



Harvard
FEDERAL CREDIT UNION

Estate Planning for the LGBTQ+ community



Today's Host

Community
Engagement Team

Jen Fries

Community Engagement Manager





Today's Webinar

Format

This is a hybrid presentation. We will take questions from the audience in the room and those on the webinar.

Reducing Background Noise

Make sure you are in a quiet place without distractions.

Using the Questions Feature

If you have a question, use the Q&A feature to let us know.

Presentation & Recording

This presentation is being recorded and will be posted on our YouTube channel to re-watch.

Not-For-Profit Banking at Harvard FCU



Community Focused

Harvard FCU is dedicated to empowering our community at Harvard and beyond. Once a member, always a member, even if you leave your job. When you join membership extends to all family members.



Products & Services

Free access to ATMs nationwide. Credit cards with cash back rewards. Home loans for purchases and refinancing, student loans and refinancing options, auto loans and more.



Access Anywhere

Convenient locations and Online Banking. Mobile Banking and Digital Wallet ready. Access to the nationwide CO-OP Shared Branching Network.



Today's Presenters:

Julie Fry, Founder of Gentreo

Jake Murphy, Gentreo

John Billera , Gentreo





Gentreo™



Estate Planning for the LGBTQIA+ Community



Estate Planning is for Everyone

- United States Supreme Court granted same-sex couples full marriage equality in all 50 states in 2015.
- Everyone over 18 needs an estate plan, regardless of age, orientation, race, or net worth.
- Plans should be updated as life circumstances change.

The LGBTQ+ Community and Estate Planning

- Only 37% of LGBTQ+ adults have a will
- This is lower than the general population (48%)
- Many LGBTQ+ individuals face unique challenges



[Source: National Center for Lesbian Rights]





Estate planning
protects children,
assets and
healthcare choices
throughout all stages
of life

Estate Planning Gives You Peace of Mind



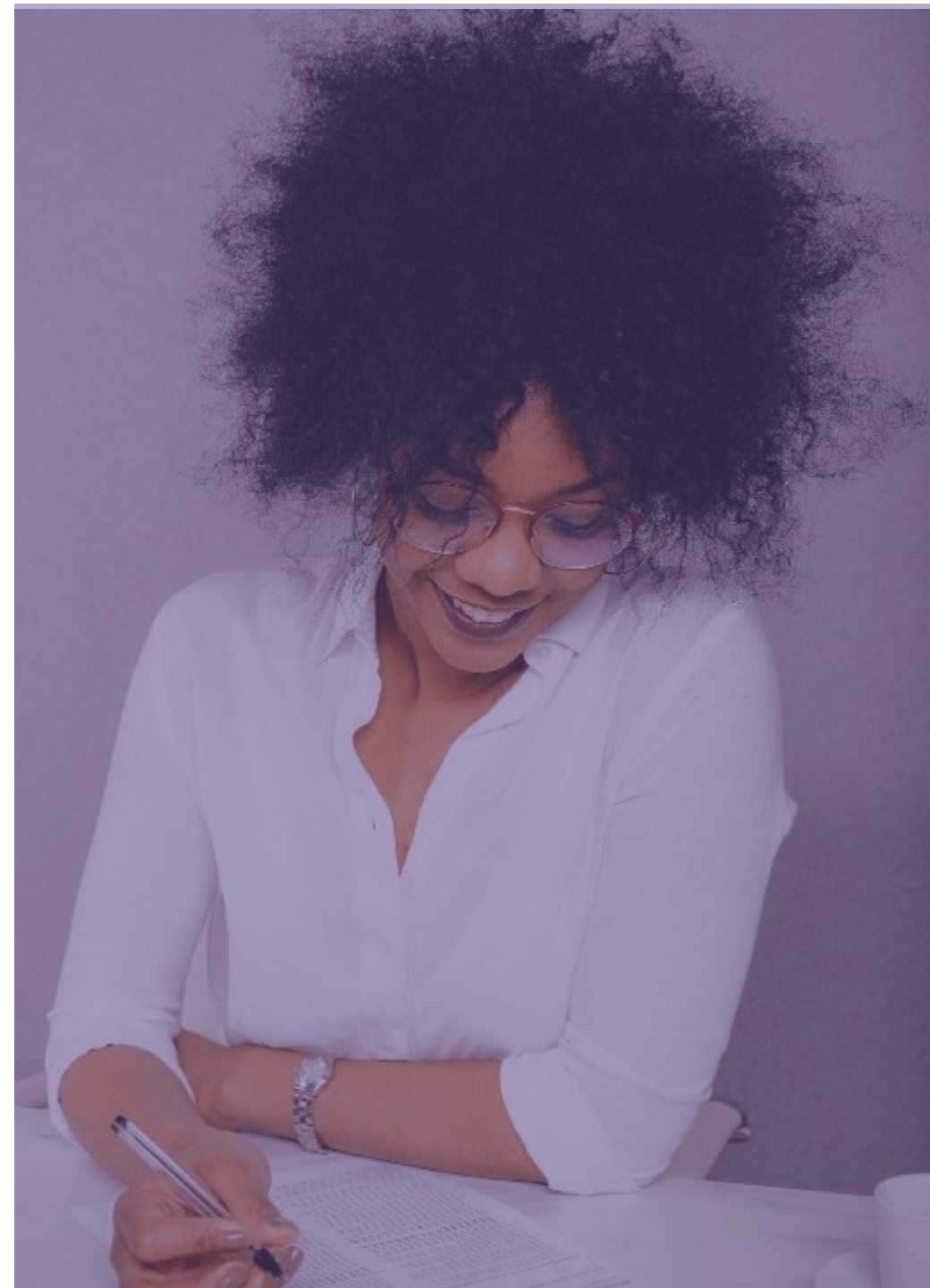
Legal Protections : Ensures that partners and families are legally protected.



