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management.**

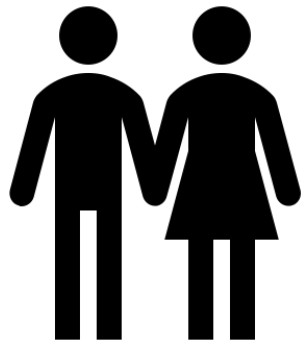
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It's Your Estate Introductory Session

April 8, 2022

Mark Powell

What Do We Want to Protect?



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Your desires
Your wishes
Your autonomy
Your assets

From Whom?

Overreaching family members

Unwelcome court involvement

Unwelcome protective systems

Fights about capacity

Tax agencies



Core Planning

Protect Yourself During Incapacity

Overreaching
family members

Unwelcome
court
involvement

Unwelcome
protective systems



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Protect Yourself During Incapacity

Overreaching
family members

Health Care Directive

Unwelcome
court
involvement



Unwelcome
protective systems

Protect Yourself During Incapacity

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Durable Power
of Attorney

Unwelcome
protective systems

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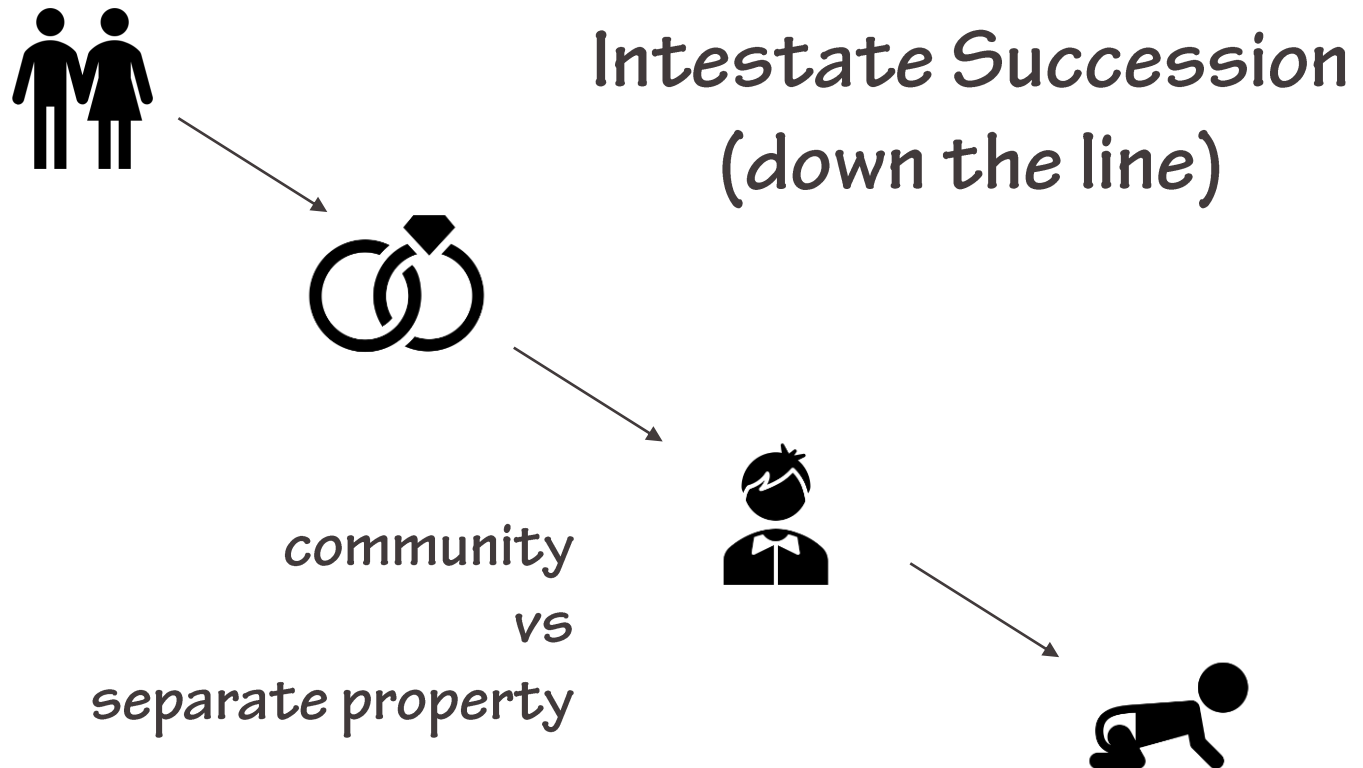


