



Estate Planning Knowledge that Serves Your Goals

Estate planning can help you fulfill your most valued goals – empowering future generations to achieve what matters most to you and them. But it can also be overwhelming, requiring you to navigate complex legal and tax rules, and at times, complicated family dynamics.

HT|TC Wealth Partners' Estate and Financial Planning Group will put our knowledge and perspective to work for you in a practical manner by providing personalized services to fulfill your intentions. We provide a comprehensive review of your situation and identify solutions in a variety of areas, including:



MULTIGENERATIONAL WEALTH STRUCTURING

A thoughtfully structured estate plan can achieve much more than minimizing estate and gift taxes. It secures your legacy by:

1. Providing clear direction to see that assets are distributed to your heirs and used as you expect
2. Promoting harmony among beneficiaries by helping minimize potential conflicts
3. Establishes a plan for the management of your assets in the event you become unable or no longer willing to manage your own affairs
4. Protecting assets from the potential negative financial impact of divorce and creditors
5. Documenting your wishes regarding medical care



WEALTH TRANSFER TAX MINIMIZATION

Federal estate and gift tax law is a constantly evolving landscape that brings an array of tax challenges but also presents many planning opportunities. We can help you navigate these laws to minimize your tax exposure while accomplishing your overall financial planning goals and objectives.



ASSET PROTECTION

We understand the hard work that goes into accumulating wealth over time. Protecting your hard-earned assets is paramount, and we can educate you about a variety of commonly used tools clients use to safeguard their assets.



FIDUCIARY SELECTION

Your existing estate plan or the one created by your estate planning attorney may include a trust. Our deep fiduciary experience and extensive background working with both individual and corporate trustees positions us to help you identify the trustee best aligned with your priorities and overall wealth management plans.



PHILANTHROPIC PLANNING

There are several ways to expand your charitable impact through planned giving strategies. Let us help you optimize the use of these tools to fulfill your charitable intent and balance the interests of your family and loved ones.



LEANING ON YOUR HT|TC ADVISOR IS THE FIRST STEP

As your trusted advisor, we can find the right service and level of engagement to help improve your estate plan. We offer a full range of support, from one-time consultations to the delivery of comprehensive estate plans.

Together we can evaluate your current situation, discuss commonly used estate planning structures and identify key strategies to discuss further with your other advisors. When you are ready, we can collaborate with your estate planning attorney and tax advisor to help evaluate alternatives and, where appropriate, help implement solutions best suited to securing the legacy you've worked hard to create.

Life happens. Let's plan for it, together.

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