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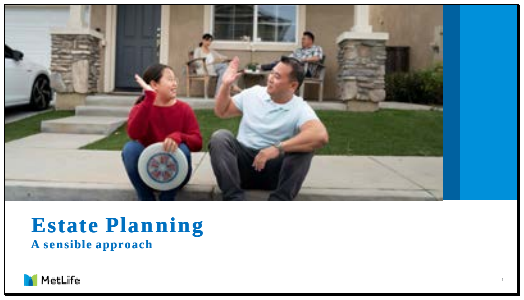

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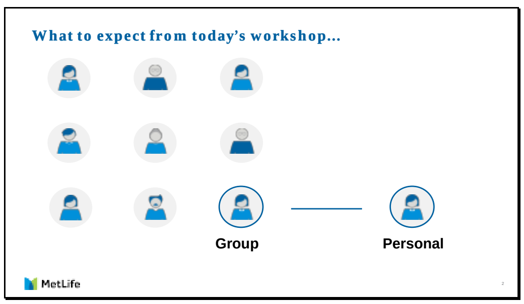

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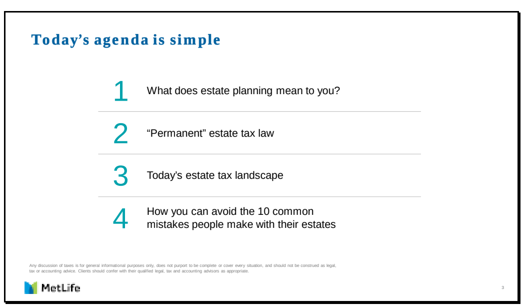

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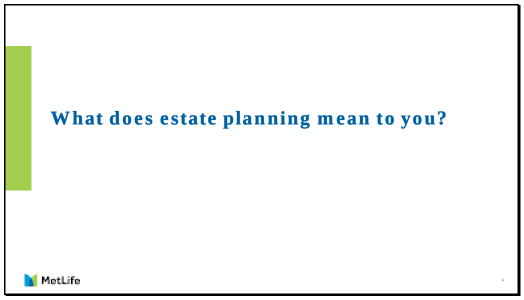

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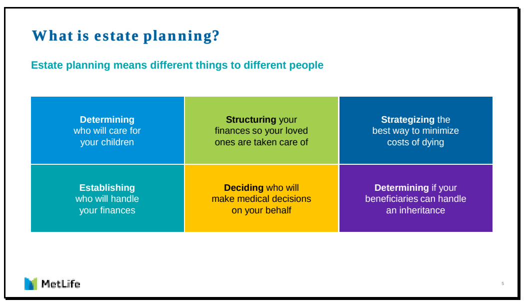

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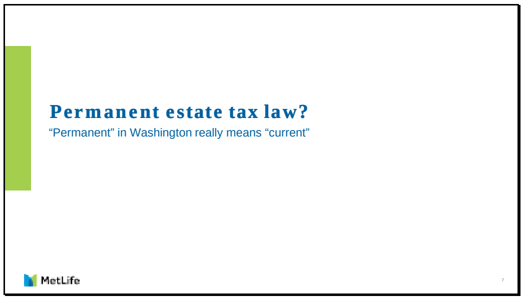

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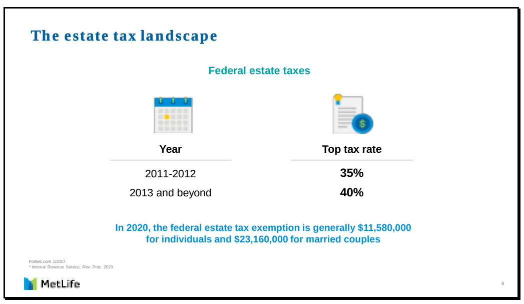

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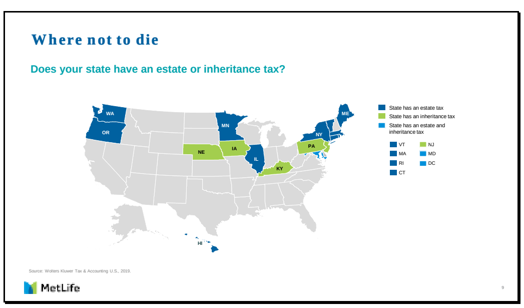

Slide 10

How to avoid the common mistakes people make with their estates

#1 – Make a plan

- Estate planning is about making sure your wishes are carried out
- You want to avoid assets passing to the wrong heir at the wrong time and in the wrong way
- Working with a team that includes a financial advisor, tax professional and estate planning attorney can help put you on course

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#2 – Document your wishes

There are five documents that are used to retain control over your wishes and decisions:

1	Will
2	Health Care Power of Attorney or Proxy
3	Durable Financial Power of Attorney
4	Living Will
5	Health Insurance Portability and Accountability Act (HIPAA) Release form

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#2 – Document your wishes

Where there's no will, there's no way

A will

- Should clearly spell out what you want to have happen to your assets and possessions at your death
- Names your personal representative (executor) and guardian for minor children
- Without a will, the state may decide where your things are going to go

