



Welcome

We're glad you're here

You have successfully logged in to the [Empower](#) presentation scheduled to begin at

****12PM ET/ **11AM CT / **10AM MT / **9AM PT.**

Thank you. The session will begin soon.





WELCOME

Empower Estate Planning

Wendy Knott

Empower Financial Planner

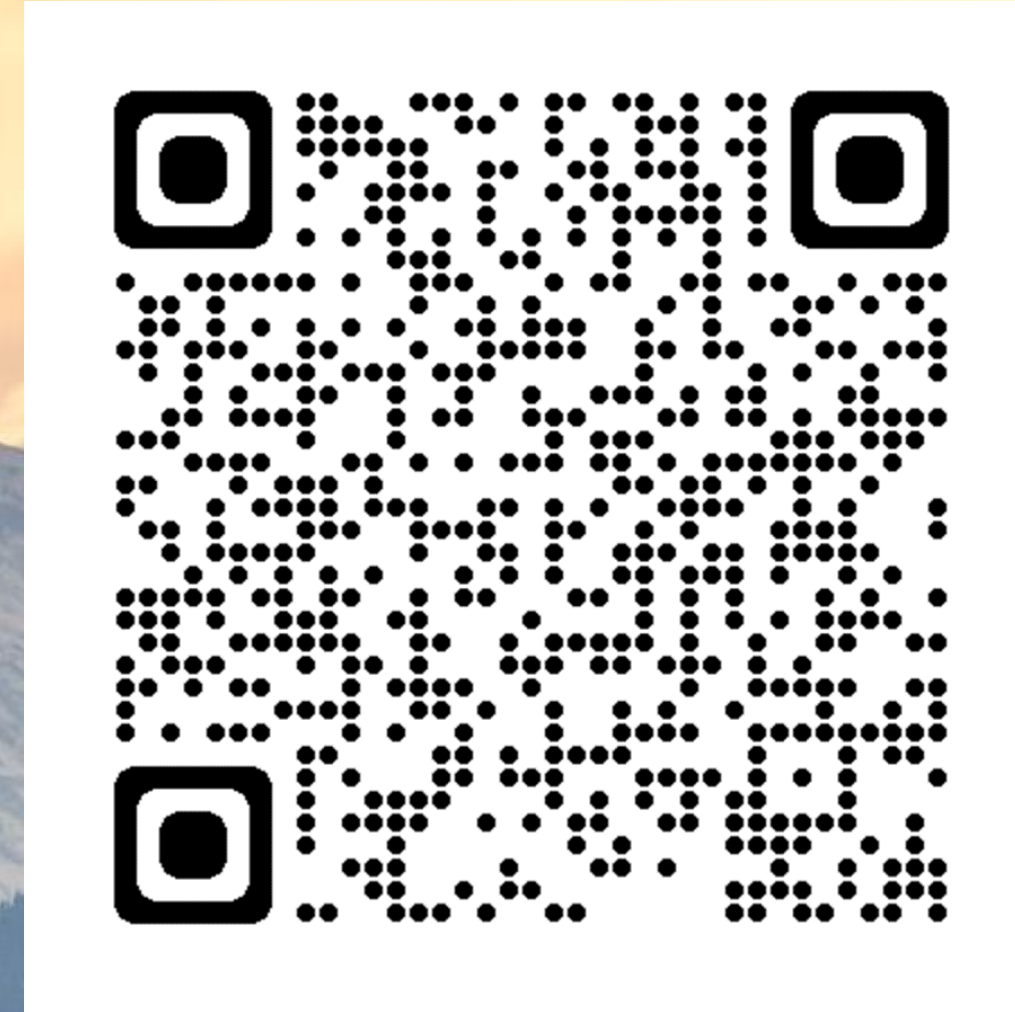


Empower Financial Planners

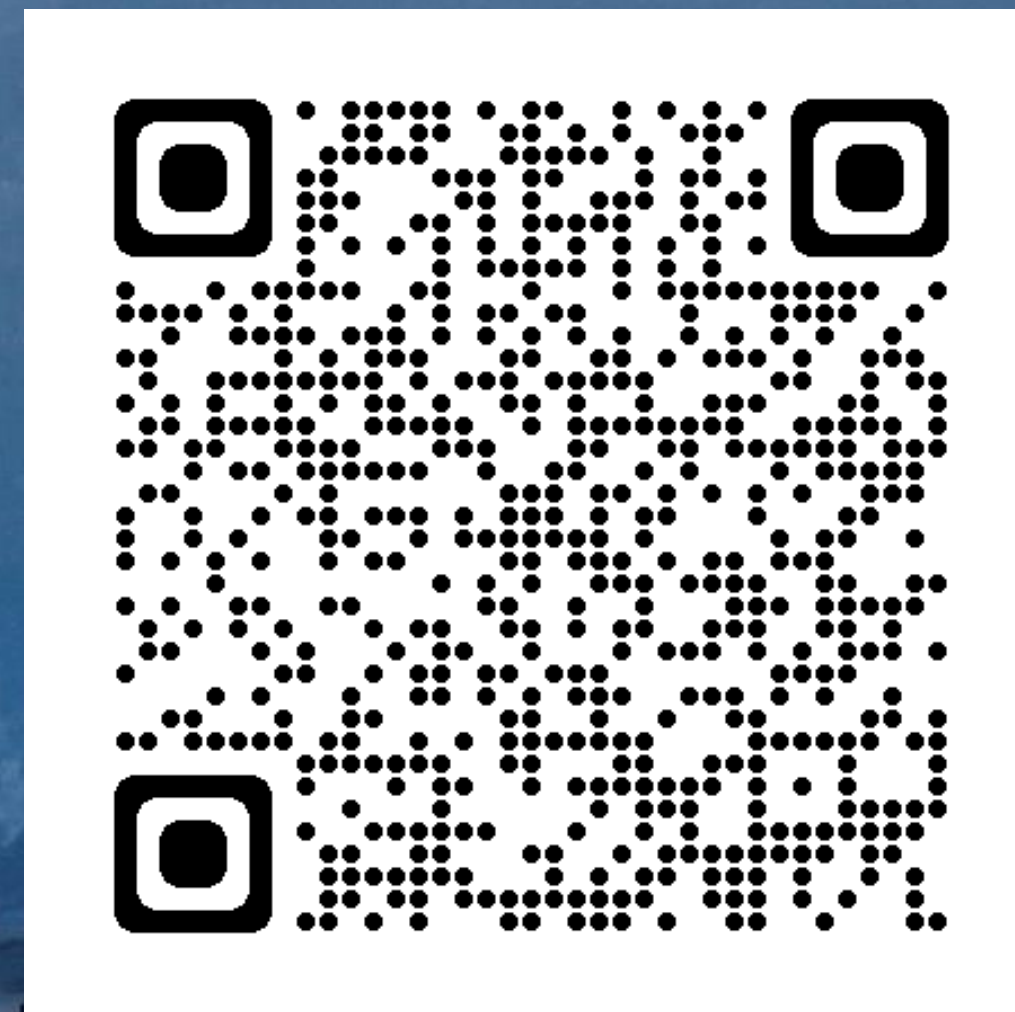
Wendy Knott, CFP®
and Diana Law, CFP®



seventhdayadventist.empowermytime.com



sdaspanish.empowermytime.com



What is estate planning?

- Making sure your assets go to whom you want on your timeline
- Providing your written intention regarding guardianship of minors or incapacitated children
- Naming a representative who can speak for you and your wishes if you are unable to do so
- Determining if a simple will and/or trust is enough
- Establishing advance medical directives (e.g., power of attorney, living will, or healthcare proxy)
- Helping protect and minimize taxes on transferred assets
- **Remember, estate planning is a lifelong process. It is important to review and update your plan as life circumstances change.**



Don't my assets automatically pass to next of kin?



Legally married

Married spouses typically have the most benefits and rights, but there can still be challenges.



Unmarried

Civil unions and domestic partnerships may not have the same privileges as legal marriages.



Inheritance laws

These laws typically follow lineage lines.

Who doesn't need an estate plan?

Minors without assets



Benefits of estate planning

Estate planning

- Makes your wishes known and executable.
- Provides peace of mind and financial protection for your loved ones.
- Helps ensure your money goes where you want it to.
- Can help prevent conflict among your surviving family members.



Who typically inherits your assets?

When and how should they inherit the assets?



Which assets should they inherit?

What makes up your estate?

