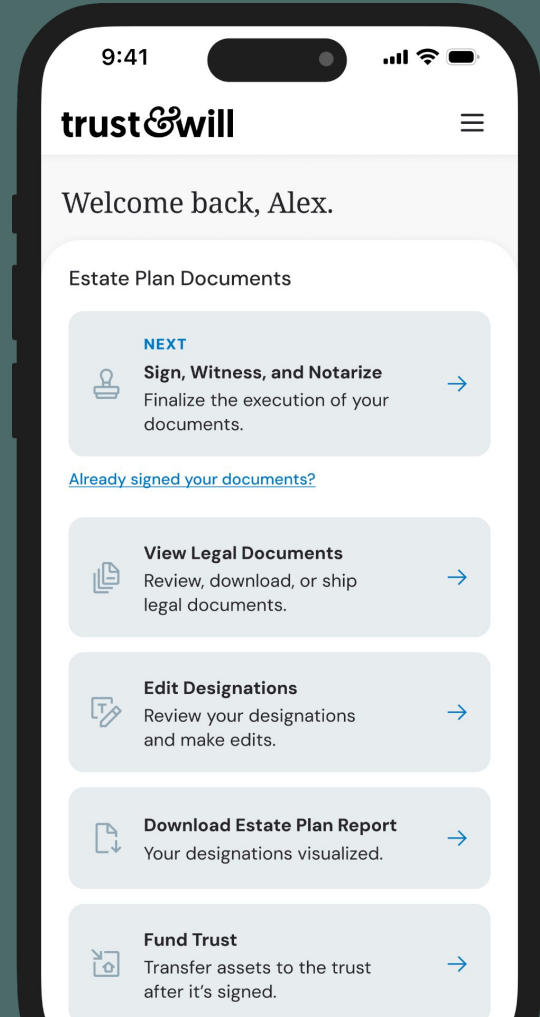
Removing Traditional Barriers



STREAMLINED PROCESS

The benefits of our Trust & Will approach:

- 100% online, personalized documents
- State-specific plans
- Attorney access as needed
- Affordable, user-friendly process



FROM OUR MEMBERS

In reality, Alex is one of half a million people who rest easy thanks to Trust & Will.



I chose Trust & Will because of their easy-to-use website and great customer service.

Aaron, joined in 2020



The expectations I had were surpassed at every stage. I couldn't be happier with the total experience. Thank you very much.

Don, joined in 2024



We felt like a weight lifted knowing such an important step was complete.

Brendan, member since 2020

PROGRAM FOR LMCUR MEMBERS

LMCUR Discount Offer:

20% discount off any estate plan purchase

How it Works:

1. To get started, search for Trust & Will or Love My Credit Union Rewards on your credit union website
1. Find the Trust & Will page and click **Get Started**
1. Your 20% discount will automatically be applied at checkout
2. T&W member support team is available to answer questions



Love My Credit Union®
rewards

trust&will

Trust & Will: Estate Planning for Everyone

Thank you!

More questions?



support@trustandwill.com



Live chat (Mon - Fri 7am - 5pm PST)

Kate Teal • Assistant General Counsel