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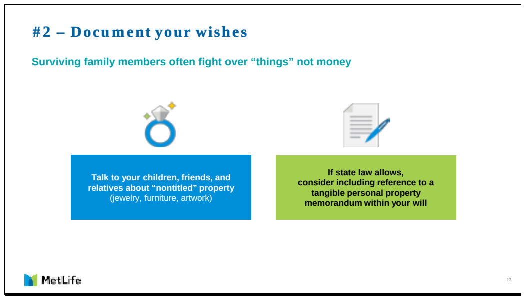

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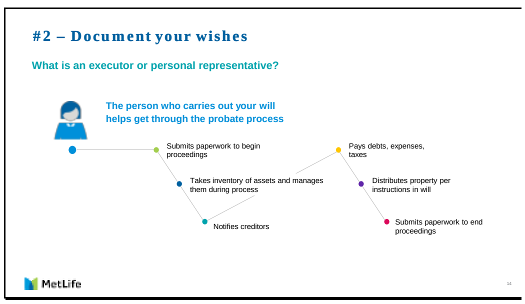

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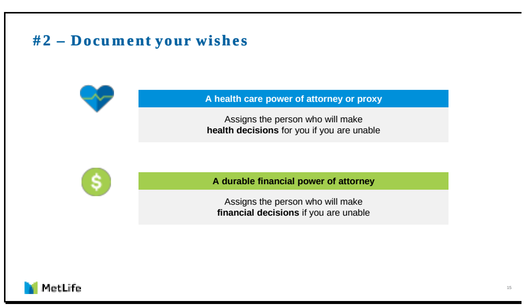

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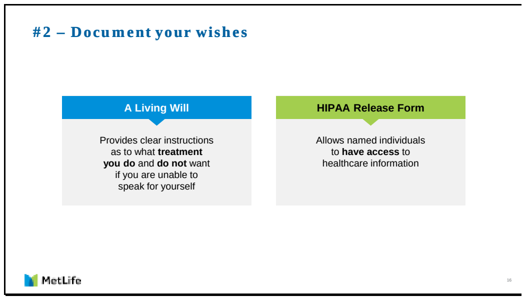

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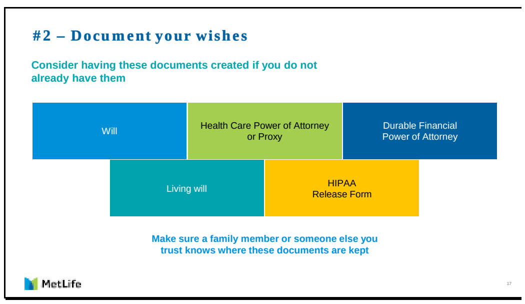

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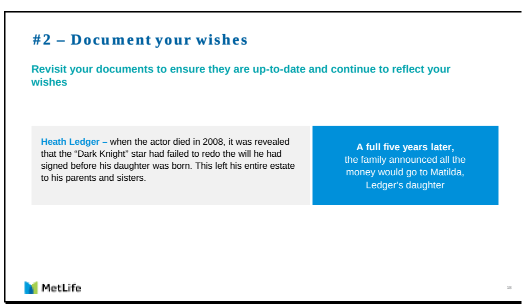

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#3 – Set up guardianship for dependents

- If you don't name a guardian for minor children or a dependent with special needs, a judge will appoint one
- Talk to the prospective guardian ahead of time
- The guardian does not have to be the same person who manages the money

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#4 – Consider trusts

Trusts can give you additional control

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#4 – Consider trusts

Benefits of a trust

- Beneficiaries may gain quicker access to assets
- Less estate taxes may be due upon death because trust assets may not be considered part of the taxable estate
- Retain complete control even with complicated situations such as children from more than one marriage
- Protect your legacy from heir's creditors or those who may not be able to manage money
- Assets pass outside of probate, which may result in lower court fees/taxes, and remain private

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There are several types of Trusts and the rules regarding establishing and maintaining a Trust can be complicated. Please consult your personal estate planning advisor to determine if a Trust is right for your estate planning needs.

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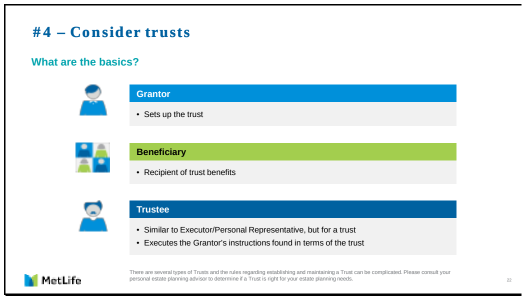

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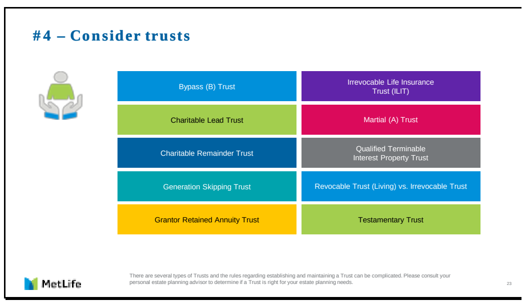