Tangible assets



House
Automobiles
Real estate
Jewelry
Personal possessions

Intangible assets



Bank accounts
Annuities
Stocks
Bonds
Life insurance
Retirement plans
Business/partnership interests
Royalties

Understanding probate

Probate process

Non-probate

Assets passing outside probate

Determines validity of the will

Property passing by contract or beneficiary (other than to the estate)

- Life insurance and annuities
- Qualified plans and IRAs
- Payable-on-death or transfer-on-death accounts

Appoints an executor or administrator

Property owned jointly with “right of survivorship”

Notifies creditors and pays valid claims

Trusts

Distributes probate assets

Estate documents

- Medical and financial directives
- Wills
- Trusts
- Revocable living trusts
- Other trusts



Medical and financial directives

Advanced healthcare directive, which consists of:

- Living will
- Healthcare power of attorney

Durable financial power of attorney

HIPAA Privacy Authorization form



Trust

A trust may help you

- Designate a money manager for certain beneficiaries.
- Avoid court costs for court-appointed trustees.
- Maintain privacy of asset distribution.
- Ensure that assets go to the people you intend.
- Minimize estate taxes.



Will

A will may help you:

- Protect assets for your beneficiaries.
- Simplify asset distribution.
- Designate guardianship.
- Avoid lengthy probate.
- Identify an executor for your estate.
- Allocate funds for funeral expenses.
- Minimize estate taxes.



Revocable living trust

Estate tax considerations:

- Because assets held in a revocable living trust are still part of your taxable estate, there is no direct estate tax savings from a living trust.
- However, with proper drafting by your attorney, a living trust can offer many of the same benefits as a will, including savings on estate taxes.



Living trust cons:

- Higher upfront cost than a will
 - No immediate tax benefits
 - No asset shelter for Medicaid purposes
-



A revocable living trust may help with the following:

- Asset management
- Avoiding probate
- Privacy

Irrevocable living trust

In general, an irrevocable living trust may help with the following:

- Asset protection
- Tax benefits
- Access to government benefits



Different types of trusts

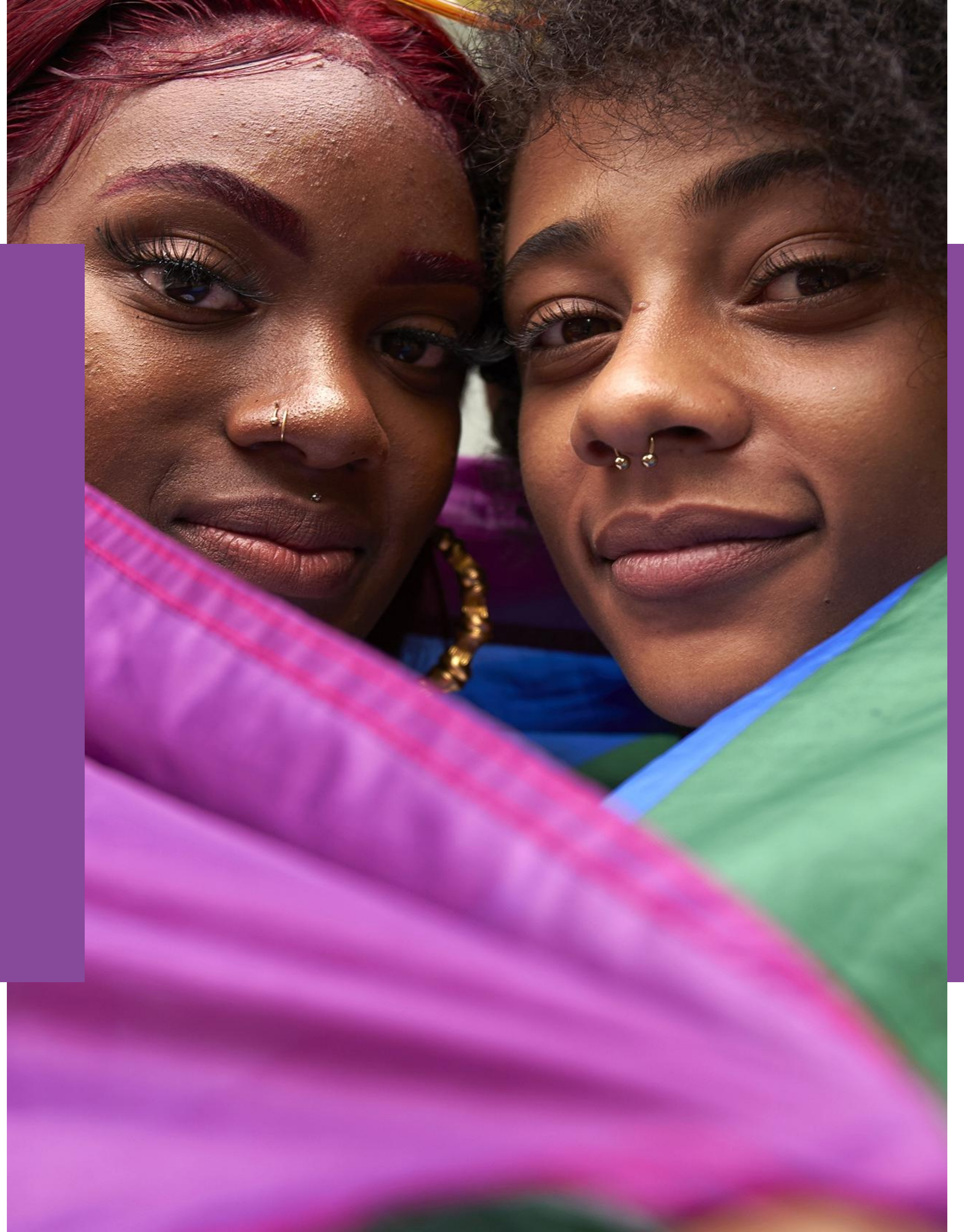
There are many types of trusts, including:

