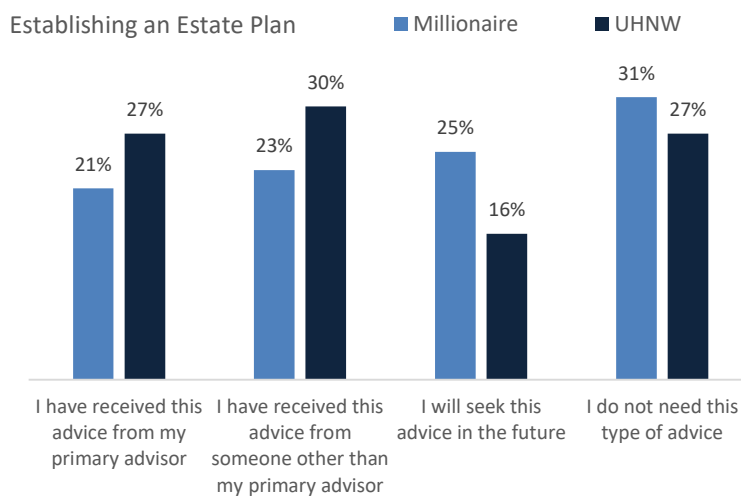


### PROACTIVE ESTATE PLANNING REQUIRES MORE THAN PAPERWORK

At Appleton, we are committed to comprehensive, personalized estate planning and stand ready to help our clients and their families manage what can be confusing and emotionally challenging process.

Many individuals and families fail to adequately protect their assets, realize their wealth transfer goals, minimize taxation, or achieve philanthropic objectives by not taking prudent estate planning steps.

Furthermore, a sizeable percentage of wealthy families have not even received estate planning advice, or do not feel they need such advice. In our view, this can create potential legal, personal and family vulnerabilities during times of stress that could have otherwise been avoided.



### WHAT TYPES OF ESTATE MATTERS SHOULD I THINK ABOUT?

Estate planning is an inherently personal process as every individual and family is unique. There is no “one-size-fits-all” approach, and reviewing your estate plan documentation with an advisor is highly recommended.

Document	Family Considerations
Revocable Trusts	Helps avoid probate, ensure flexibility and privacy, and provide for incapacity
Pour Over Wills	Transfers property not titled in name of a revocable trust; allows for naming guardians and addresses other special circumstances
Durable Powers of Attorney	Allows the agent to manage transactions cited in the document at any time, including during the principal’s incapacity
Health Care Proxies	Allows the health care agent to make healthcare decisions on one’s behalf
Living Will	Clarifies intent concerning principal’s potentially necessary medical decisions
Realty/Nominee Trusts	Enhances privacy of real estate transactions

Other important estate planning steps include reviewing and updating beneficiary designations for insurance policies and retirement accounts, considering filing a homestead exemption, and documenting financial assets and other important memoranda.

### OUR RECOMMENDATIONS

First and foremost, we advise clients to periodically work with their Appleton Portfolio Manager in reviewing estate plans and potential needs. This can help ensure that plans meet your goals, whatever they may be, remain up to date, and optimally reflect your personal wishes. Life is not static, nor should be your estate planning process.

How can we help you? Please contact:  
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**INVESTMENT PRODUCTS: NOT FDIC INSURED – NO BANK GUARANTEE – MAY LOSE VALUE**