Are you prepared for your future?

Date and location

Tuesday, Oct. 1, 2019
4:30 p.m. to 6:00 p.m.
Michigan League
Koessler (3rd Floor)

RSVP

For more information or to confirm your attendance, please visit **TIAA.org/U-Mestateplan** or call **800-732-8353**. Guests may also attend.

Light refreshments will be served

Estate planning is more than just setting up a will or trust account, and it's not just for the wealthy or "retired" people. Your estate is comprised of everything you own – your car, home, bank accounts, investments, life insurance and all your personal possessions. No matter how large or modest, everyone has an estate and something in common – you can't take it with you.

Please join us on Tuesday, Oct. 1, for an Estate Planning seminar with James Alverson, Director of Wealth Planning Strategies for TIAA. You will learn about the estate planning process and other things you should consider as you prepare for your future:

- Understand the basics of wills and trusts to learn how assets may be passed on according to your wishes, ideally without involving courts or probate
- Learn key considerations for managing family assets, such as renting farmland or managing the business
- Identify ways to help parents who have diminishing capacity
- See the benefits of planning for adult-dependent children or stepchildren in divorce and remarriage situations
- Understand how establishing beneficiaries may help minimize taxes
- Uncover practical ways to prepare for your own potential incapacity

James Alverson, CFP®

James M. Alverson serves as a Director of Wealth Planning Strategies for TIAA, where he provides wealth transfer, estate and tax planning services for clients with the most complex needs. His estate and tax planning knowledge and background allow him to provide specialized financial advice and sophisticated planning strategies to high-net-worth families for every aspect of their financial lives. Jim is located in St. Louis and works with clients mainly in the Southeast and Midwest.

Prior to joining TIAA, Jim worked as Staff Attorney with The Ayco Corporation (a division of Goldman Sachs), a firm providing estate and financial planning advice to senior executives of Fortune 500 firms. In addition, he worked for The Commerce Family Office (a division of Commerce Bank), providing estate, tax and financial planning to ultra-high-net-worth families.

Jim is a Director for the Western Golf Association Evans Scholars Foundation. He received his J.D. degree from Albany Law School in 2001 and his B.A. in English from Rollins College in 1998. Jim is also a Certified Financial Planner (CFP®) professional.

Please note: Mr. Alverson does not practice law on behalf of TIAA or its affiliates, and does not give tax or legal advice. The presentation provides general information that you should discuss with your personal tax and legal advisors to determine how it may apply to your individual circumstances

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