- Asset-protection trusts.
- Special needs trusts.
- Pet trusts.
- Life insurance trusts.
- Charitable remainder trusts.
- Funeral trusts.
- And more.



Beneficiary designations

- Life insurance
- Retirement plans



Naming your trusted representative

Consider your representative's:



Experience



Skills



**Desire to
learn**



**Familial
relationships**

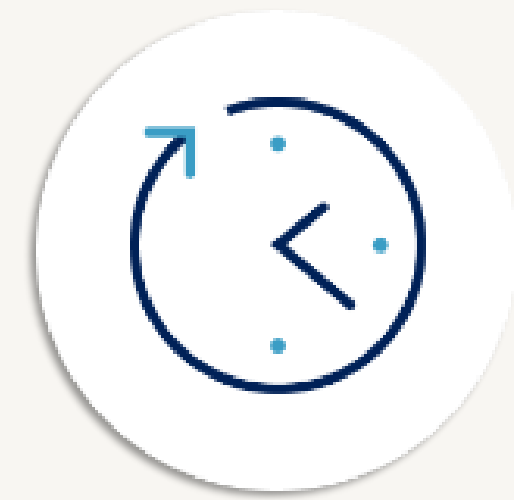
Estate planning: Next steps

- **Discuss** your wishes.
- **Check/update** your beneficiary designations.
- **Find** an estate planning lawyer/attorney.
- **Draft** estate planning documents.
- **Ensure** beneficiaries have documents and contact information.
- **Review** your estate planning documents periodically.
- **Update** your documents and designations.
- **Reach out** for guidance, if needed.

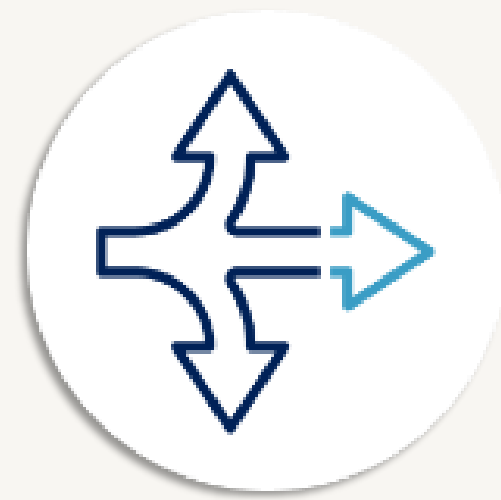
The estate planning information from Trust & Will is provided for informational purposes only and should not be construed as legal advice. This is not a referral service. Empower Retirement, LLC is not affiliated with Trust & Will.



