



**Harvard**  
FEDERAL CREDIT UNION

# Estate Planning Basics



# Meet Your Hosts



**Jen Fries**

Community Engagement  
Manager



**Ty Robinson**

Community Engagement  
Specialist



**Terrence Bazile**

Community Engagement  
Specialist



# 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 recording 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

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## Access Anywhere

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



# Today's Presenter

Julie Fry, Founder of  
Gentreo





**Gentreo**™

# Estate Planning: Protecting Assets and Choices



# Estate Planning is for Everyone

- Everyone over 18 needs an estate plan, regardless of age, race, or net worth.
- Plans should be updated as life circumstances change.
- Estate planning prepares you for life's unexpected events.
  - 1 in 5 people visit the emergency room each year.
  - 1 in 20 people experience the death of a loved one annually.



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





## Unprotected and Unprepared

80% of Americans don't have an estate plan.  
They lose not only assets, but their choices.  
Even for those that do have a plan,  
life changes.

# 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



# Estate Planning Helps You Retain Customers and Talent



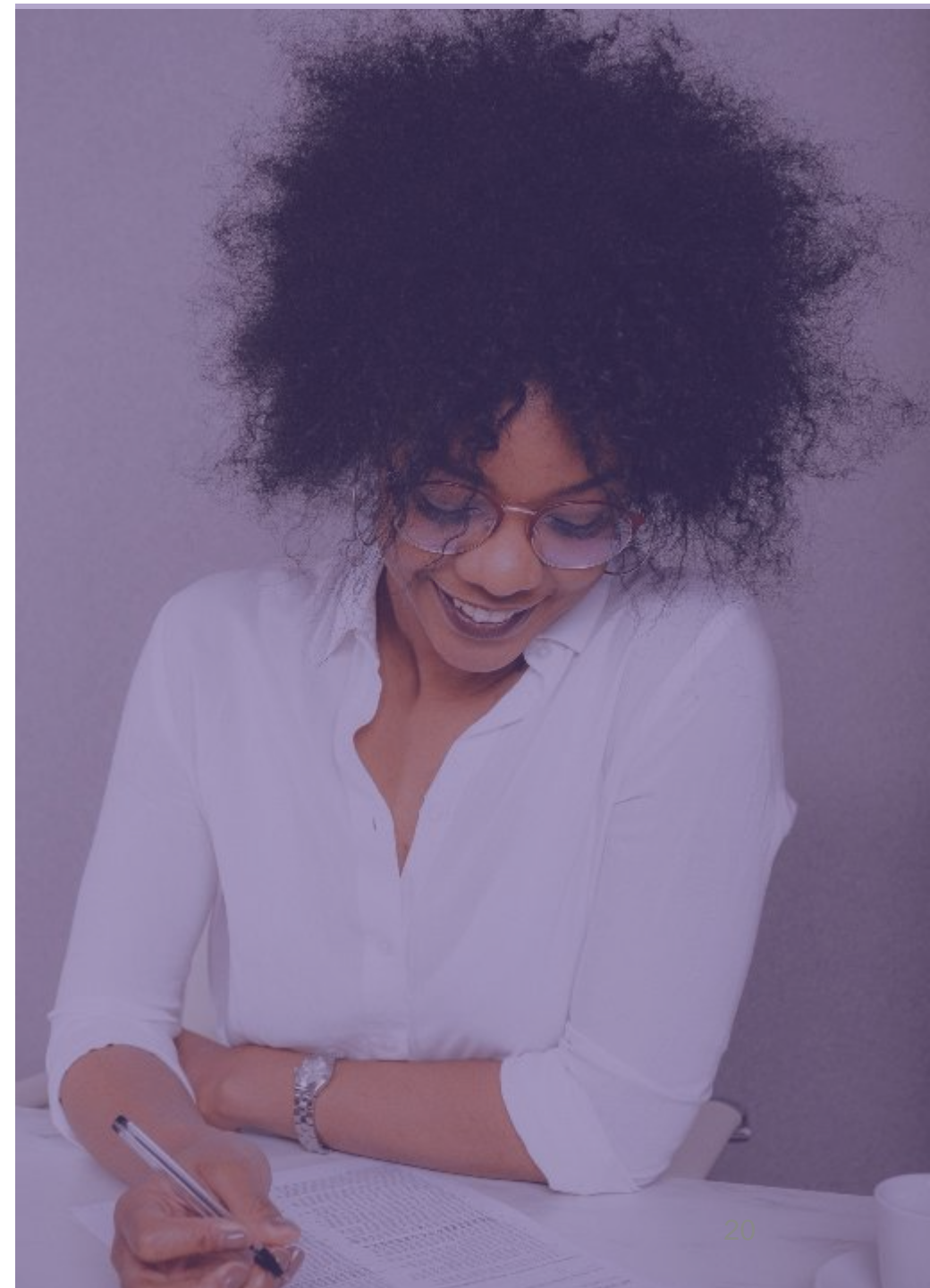
It's a lifelong benefit that demonstrates you care about your customers' or employees' wellbeing



