Position your portfolio for both

This part of the process means positioning your assets (including nonfinancial assets, such as real estate) to help plan for the expected and prepare for the unexpected, including:

- Investment and insurance considerations, including earmarking assets for specific purposes, life and/or long-term care insurance, and annuities
- Considerations for accounts with different tax treatments

Your investment strategy will also depend on whether leaving a financial legacy is a primary or secondary goal for you. We'll help you develop a strategy based on what's important to you.

Staying on track

Regular reviews of your strategy may be the most important step. It's paramount to periodically sit down with the appropriate member of your professional team to review your estate strategy, including:

- Legal documents
- Investment strategy
- Life changes
- Beneficiary designations



Taking the time to review your plan can better ensure your strategy remains aligned with your goals, keeping you in control of your legacy.



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Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation.

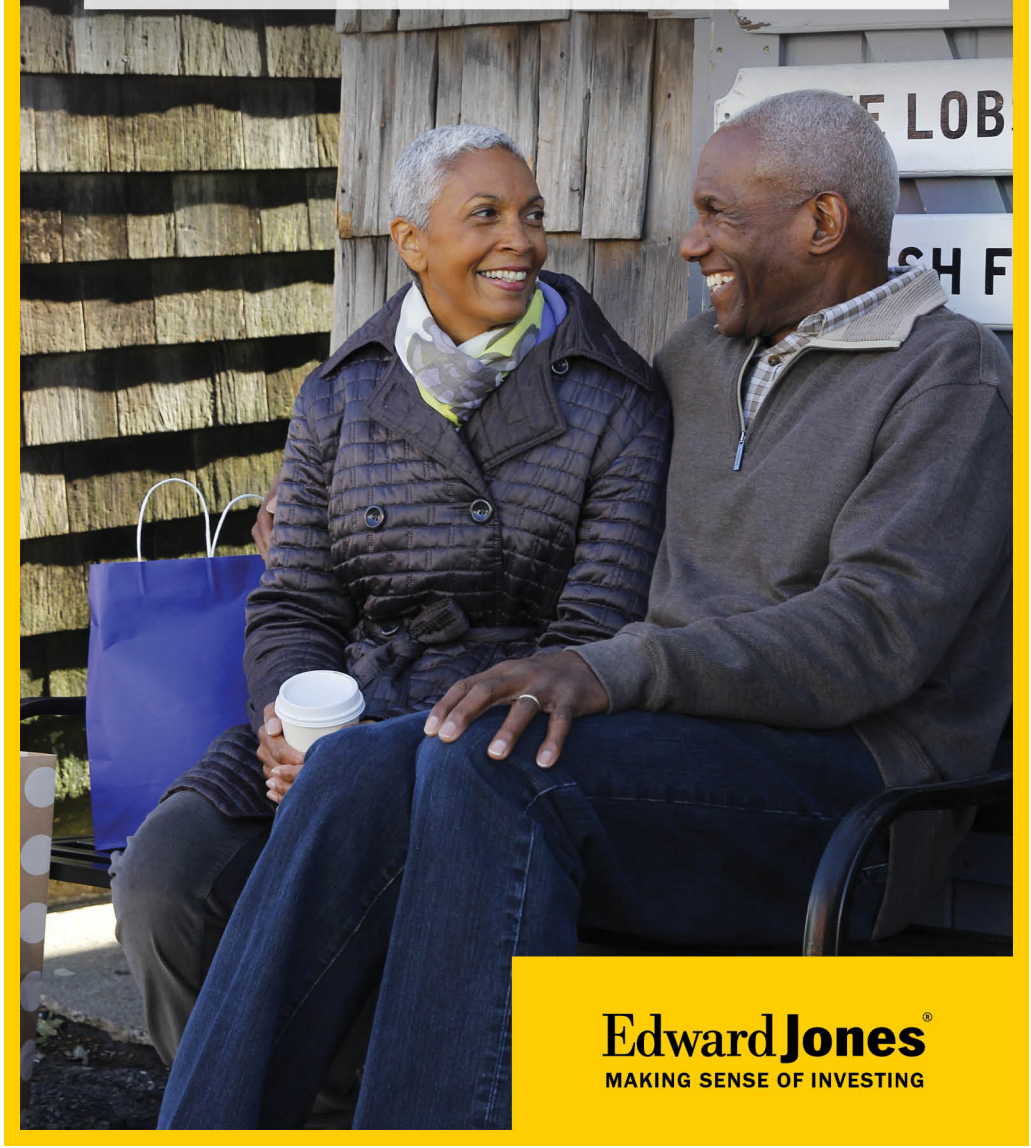
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Planning your estate

Taking control of your legacy

Many people think estate planning is only for the wealthy. But the fact is, most everyone can benefit from some sort of estate strategy to help ensure the things most important to them – family, financial assets, property and charities – are taken care of according to their wishes.



Edward Jones®
MAKING SENSE OF INVESTING



Plan for the expected

It all starts with reviewing where you are today.

Reviewing these items…	Will help you identify:
Assets, liabilities and net worth, including ownership, titling and beneficiary information	Assets you need for retirement or other goals versus those designated for estate purposes – including their tax treatment, titling and current beneficiaries
Income needs and sources of income	Flexibility in your budget to pursue your estate goals while providing for your current needs
Previously drafted estate-planning documents (e.g., wills, trusts, powers of attorney)	The current status of your estate strategy as well as where you may need to update due to new needs or goals

Estate planning often will require you to prioritize your goals and make some trade-offs. While there's no "one size fits all" strategy, most estate objectives fall into five general categories:

- Asset transfer
- Incapacity protection
- Guardian and financial support for minor children or dependents
- Charitable intent
- Tax control

Together with your estate-planning attorney and tax professional, we can discuss your objectives and the various strategies that can help you achieve them.

Prepare for the unexpected

While your "Plan for the Expected" serves as your foundation, it's also important to prepare for unexpected possibilities – such as changes in tax laws or your family situation. We can work with your attorney and tax professional to help you consider ways to address potential issues such as:

- Changes in income or estate taxes or estate laws
- Birth, death, marriage or divorce affecting you or your beneficiaries
- Prolonged illness or incapacity
- Wealth changes
- Issues with the person designated to handle your estate

We believe the key components of a successful estate strategy include:

- **Plan for the expected**
- **Prepare for the unexpected**
- **Position your portfolio for both**

It's important that we work with your professional team – including your estate-planning attorney and tax professional – to help you through this process.