Steps to your goals: Connect with a financial planner



**Save
early**



**Think
long term**



**Be
proactive**



**Be
confident**



**Have
a plan**

An Empower financial planner can help you

- Evaluate your unique goals and financial situation.
 - Create a plan to help protect your assets now and in the future.
 - Provide more details about what we've covered today.
 - Address other estate planning topics, like property titling, tax implications, and more.
 - Direct you to professionals who can provide legal and tax advice.
 - Direct you to people who can create estate plan documents.
- And more!**

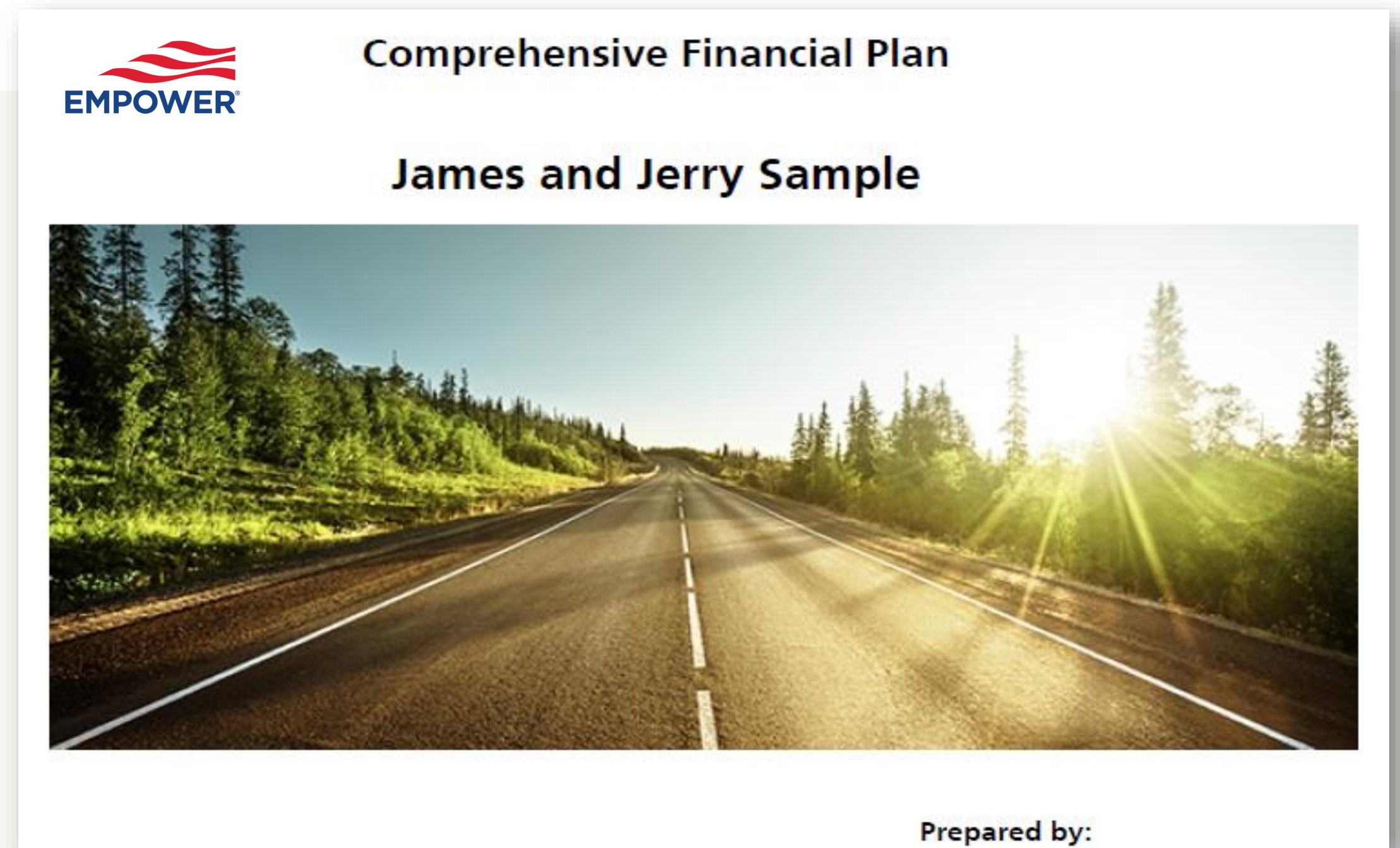


The estate planning information from Trust & Will is provided for informational purposes only and should not be construed as legal advice. This is not a referral service. Empower Retirement, LLC is not affiliated with Trust & Will.

Empower Advisory Group, LLC, a registered investment adviser, provides financial planning services using the MoneyGuidePro tool. MoneyGuidePro is not affiliated with Empower Retirement, LLC and its affiliates. Empower Retirement, LLC and its affiliates are not responsible for the third-party content provided.