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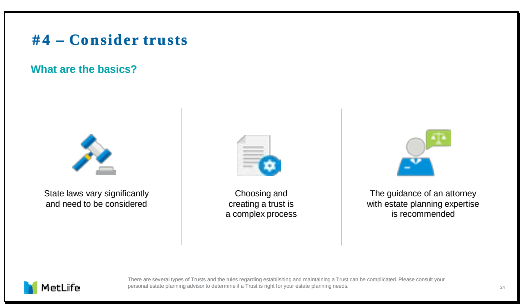

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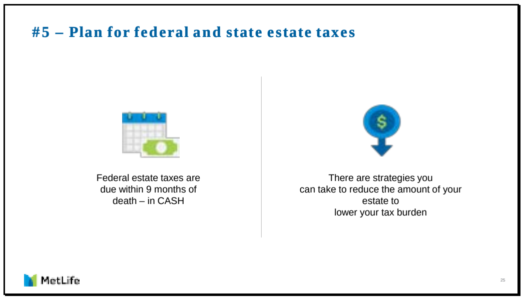

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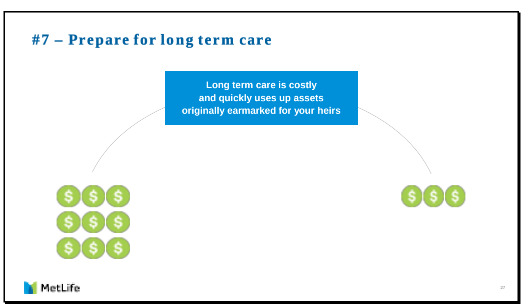

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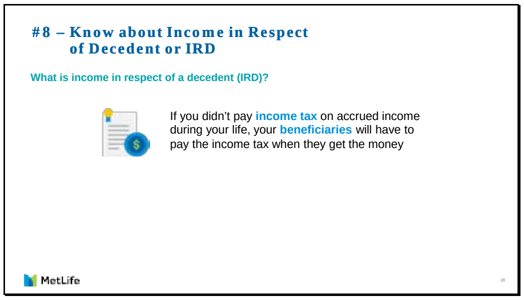

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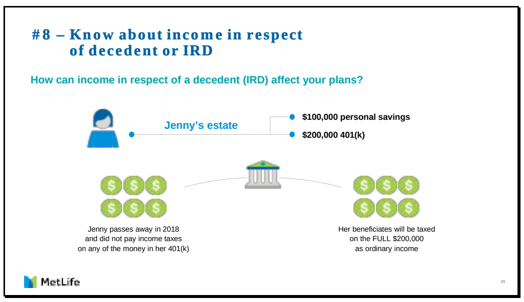

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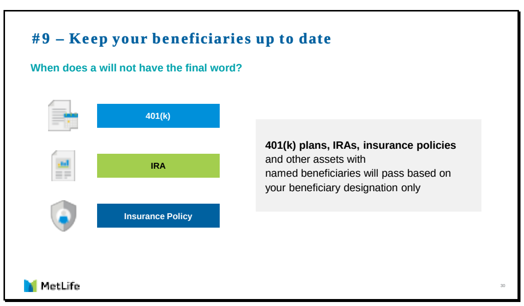

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#9 – Keep your beneficiaries up to date

- Make a list of your assets with named beneficiaries
- Review them at least every five years or whenever there is a major change in your life (birth, death, marriage, divorce)
- Update as needed

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#10 – Don't forget about digital assets

Ask yourself

Could you quickly and easily find ALL the valuable documents and files stored online in the cloud or on your computer(s), phone, tablet, backup CDs, flash drives, etc.?

What about your accounts with…

- Banks and investment firms
- Loyalty programs
- Facebook, Twitter, YouTube, Google Docs, Instagram
- Online storage (photos and documents)
- Ebay, PayPal, iTunes

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#10 – Don't forget about digital assets

Making arrangements for digital assets may be more difficult than those in the physical world

- **Work with an attorney to designate a "digital fiduciary"** who would be given the right to access digital information and define where they would be found
- **Have a plan** to shut down "online" presence

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How to avoid the 10 common mistakes?

1	Make a plan	6	Avoid probate
2	Document your wishes	7	Prepare for long term care
3	Nominate guardians for dependents	8	Know about income in respect of a decedent (IRD)
4	Consider trusts	9	Keep your beneficiaries up to date
5	Plan for Federal and State estate taxes	10	Don't ignore digital assets

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Your feedback is highly appreciated

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Next steps

Questions not covered today?

Want to continue the conversation?

Here's how to sign up for your free, no-obligation personal consultation with a local financial professional.

- By now (or very shortly), you have an email from MetLife (**Retirewise_support@metlife.com**) with a link to enter your contact information
- Once we receive your request, a local financial professional will reach out to you to schedule a mutually convenient appointment

Or you can Email us at (**Jlee@Metwealthadv.com**) with your contact information. Please include the name of your company.

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Questions?

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Important information

Metropolitan Life Insurance Company, New York, NY 10166

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

MetLife administers the PlanSmart program, but has arranged to have specially-trained third party financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.

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