Everyone wants peace of mind in these uncertain times; estate planning provides it



Helps with financial, health and emergency planning; everyone knows where to turn



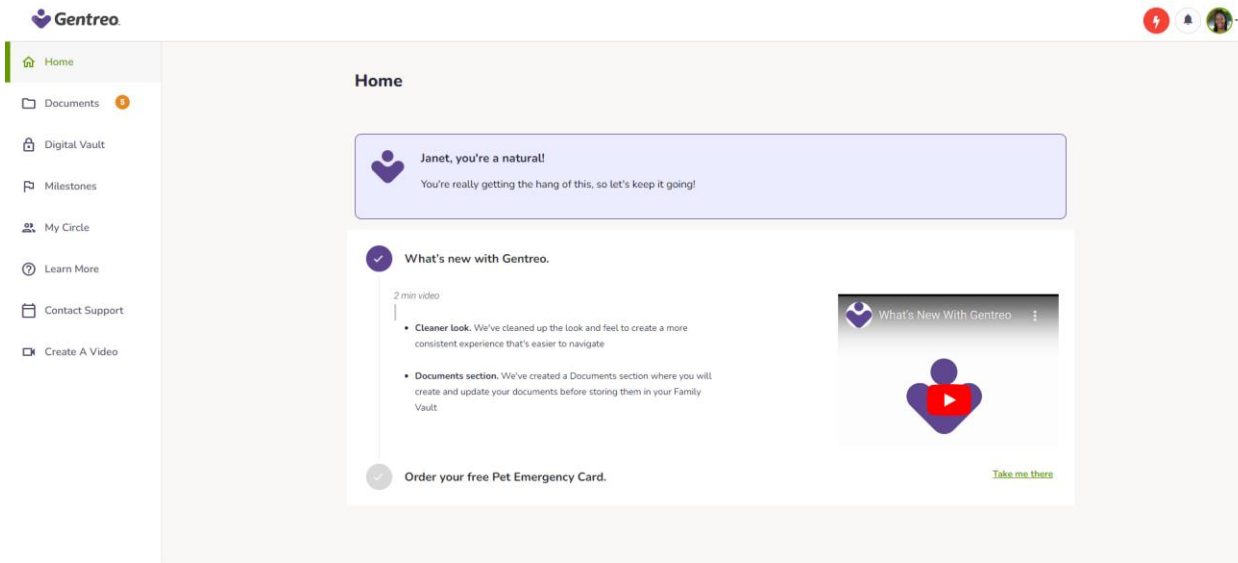


We make protecting families  
easy, fast and affordable

- 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



# The Gentreo Product



## Milestones

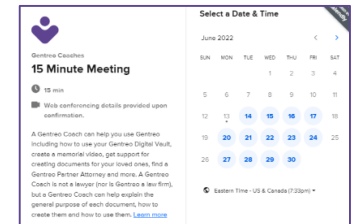
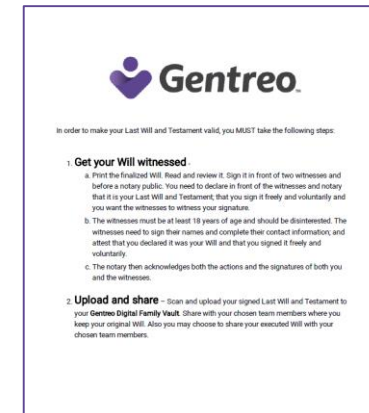
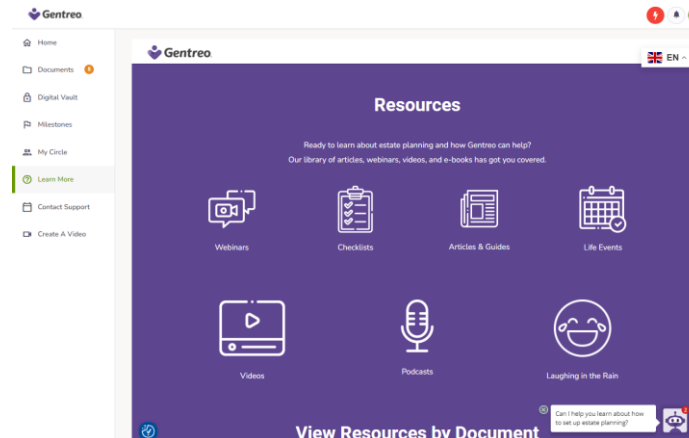
