

Smarter You: Estate Planning with Wealth.com at Brio

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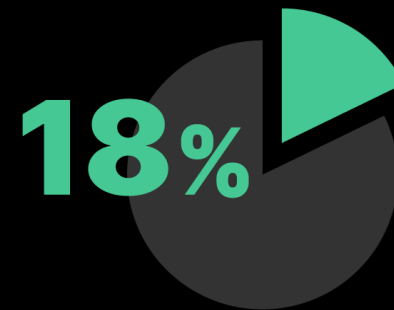
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Only 18% of Americans over 55 have all of the recommended estate planning documents in place.



Source: Merrill Lynch and Age Wave's "Leaving a Legacy: A Lasting Gift to Loved Ones" report

We've worked hard to find the right in-house estate planning solution.

Enter [Wealth.com](https://www.wealth.com).

Built by industry experts and attorneys in trust and estate law, personal financial management and data science and security.

- Features state-specific documents
- Legally valid in all 50 states and Washington DC
- Partnerships with legal counsel in all jurisdictions
- Access to attorney consultations

This is a great solution for those who have rather straight-forward needs and it is dynamic, just like you.



Introducing Wealth.com

A modern, digital platform which develops a fully customized estate plan.

With wealth you can sync and visualize everything you own and outline your wishes. As those assets and wishes change, so does your plan. Wealth makes that possible.

Brio's offering this add-on service for \$30 per month. For an attorney with experience with estate planning, the average cost for putting together an estate plan is \$5,000 and can be as high as \$10,000, with supplemental costs incurred every time you need to update your plan!



Introducing Wealth.com

Wealth provides you with a fully customized estate plan.

You are unique, it is one of our favorite things about you in fact, and so is your plan, customized to your wishes including:

Family

Health

Pets

Possessions

Finances

Legacy



Seven Key Questions

- Who do you trust to handle your finances if you are unable to manage them yourself?
- Who do you trust to decide what medical treatments you should receive?
- Do you trust these people to make health care decisions for you even if you may not have completely lost mental capacity?
- Who do you trust to raise your child(ren) if both you and the other parent were unable to do so?
- Who should get the bulk of what you own at your death? Do you want to give one person all your assets or split your assets into percentages?
- If your spouse/partner passes away before you, who should get the bulk of what you own at your death?
- Are there any meaningful personal objects or cash amounts that you would like to give to a specific person at your death?

It's as Easy as 1, 2, 3

| | | | |
|------------------|--------------------------|--|----------------------------------|
| Step 1 Create | Will and/or Trust | Financial Power of Attorney | Advance Health Care Directive |
| Step 2 Secure | File Your Estate Plan | Secure Other Important Documents | Grant Emergency Access |
| Step 3 Live | Live Your Life | Track Your Estate | Update When Life Changes |

Inventory Your Estate

Take Stock of your Assets

Before starting your estate plan, you want to take inventory of everything you own. Maintaining this inventory ensures nothing is forgotten when it's time to distribute your estate. Use the "Add Asset" feature on the Wealth Dashboard to link financial accounts and add real estate and other assets.

Name Your People

Taking note of the important people in your life is critical, as they will likely be some of the people you select to be beneficiaries and/or decision-makers in your estate plan. Use the "Contact Card" feature in the Wealth Vault to maintain a Rolodex of key people in your life.

Provision Access to Select Individuals

Creating a single source of truth helps reduce confusion, avoid conflict and ensure alignment around your goals and intentions. Use Wealth to provide controlled access to family and trusted intermediaries so they can view your estate plan, assets and other essential documents.



Create Your Estate Plan

Last Will & Testament

A last will and testament is a legal document that names your executor and communicates your final wishes pertaining to assets and beneficiaries.

Revocable Trust & Pourover Will

A revocable trust is often used in estate planning to accomplish the settlor's testamentary intent while avoiding the probate process. The pour-over will is a truncated will that transfers the estate into the trust.

Guardianship Nominations

If something happens and your children need a guardian, these are non-binding instructions to the judge regarding who you would like to care for your children.

Advance Health Care Directive

An advance healthcare directive allows you to indicate who should make decisions and what are your wishes regarding your health care. Legally, the only binding part may be picking the agent.

Financial Power of Attorney

A durable power of attorney allows you to indicate who should manage your finances if something happens to you.



Secure Your Estate Plan

Vault Your Estate Plan

Once you have created and validated your estate plan, you need somewhere to safely store it. The Wealth Vault is a secure location to keep copies of your estate plan and can be accessed anytime by you or your provisioned contacts.

Vault Your Other Important Documents Having a centralized spot for all of your important documents ensures they are organized and accessible to your loved ones and key decision-makers should something happen to you. You can securely store essential documents, such as driver's licenses, passports, tax forms, healthcare records, and more, in the Wealth Vault. Once uploaded, you can access these documents anytime through the Wealth platform.

Grant Emergency Access Should something happen, your key people need to be able to make decisions on your behalf and quickly access your estate plan and essential documents. Wealth lets you choose your Emergency Access Contacts and will grant them access to your account should they need it.



Evolve Your Estate

Live Your Life

Your assets have been added, and your documents have been created, signed and Vaulted. You can view them any time through the Wealth app. When the time comes, your loved ones can access your entire asset inventory and estate plan.

Use Wealth to Track Your Growing Estate

Your estate plan needs to grow and change with your finances. Keep track of your assets through the Wealth Dashboard, and add new ones as your estate grows.

Wealth is Your Partner

Wealth will send you reminders and keep you updated on changes that might affect your plan so you can rest easy knowing your estate plan will always be accurate and effective.

Evolve Your Plan

Life is not static; your estate plan shouldn't be either. As your estate changes and your people grow, so should your plan. When life changes, Wealth is here for you to update your plan as needed.



Updating the Plan

Sell your home?

Wealth is linked to Zillow and will alert you that you need to update your address.

Retitling accounts

Brio can assist with re-titling accounts that we manage at Schwab Institutional.

Moving?

An address change will launch a need to revised your docs based on your new location with just one click. This normally would cost thousands of dollars.

Legal experts in every state

Circumstances and laws change with a move as do your documents as Wealth state-optimizes them for you.



Updating the Plan

Divorcing?

It depends. If your estate planning documents have been completed and notarized you'll need to redraft your documents. If you are in the process, we can convert to an Individual trust. We'd then need to set up the other partner with a new account to work on their individual trust.

Leaving Brio?

It happens, we don't like it but it will end your relationship with wealth as well. You'll have 30 days to retrieve and secure your information.

Are you more Rocky Road than Vanilla?

Wealth.com is for vanilla bean ice-cream lovers only! If you have a more complicated estate situation we recommend the traditional attorney route. Wealth is a wonderful means of getting your affairs in order if your needs are straightforward.



The Big Picture

Having your estate documents accessible in this way and fluid in this way helps inform our holistic financial and life planning with you front and center.

- We can be the point of contact when needed.
- We can assist when you have questions on what's best given your situation as that shifts.
- We can view and share potential estate tax liability when we have your info in the vault.



Us, obvi.

Wealth also has in-house attorneys available for an added fee as well as a country-wide dedicated partner success team.

Have an estate plan but this sounds appealing? We can take those outdated docs and upgrade to a less legalese, digestible version with wealth while making needed corrections and additions along the way.

Let us be your partner in planning your estate and your future.



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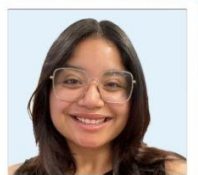
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