Dardan Capital ... Wealth Management for Life

The Simplified Estate Planning Process

1. Establish your estate planning objectives:
    - preservation, distribution, creating an estate, taxation, passing on a family business, etc.

2. Gather and analyse the relevant information:
    - personal and financial information
    - who is dependent on you?
    - how long will they need your support?
    - identify others you might want to recognize with a bequest
    - list all assets, current and future entitlements, eg. pensions
    - list all debts
    - make assumptions about the rate of inflation, rate of return on investments, marginal tax rate for the year of death

3. Develop strategies to help meet your objectives:
    - purchasing life insurance
    - establishing trusts
    - estate freeze
    - preparing Powers of Attorney and updating as required
    - transferring property by way of gift or sale prior to death

4. Implement your strategies.

5. Monitor and update your estate plan on a regular basis.

As you move through your life, estate planning objectives and financial circumstances change. You should monitor your estate plan on a regular basis. Remember, estate planning is about *life* - in the present, when you are here to enjoy it, and in the future, when the results of your choices today will affect those you care about most.

At Dardan Capital, we care about you for life.