



Estate Planning



Peace of mind for your loved ones.

Estate planning is often a source of stress. It can be complicated and daunting, but having a solid estate plan can make it easier for your loved ones.

Building your team



With age comes wisdom. Understanding that you don't have to have all the answers - just know where to find the answers.

For estate planning, finding the right answers means having a team of people to help you with your finances and estate.



An estate attorney will play a key role in your estate planning. They will help you understand the various options, minimize mistakes, and ensure that the estate planning process goes as smoothly as possible.

Estate attorneys can also assist with setting up a will, a trust, or other legal designations like health care proxy and durable power of attorney.



Consulting with a tax professional is vital since there are often tax consequences surrounding estate decisions. The complexity of your estate depends on the intricacies of your financial situation.

For some, getting the advice of a tax professional can save them, or their beneficiaries, thousands of dollars.



Headwater Investments, or a similar investment firm, is an essential player on your estate team when planning for retirement and the estate process.

A good financial advisor will be knowledgeable about the estate plan and be able to help you through the process, including setting up any accounts you will need, tracking distribution requirements, and coordinating with the rest of your estate team.



Reviewing and Updating your Plan

Once you have your estate plan in place, it is recommended that the plan is reviewed periodically and make updates when there is a life event like a birth, death, change in marriage, or large purchase or sale.

Executing the Estate Plan

When Headwater Investments is notified of an account owner's passing, we will work with the estate executor, family member(s), beneficiaries, estate attorney and/or tax professional to ensure that the distribution of the account(s) follow the wishes of the owner.

Peace of Mind

When you pass, there will be plenty of details your loved ones will need to handle. Having your estate plan team in place can make the process less daunting.

For our clients, this means we will walk your beneficiaries through the process.

We set up the necessary accounts for asset distribution, help navigate the choices, and provide investment advice, all without charging additional fees.



Checklist

1

Gather your records and current accounts

Compiling all your records in one place and consolidating accounts when possible will make estate planning and end-of-life issues a little easier to bear.

2

Review your beneficiaries

It's important to keep your will updated as your family grows or relationships change.

3

Build your Estate Team for your next steps

Do-it-yourself estate planning can be tricky, especially if your estate is large enough to trigger financial, legal, or emotional issues upon your passing.

While it's difficult to imagine life after you're gone, making sure your estate is in order is a final act of love and care for those you leave behind.



Meet your Headwater Investments Team



Tom Sherwood, MBA, CFP®
Managing Partner &
Portfolio Manager

Scott Chambers, Ph.D.
Founding Partner,
President & COO

Kevin Chambers, MBA
Managing Partner &
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