Durable Power
of Attorney

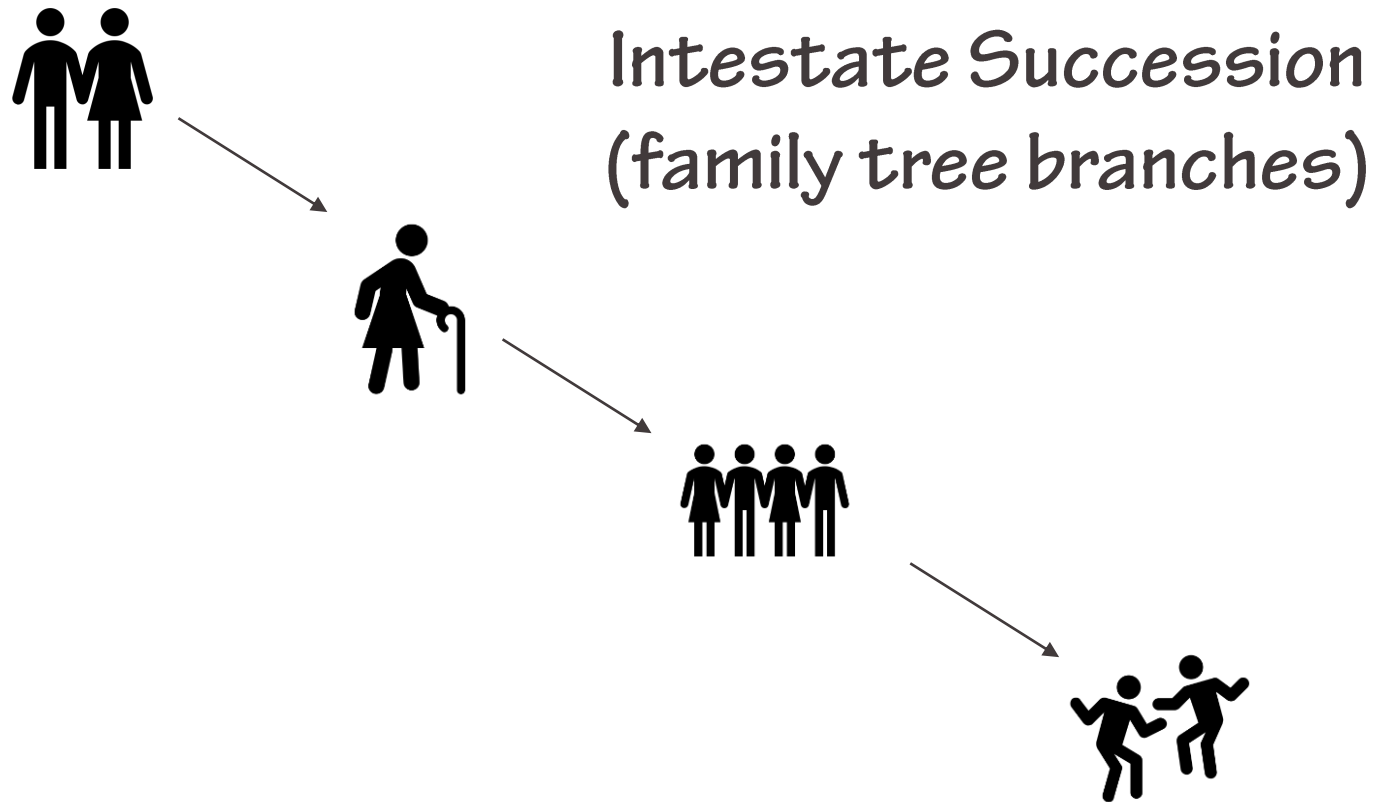
Unwelcome
protective systems

Nomination of
Conservator

Protect Your Desires at Death



Protect Your Desires at Death



Understanding Title

Individual name

Individual name with POD

Joint tenancy

Tenants in common

Community property

Community property w ROS

Probate Estate

Individual name

Individual name with POD

Joint tenancy

Tenants in common

Community property

Community property w ROS



Taxable Estate

Individual name

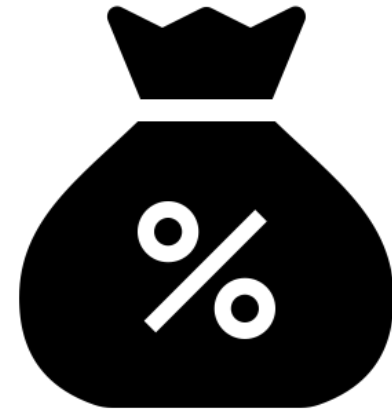
Individual name with POD

Joint tenancy

Tenants in common

Community property

Community property w ROS



Federal Estate Tax

Federal estate tax is 40% on assets over \$ 12,060,000 per taxpayer

2026 sunset will reduce the exemption to around \$ 6M

Generation-skipping transfer tax is separate 40% tax that applies in some situations



State Inheritance/Estate Tax

- **Connecticut:** Estate tax of 10.8 percent to 12 percent on estates above \$7.1 million
- **District of Columbia:** Estate tax of 11.2 percent to 16 percent on estates above \$4 million
- **Hawaii:** Estate tax of 10 percent to 20 percent on estates above \$5.5 million
- **Illinois:** Estate tax of 0.8 percent to 16 percent on estates above \$4 million
- **Iowa:** Inheritance tax of up to 15 percent
- **Kentucky:** Inheritance tax of up to 16 percent
- **Maine:** Estate tax of 8 percent to 12 percent on estates above \$5.8 million
- **Maryland:** Estate tax of 0.8 percent to 16 percent on estates above \$5 million; inheritance tax of up to 10 percent
- **Massachusetts:** 0.8 percent to 16 percent on estates above \$1 million
- **Minnesota:** 13 percent to 16 percent on estates above \$3 million
- **Nebraska:** Inheritance tax of up to 18 percent
- **New Jersey:** Inheritance tax of up to 16 percent
- **New York:** Estate tax of 3.06 percent to 16 percent for estates above \$5.9 million
- **Oregon:** Estate tax of 10 percent to 16 percent on estates above \$1 million
- **Pennsylvania:** Inheritance tax of up to 15 percent
- **Rhode Island:** Estate tax of 0.8 percent to 16 percent on estates above \$1.6 million
- **Vermont:** Estate tax of 16 percent on estates above \$5 million
- **Washington:** Estate tax of 10 percent to 20 percent on estates above \$2.2 million

*Where are you,
California?*

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THANK YOU

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