Comprehensive Financial Plan

- Net worth statement
- Budgeting
- College planning
- Insurance coverage
- Roth conversion planning
- Taxable vs. tax-deferred planning
- Income planning
- Social Security planning
- Required minimum distribution planning
- Estate planning



EMPOWER

Comprehensive Financial Plan

James and Jerry Sample

Prepared by:

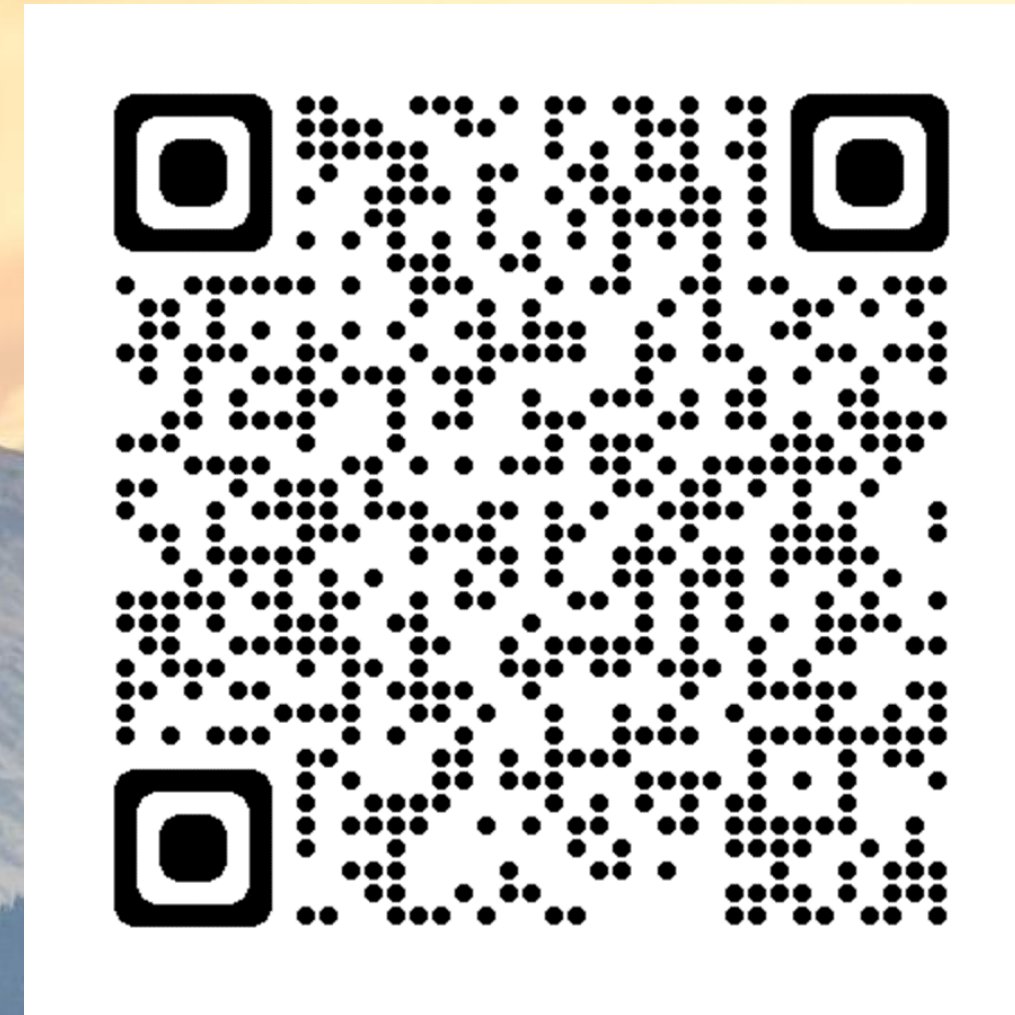
- Estimated **5 hours** of total consultation time
- An average of **3 conversations** take place
- **Comprehensive report** following engagement
- Can include **spouse/partner**

