

Welcome all University of Minnesota Retirees



Estate Plans During Life, Incapacity & When You Expire

UMRA Financial & Legal Group: Nov. 6, 2023

Matt Guttman, Estate Planning Attorney, Presenter

Andy Whitman, FLG facilitator, awhitman@umn.edu.

An Educational Exercise. Errors & Opinions Are Mine

Agenda

- **Andy Whitman, Introduction: 9:40a**
- **Matt Guttman Presentation: 9:41 – 10:40a**
- **Questions, Answers, Dialogue 10:41 -11:00a**

Invitation and Preparation

You and your family are cordially invited to our Estate Planning workshop, via zoom and in Carlson School classroom 1-123, Nov 6, 2023 09:40a.

Registration at the following link is required. All registrants will receive a recording:

<https://umn.zoom.us/meeting/register/tJAqd-uvqTgvH9EKXJ421A8NjNf55XQzF2UC>

Before this session, you will benefit from updated Life Planning information

at the UMRA site: <https://umra.umn.edu/news/estate-plans-during-life-incapacity-when-you-expire>.

Warm Appreciation and Thanks to UMRA Leaders

- **Editing, screening emails to members, and asking good questions**
- **Our Amazing UMRA Leaders**
- **Cathy Lee Gierke, edits and gets all in shape and posts it in the UMRA calendar; Her emails end: "When we try to pick out anything by itself, we find it hitched to everything else in the Universe."~ John Muir**
- **President: Eric Hockert, UMRA President's email ends with –**
- **“What is the essence of life? To serve others and to do good.” — Aristotle**
- **“Life's most persistent and urgent question is, what are you doing for others?”
– Martin Luther King, Jr.**
- **I need an F & L team effort to keep these Workshops current and going.**
- **My team is my wife Carol who is a great editor of all.**

- President-Elect: Julie Sweitzer, coordinates with the Program committee – Her emails end with -"Education is the most powerful weapon you can use to change the world." Nelson Mandela
- Past Presidents: Ron Matross & Jan Morlock have been instrument in supporting our programs.
- Jerry Rinehart, promotes the University Retirees Volunteer Center (URVC), asks me questions. Is this Gov. Policy actually required?

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- Make it easier for caretakers and survivors
- Reduce income taxes now, and estate taxes later
- Properly designate beneficiaries on Roth IRAs, retirement accounts, life insurance and trusts, payable on death bank or investment accounts, and after a divorce or family changes.
- Wills, Trusts, Health Care Directives, Financial Power of Attorney, HIPPA releases and UMN Anatomy Bequest Program.

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This
Guy's
An
Insurance
Professor?

Please send to me
questions and
suggestions.
awhitman@umn.edu;
or 612-747-6015.

We feel the pain of Wars, terrorist attack, pandemic “Unwinding”, wild fires, and hurricanes. Hopefully we unite as “A Force for Good”