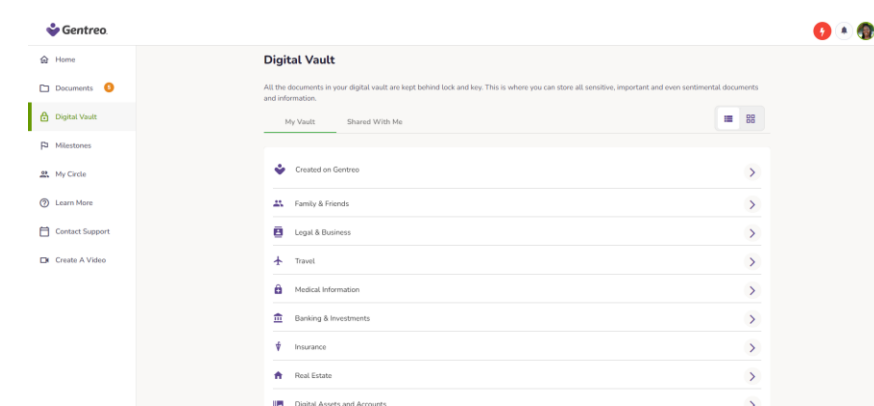
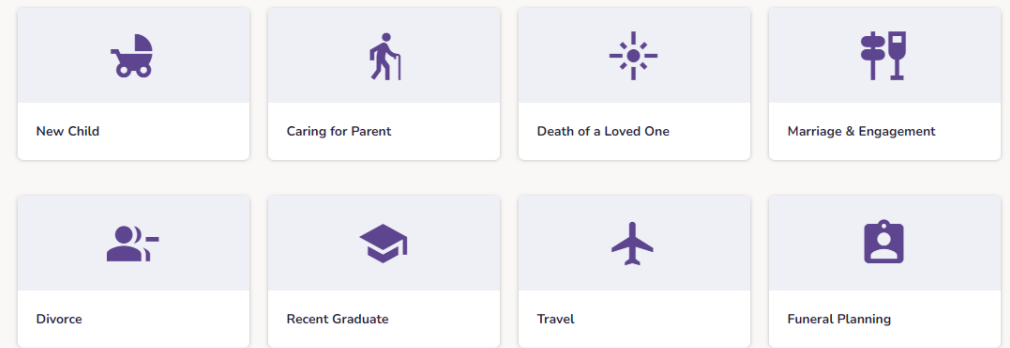
Gentreo Milestones are intended for use by those with existing estate planning documents. Haven't created your documents yet? [Get Started](#)



Life happens fast. Keep up with Milestones.

Gentreo Milestones are a series of guides created to highlight the implications that significant life milestones can have on estate planning. Here for you every step of the way, just like us.