Financial Security: Secures financial future for loved ones.



Healthcare Decisions: Allows for specific healthcare wishes to be respected.



Estate Planning Matters



Without an estate plan, employees can lose **3-8% of an estate's value** in largely avoidable fees



Plus, an estate can take years to close, creating administrative burden and significantly increasing the likelihood of lawsuits, absenteeism and unneeded burdens



Lack of Planning Carries Risk



Courts will get involved; lawyers are expensive



Decisions may not go the way you or your loved one wanted



Family arguments often result



Intestate – your state decides how assets are distributed for you



The Documents

Last Will & Testament

- **Purpose:** To specify how your assets will be distributed after your death and who will care for minor children.
- **Why Create It:** Ensure your wishes are followed, designate guardians for minors, and avoid intestacy laws.



Health Care Proxy

- **Purpose:** Appoint someone to make medical decisions on your behalf if you become unable to do so.
- **Why Create It:** Ensure your healthcare preferences are respected and followed during incapacity.



Power of Attorney for Finances

- **Purpose:** Appoint someone to manage your financial affairs if you become incapacitated.
- **Why Create It:** Ensure your financial matters are handled according to your wishes.



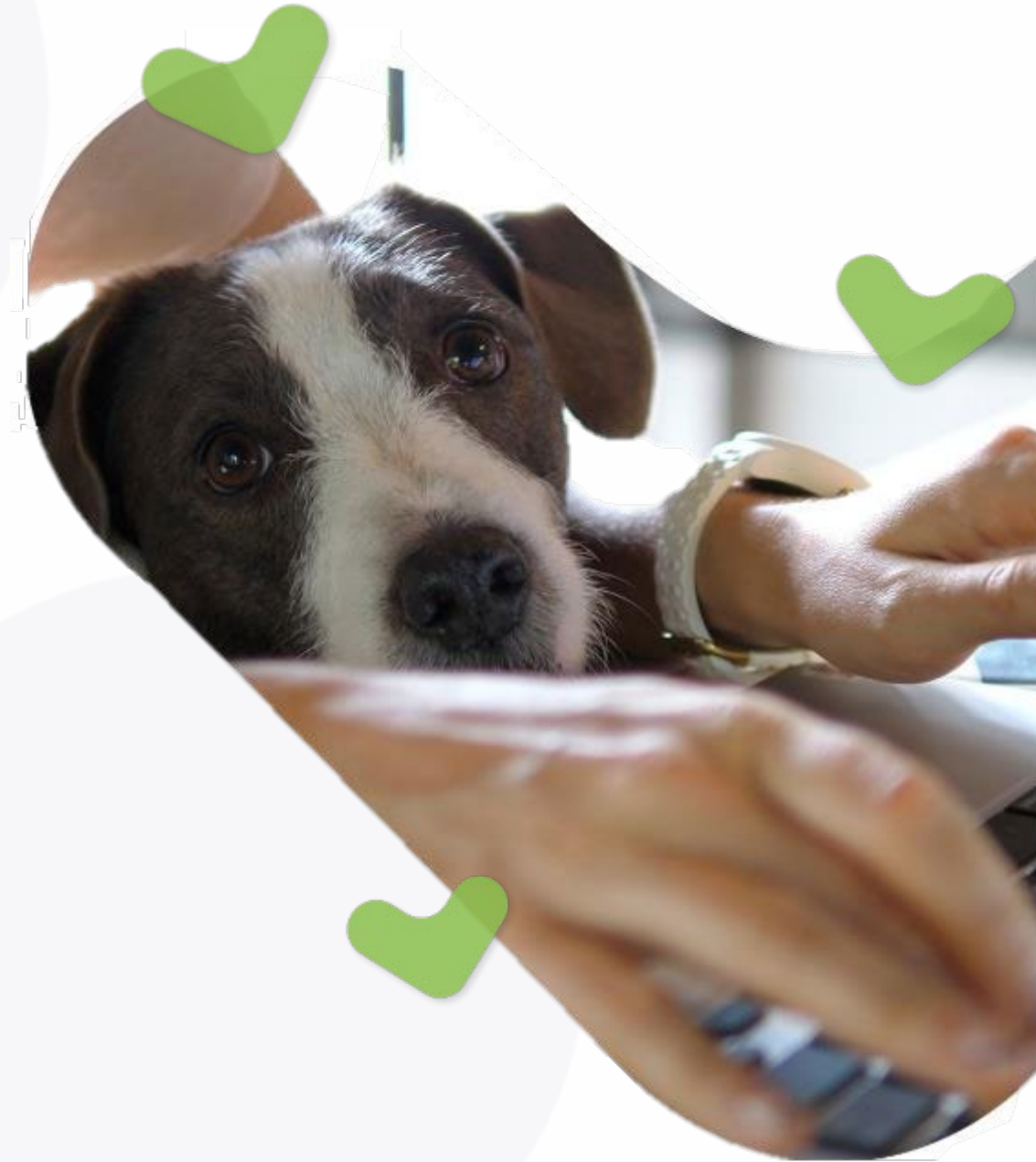
Living Trust and Pour-Over Will

- **Purpose:** To manage and distribute your assets during your lifetime and after death.
- **Why Create It:** Avoid probate, maintain privacy, and provide for efficient asset transfer.