Empower Financial Planners

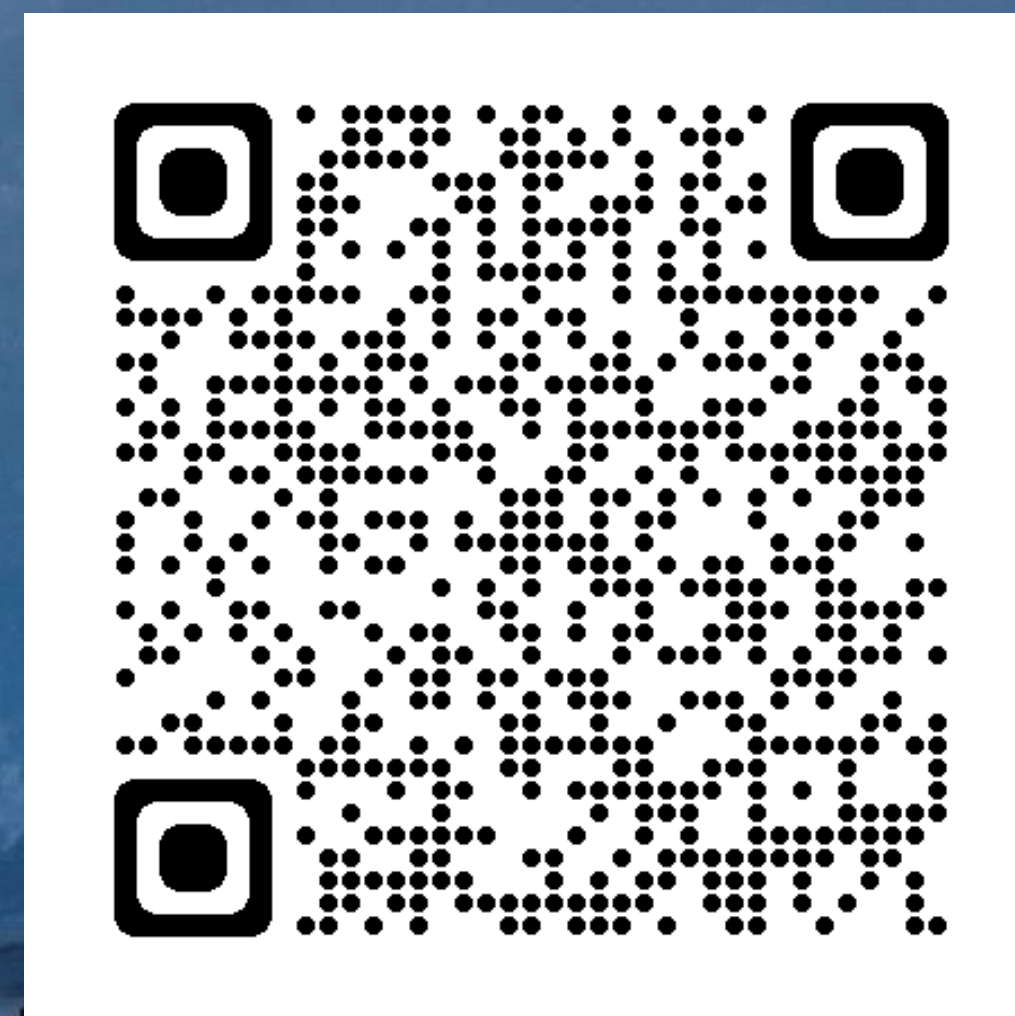
Wendy Knott, CFP®
and Diana Law, CFP®



seventhdayadventist.empowermytime.com



sdaspanish.empowermytime.com



Financial Planning Disclosures

Important information regarding your meeting with representatives of Empower

Your Empower representative is a financial planner acting on behalf of Empower Advisory Group, LLC (EAG) and Empower Financial Services, Inc. (EFSI). EAG is a federally registered investment adviser that provides investment advisory services to retirement plan participants and IRA holders nationwide. EAG's goal, through the financial planners and otherwise, is for you to leverage EAG's investment expertise to make retirement planning smarter and more accessible than ever before. EFSI is a broker-dealer registered with FINRA and the U.S. Securities and Exchange Commission. EFSI primarily provides broker-dealer services to employer-sponsored retirement plans. Both EAG and EFSI are members of the Empower Retirement, LLC family of companies.

Your financial planner is authorized to act as both an investment advisor representative of EAG and a registered representative of EFSI. Your financial planner acts as an EAG investment advisor representative when providing investment counseling or recommendations and as a EFSI registered representative when executing securities transactions on your behalf.