### Select a category





Thank You



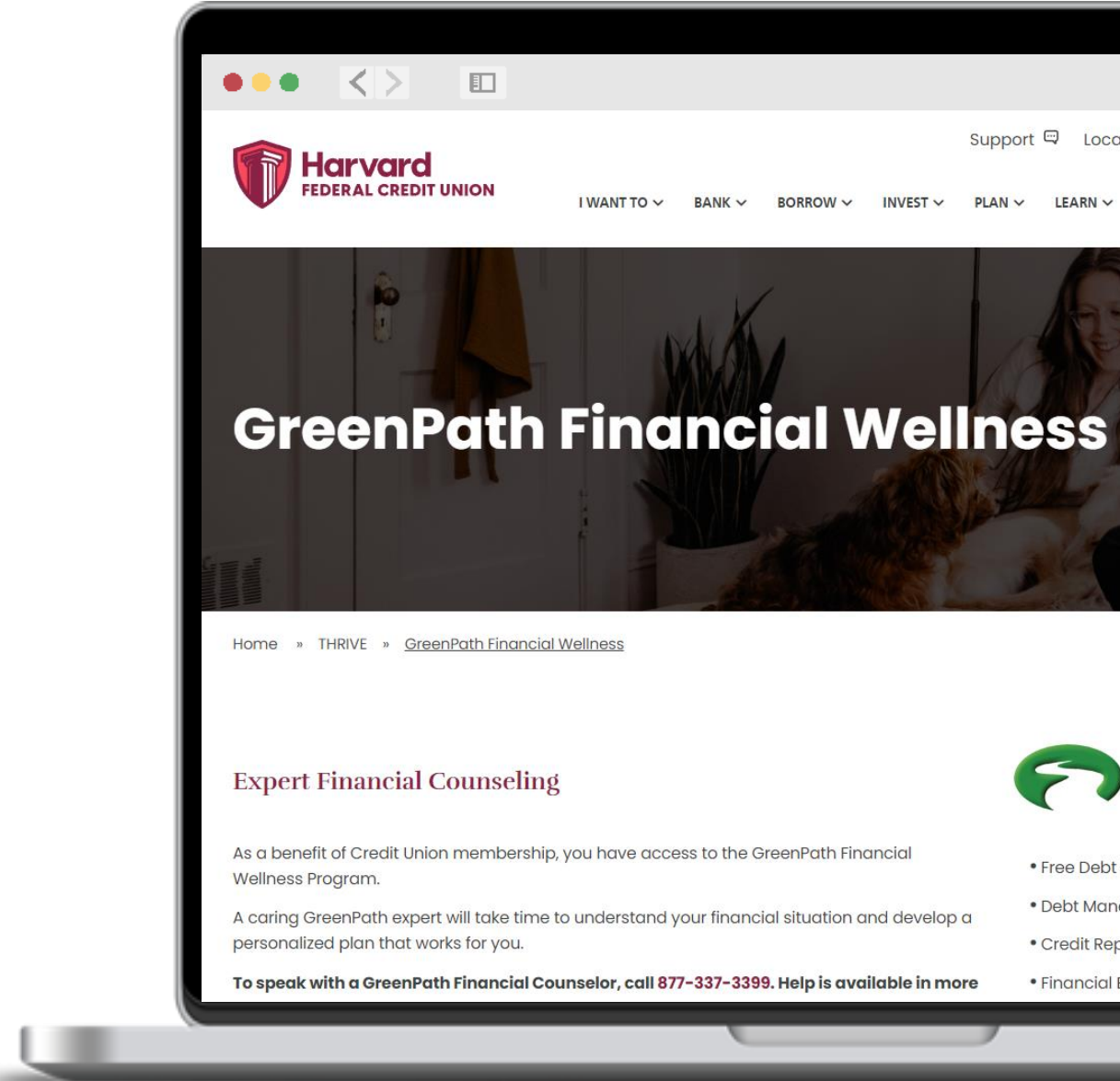
Julie Fry, [Julie@gentreo.com](mailto:Julie@gentreo.com)



# GreenPath

GreenPath Financial Wellness offers free credit, debt, budget, housing, and federal student loan counseling.

[HarvardFCU.ORG/GREENPATH](https://HarvardFCU.ORG/GREENPATH)



I WANT TO ▾ BANK ▾ BORROW ▾ INVEST ▾ PLAN ▾ LEARN ▾

## GreenPath Financial Wellness

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### Expert Financial Counseling

As a benefit of Credit Union membership, you have access to the GreenPath Financial Wellness Program.

A caring GreenPath expert will take time to understand your financial situation and develop a personalized plan that works for you.