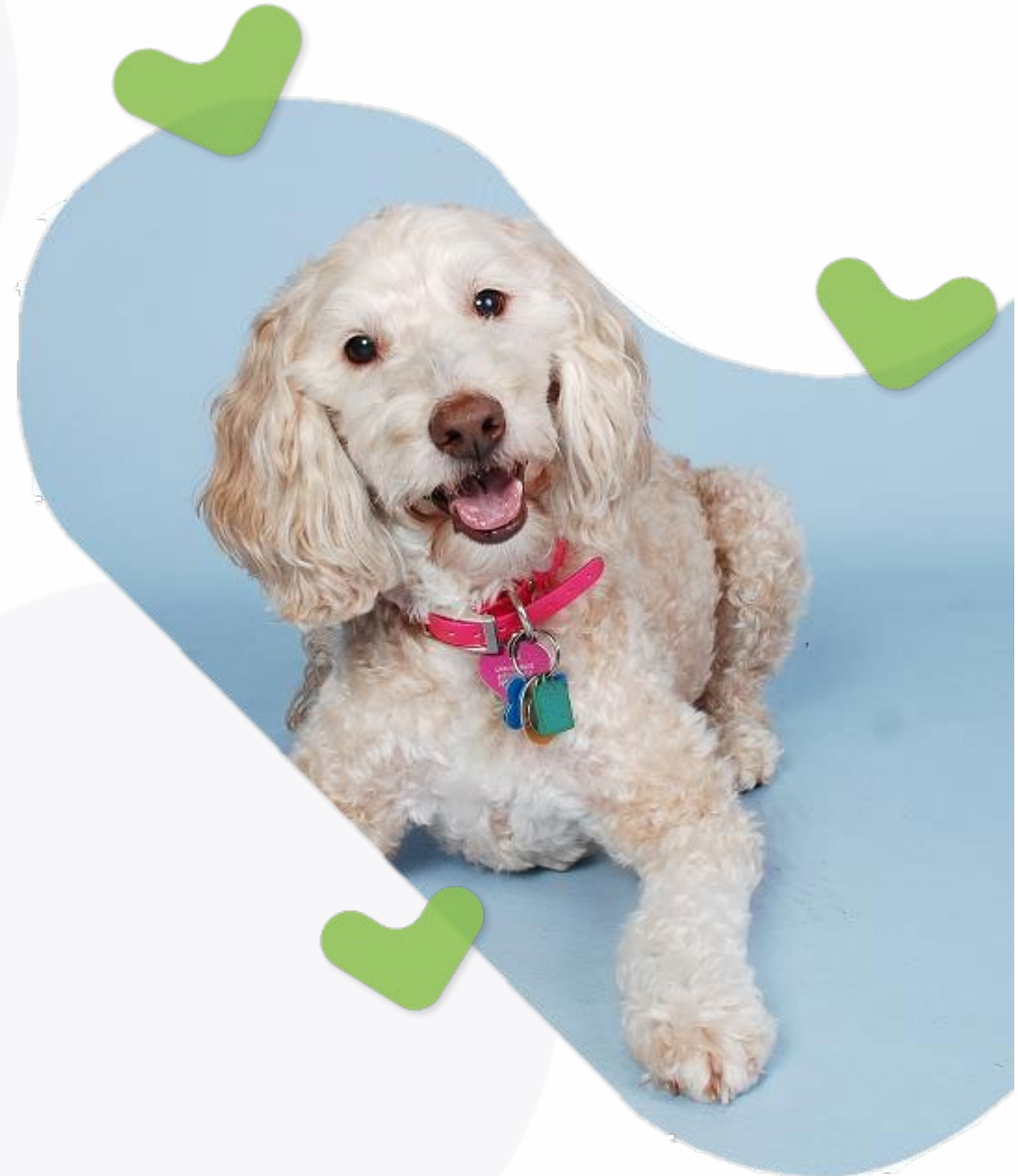
Pet Trust

- **Purpose:** To provide for the care and financial support of your pets after your death.
- **Why Create It:** Ensure your pets are well-cared for and financially supported in your absence.



Pet Power of Attorney

- **Purpose:** Appoint someone to make decisions regarding the care and well-being of your pets.
- **Why Create It:** Ensure immediate care for your pets if you are unable to do so temporarily.



Make sure everyone knows where to turn

- An estate plan that no one knows about is ineffective
- Sharing your plan with loved ones is crucial
- Digital vaults allow sharing of documents, so they are just a few clicks away





We make protecting families
easy, fast and affordable

- Now EVERYONE can do estate planning
- Legally binding in all 50 states
- Easy to create documents
- Yearly vs. one-and-done
- Update documents any time
- Secure and accessible storage
- The go-to resource to protect family when life happens



Everything is included

Create all state -specific documents:

- Last Will and Testament
- Living Trust
- Power of Attorney (Durable and Limited)
- Health Care Proxy
- Pet Trust
- Pet Power of Attorney
- Pet Information Card
- Emergency Card



Personalized game plans



1:1 live technical coaching



Secure storage and instant access



Annual estate plan reviews



Create memorial videos, and more



HOW IT WORKS.



CREATE

Plan for the future, create documents, and store information.



