Plan for the Retirement You Want

Build your action strategy

Merrill Lynch
Wealth Management
Bank of America Corporation

RETIREMENT

Estate Planning Services Checklist

Date ________________

Creating an estate plan is about designing a strategy to extend beyond your lifetime. It helps ensure that your assets are efficiently transferred to your heirs and it helps enable you to impart your values to your loved ones. Additionally, estate planning is helpful in minimizing the impact of estate taxes and can provide liquidity to cover tax payments and other expenses.

Directions

Check this list of estate planning strategies to identify your needs. Then share it with your Merrill Lynch Financial Advisor, who can help you create a customized financial strategy for the future.

Estate Planning Strategies	Do I Have?	Reminder: Why It's Important	My Action Plan
Will	☐ Yes ☐ No	Declares how your property will be distributed upon your death	____________
Beneficiary designations	☐ Yes ☐ No	Allows you to instruct who will inherit a particular asset upon your death	____________
Retirement asset distribution	☐ Yes ☐ No	May allow you and your beneficiaries to prolong tax-deferral by taking only required distributions	____________
Durable power of attorney	☐ Yes ☐ No	Lets you name someone to manage your financial affairs if you become incapacitated	____________
Health care proxy	☐ Yes ☐ No	Lets you name someone to direct health care decisions should you become severely ill/incapacitated	____________
Life insurance	☐ Yes ☐ No	Pays a death benefit to beneficiaries at the death of the insured	____________

Estate Planning Strategies	Do I Have?	Reminder: Why It's Important	My Action Plan
Trust	☐ Yes ☐ No	There are numerous types of trusts that can provide for future generations of your family, as well as help you contribute to charities and avoid probate.	
Gifting strategies	☐ Yes ☐ No	Can fund charities and family members while potentially reducing estate taxes	
Tax minimization strategies	☐ Yes ☐ No	Considers tax consequences of assets used for gifting, for wealth transfer and to generate income	
Long-term care insurance	☐ Yes ☐ No	Helps cover the cost of expenses if you require extended health/living assistance	

Want help to put your plan in place? Contact a Merrill Lynch Financial Advisor.

A Merrill Lynch Financial Advisor is someone who understands your situation, your needs and what you want to accomplish. Our understanding of you enables us to draw upon the breadth and depth of Merrill Lynch to bring you the right solution at the right time for you. Call (800) MERRILL (637-7455) or visit www.totalmerrill.ml.com/retirement to get started.

Any information presented about tax considerations affecting client financial transactions or arrangements is not intended as tax advice and should not be relied upon for the purpose of avoiding any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. Clients should review any planned financial transactions or arrangements that may have tax, accounting or legal implications with their personal, professional advisors.

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