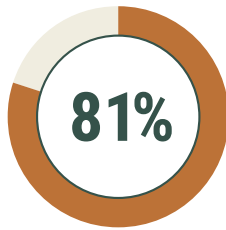


# Talking About the Thing Nobody Likes To Talk About

Tips to help clients prepare holistic estate plans for the legacy they want to leave

## Did you know?



of financial professionals report hardly any clients talk openly with their families about their estate plans and wishes<sup>1</sup>



or less of estate plans reflect their clients' personal values in the transfer of wealth to the next generation, according to 39% of financial professionals<sup>1</sup>

## Here's how to start the conversation

1

### Do you have a will and trust?

Help clients take this important step and review after any major life event (marriage, divorce, death, birth) and annually to make updates.

2

### Do you have a comprehensive list of your assets?

Encourage them to document all retirement plans, investment accounts, insurance policies, property, etc.

3

### Have you set an advanced directive?

Help them make their wishes known by encouraging them to select a health care proxy who can act when they are called upon.

4

### Would you like to minimize taxes for your heirs?<sup>2</sup>

Help your clients understand the options for minimizing estate taxes so that their legacies can make the greatest impact for their loved ones.

5

### Have you considered a gifting strategy?

Discuss whether low-value stocks can be gifted to trusts for children and grandchildren in order to capitalize on depressed market values.

<sup>1</sup> <https://www.familybusinesscenter.com/7-in-10-advisors-say-navigating-interfamily-dynamics-is-the-hardest-part-of-estate-planning/>  
<sup>2</sup> Arden Trust Company does not provide legal or tax advice. Clients should consult their personal tax and legal advisors.



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