PERSONALIZE

Gentreo Technical Coaching and step-by-step guides help you navigate the process.



SHARE

Securely share documents, information and more with whomever you choose.



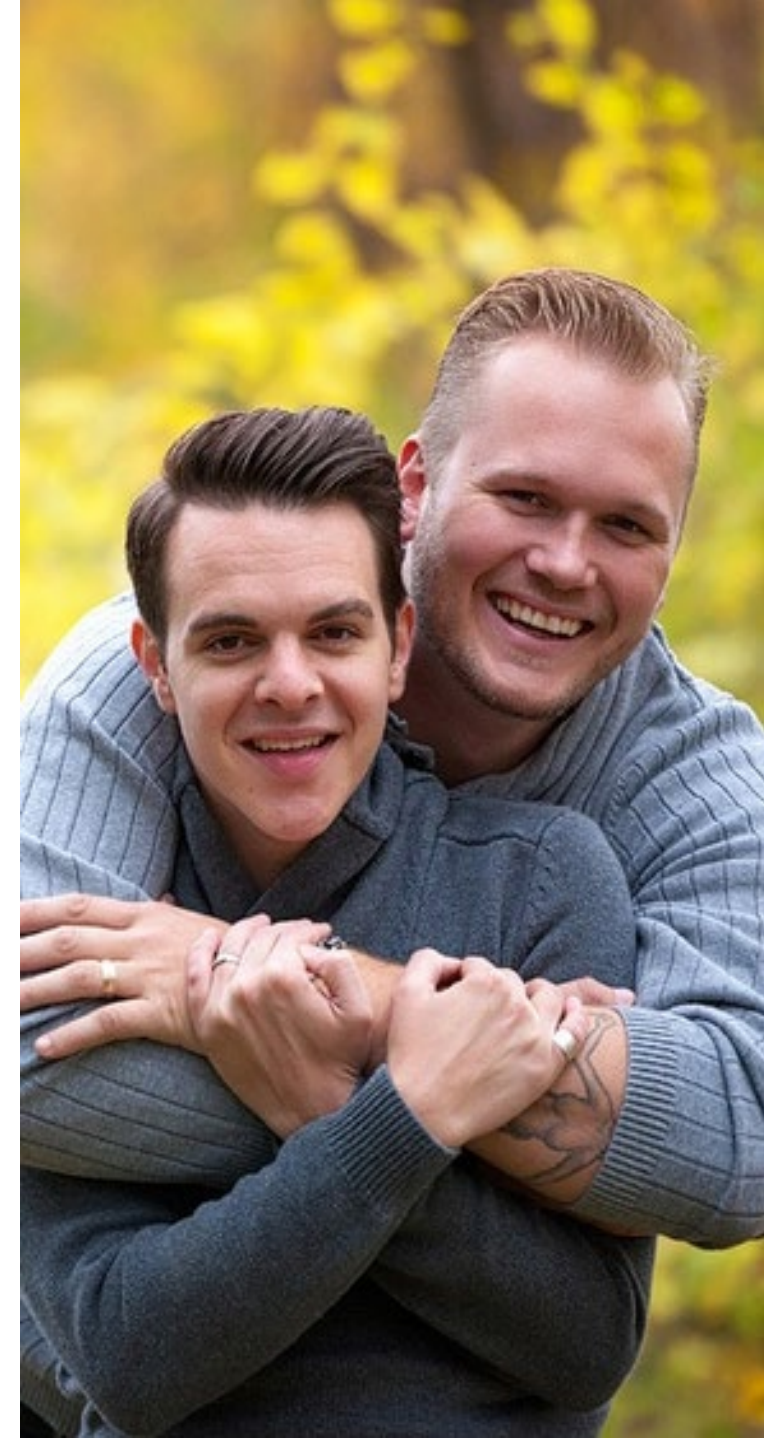
ACCESS

Documents are instantly available in case of an emergency.



UPDATE

Easily update documents as life and the law change.