Your financial planner may conduct a Retirement Readiness Review with you and educate you about available investment options and products offered by EAG. During a Retirement Readiness Review, you will meet with a financial planner to discuss your current and future goals. Your financial planner will look at your full financial picture and provide tailored recommendations in order to help you achieve your personal retirement readiness. Your financial planner will assist you with learning about (and, when appropriate, enrolling in) Empower managed accounts solutions, rollovers into plan options, optimized investment allocation and savings amounts, financial planning, general financial wellness, health savings accounts (HSAs), distribution options, and additional products/ solutions offered by your plan and aligned with your needs. While basic investment strategies consider only your age, the service of your financial planner includes consideration of a wide range of factors to develop a more in-depth picture of who you are before creating a strategy that best fits your individual needs. Your financial planner considers your individual financial situation and goals to create a plan designed to help you reach the future you want. Your financial planner, acting on behalf of EFSI, can assist you with executing securities transactions related to the recommendations they provide. There is no guarantee provided by any party that participation in any of the advisory services will result in a profit.

By engaging in a dialogue with your financial planner, you will receive ongoing direction and advice, including professional support through education when it comes to making important savings, investing, and retirement income decisions. Although your financial planner cannot provide you with advice on your tax situation, they will share information related to the potential tax implications of taking receipt of the proceeds from your retirement investments. If you feel that you need specific tax advice, please consult with your personal tax advisor.

To obtain the EAG and EFSI Form CRS, or for more information about Empower representatives, visit empower.com.

Online Advice and the managed account service are part of the Empower Advisory Services suite of services offered by Empower Advisory Group, LLC, a registered investment adviser.

©2026 Empower Annuity Insurance Company of America. All rights reserved. RO5394969-0429



Estate Planning Disclosures

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal, or tax recommendations or advice.

The estate planning information from Trust & Will is provided for informational purposes only and should not be construed as legal advice. This is not a referral service. Empower Retirement, LLC is not affiliated with Trust & Will.

IMPORTANT: The projections or other information generated by MoneyGuidePro regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. MoneyGuidePro results may vary with each use and over time. Empower Retirement, LLC and its affiliates are not responsible for the third-party content provided. Investing involves risk, including possible loss of principal.

Certified Financial Planner Board of Standards Inc. (CFP Board) owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design), and CFP® (with flame design) in the U.S., which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

“EMPOWER” and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

©2026 Empower Annuity Insurance Company of America. All rights reserved. RO5394969-0426

Disclosures

Carefully consider the investment option's objectives, risks, fees and expenses. Contact Empower for a prospectus, summary prospectus for SEC-registered products or disclosure document for unregistered products, if available, containing this information. Read each carefully before investing.

Investing involves risk, including the potential loss of principal.

Securities, when presented, are offered and/or distributed by Empower Financial Services, Inc., Member FINRA/SIPC. EFSI is an affiliate of Empower Retirement, LLC; Empower Funds, Inc.; and registered investment adviser Empower Advisory Group, LLC. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

The S&P 500 Index is a registered trademark of Standard & Poor's Financial Services LLC. It is an unmanaged index considered indicative of the domestic large-cap equity market and is used as a proxy for the stock market in general.

Asset allocation and balanced investment options and models are subject to the risks of their underlying investments.

iPhone, iPad, Apple, Apple Watch and App Store are trademarks of Apple Inc. Android, Google Play and the Google Play logo are trademarks of Google LLC. iOS is a registered trademark of Cisco in the U.S. and other countries and is used under license.

IMPORTANT: The projections, or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes, are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

My Financial Path includes products made available by Empower Retirement, LLC and third-party providers outside the retirement benefits provided under your plan. Inclusion of a product in My Financial Path is not an endorsement or recommendation of the product by the plan's sponsor, service providers or fiduciaries.

the retirement benefits provided under your plan. Inclusion of a product in My Financial Path is not an endorsement or recommendation of the product by the plan's sponsor, service providers or fiduciaries.

"EMPOWER" and all associated logos, and product names are trademarks of Empower Annuity Insurance Company of America.

Empower refers to the products and services offered by Empower Annuity Insurance Company of America and its subsidiaries. This material is for informational purposes only and is not intended to provide investment, legal or tax recommendations or advice.

©2026Empower Annuity Insurance Company of America. All rights reserved. RO5394969-0426

**Unless otherwise noted: Not a Deposit | Not FDIC Insured | Not Bank Guaranteed | Funds May Lose Value
Not Insured by Any Federal Government Agency**



EMPOWER[®]