To speak with a GreenPath Financial Counselor, call **877-337-3399**. Help is available in more



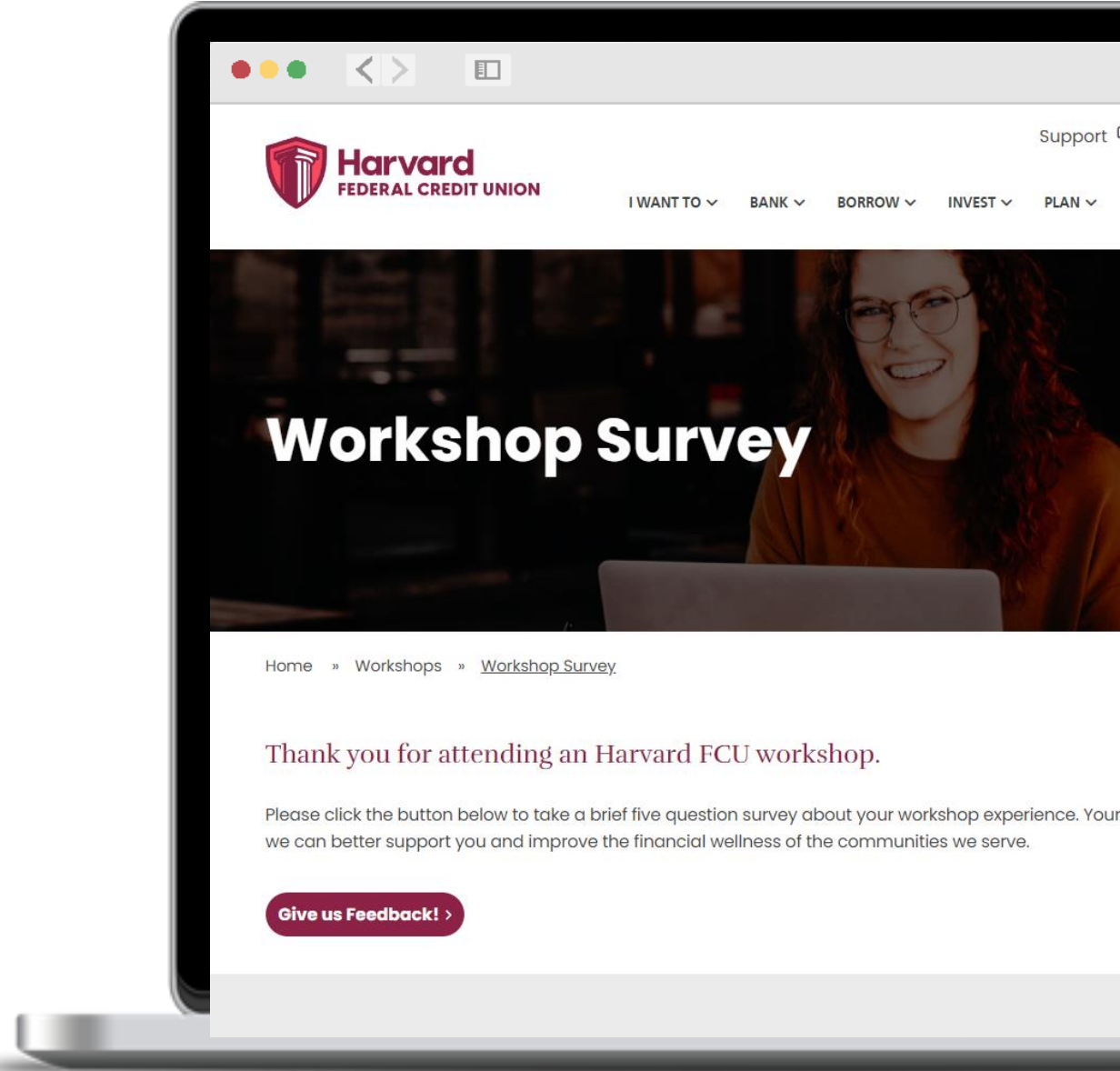
- Free Debt
- Debt Man
- Credit Rep
- Financial



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Let us know how you liked this webinar.

[HarvardFCU.ORG/SURVEY](https://HarvardFCU.ORG/SURVEY)



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Visit our branch at 435 Brookline Ave



# Disclaimer

This presentation is a general overview of principles you may want to consider. Only you can decide what is best for you. This presentation is educational in nature and is not intended to be, and should not be construed as tax, legal or investment advice. You should always consult a certified advisor for advice on your specific situation. The examples used in this presentation are for illustrative purposes only.

# Let's keep in touch!

✉ [jen\\_fries@harvard.edu](mailto:jen_fries@harvard.edu)

🌐 [harvardfcu.org](http://harvardfcu.org)

🔗 @HarvardFCU  
Find us on all social channels

📍 104 Mount Auburn Street  
Cambridge, MA 02138