For Harvard Federal Credit Union Members

- Information is available on the HFCU website, and questions can be submitted to HFCU
- Gentreo has live 1:1 customer support
 - Email questions
 - FAQs throughout completing your documents
 - Resource center
 - 15 min live customer support included



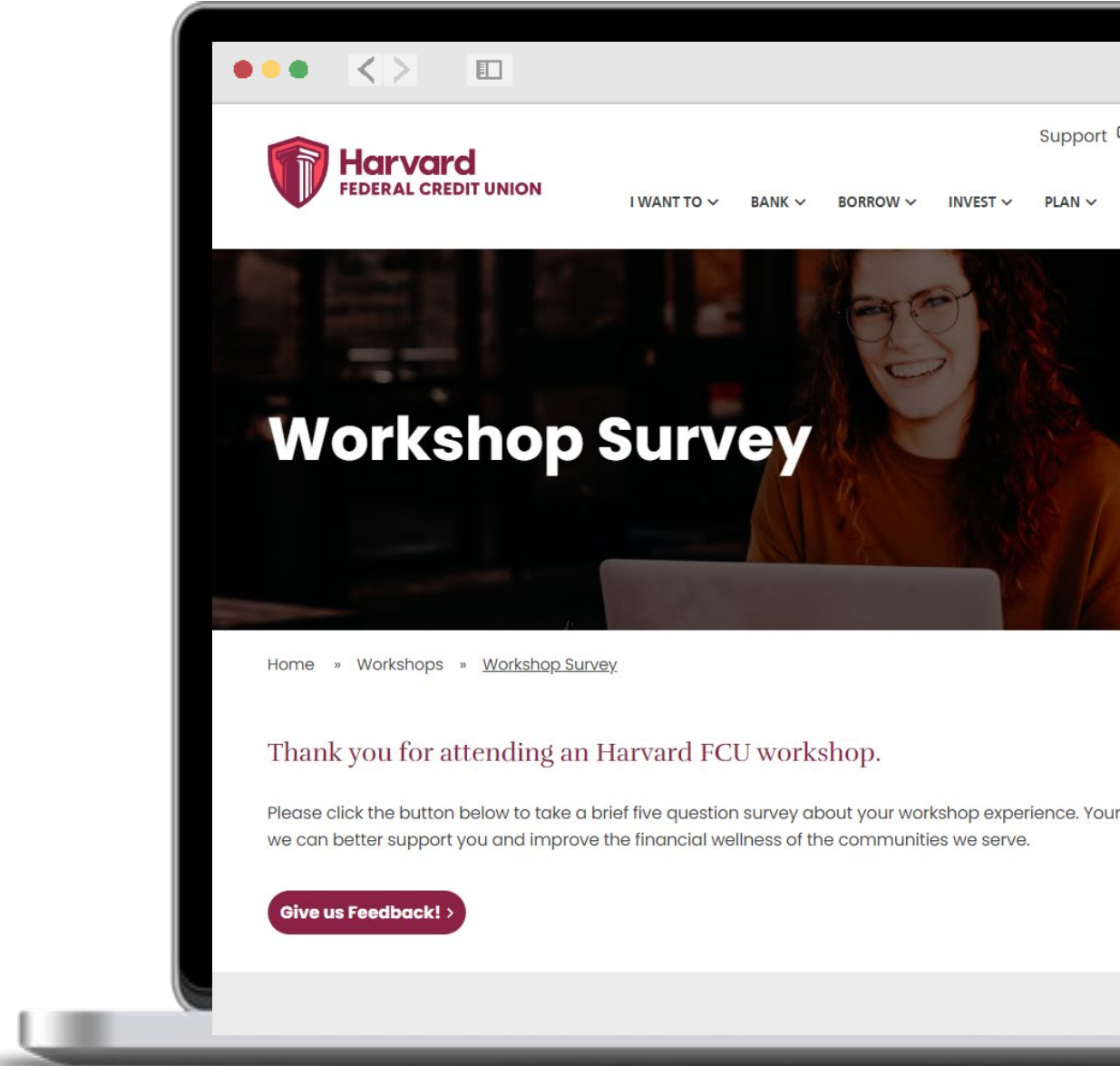


Thank You

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HarvardFCU.ORG/SURVEY



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Let's keep in touch!

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