TRUST

AAFMAA WEALTH MANAGEMENT & TRUST LLC

PLANNING CHECKLIST

Trust planning can help provide your military family with clarity, continuity, and protection. Before you decide whether a trust makes sense for you, take a look at the following considerations, provided by the military financial professionals with AAFMAA Wealth Management & Trust LLC (AWM&T).

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PLANNING CHECKLIST

1 ASSET **COMPLEXITY**

CHECK ALL THAT APPLY:

- ☐ I own multiple properties
- ☐ I hold assets that aren't easily valued or liquid
- ☐ I co-own assets with family members
- ☐ I own property in more than one state
- ☐ I have substantial investment accounts or alternative assets (e.g., partnerships, private equity)
- ☐ I expect to inherit or receive additional assets in the future

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PLANNING CHECKLIST

2 CONTROL & PROTECTION

CHECK ALL THAT APPLY:

- ☐ I want professional oversight if I'm no longer able to manage assets
- ☐ My beneficiaries are minors, vulnerable adults, or I have multiple heirs
- ☐ I believe impartial decision-making could reduce future family conflict
- ☐ I want to set conditions or timing for how beneficiaries receive assets
- ☐ I prefer ongoing asset management rather than lump-sum distributions
- ☐ I want to protect assets from creditors, divorce, or financial mismanagement
- ☐ I want to ensure continuity of care for a family member with special needs

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3 ADMINISTRATION & CONTINUITY

CHECK ALL THAT APPLY:

- ☐ I want to minimize probate delays and legal costs
- ☐ I believe consolidated reporting would simplify life for my beneficiaries
- ☐ I want my plan to remain effective across generations
- ☐ I want to ensure someone reliable can manage assets immediately if needed
- ☐ I want to reduce administrative burden on my spouse or family
- ☐ I want guidance from a fiduciary experienced with military families and benefits

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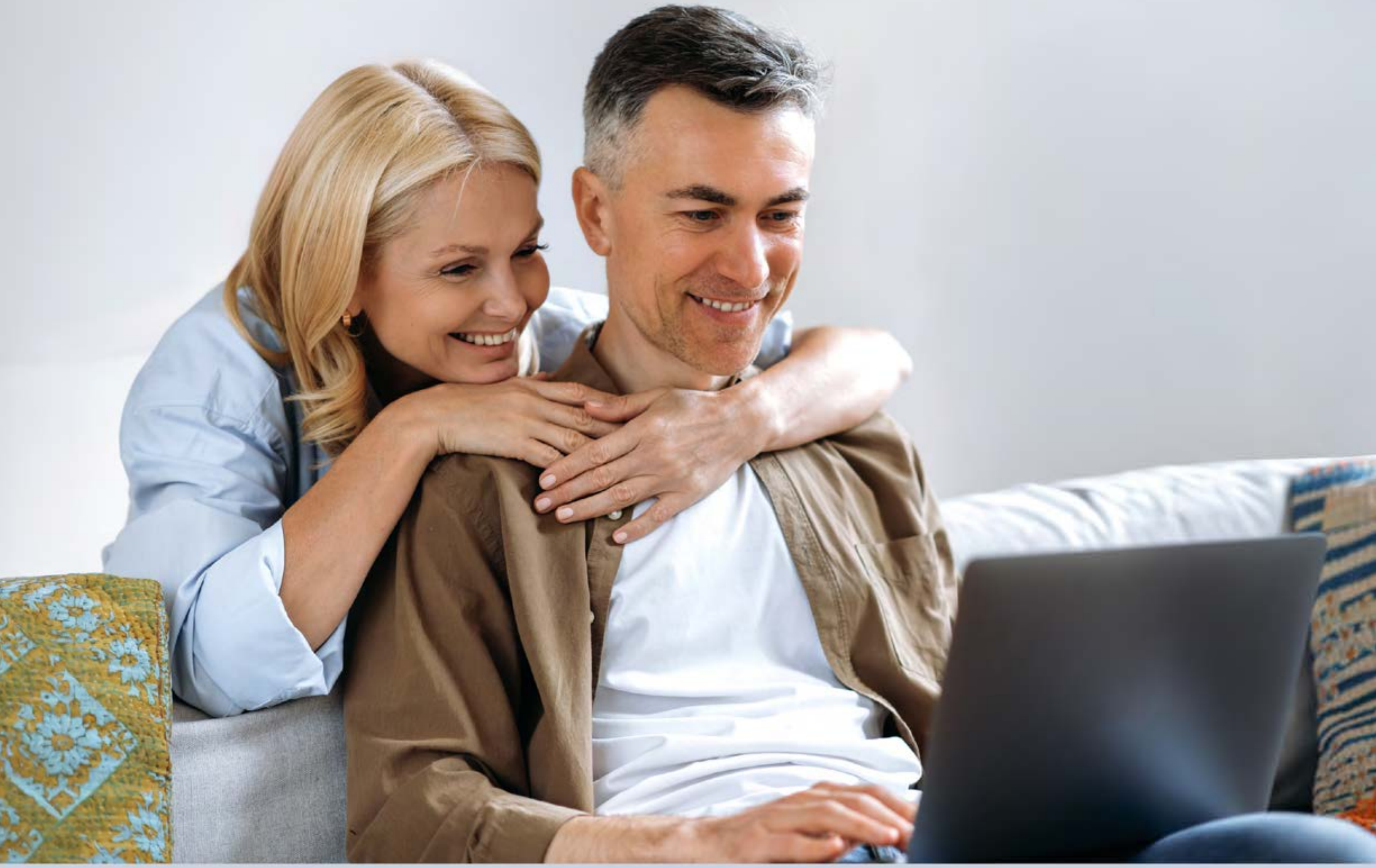
4 ESTATE PLANNING **ALIGNMENT**

CHECK ALL THAT APPLY:

- ☐ My estate documents are not current and state-compliant
- ☐ My beneficiary designations might not coordinate with my broader plan
- ☐ I have to review Transfer on Death (TOD) options for my non-qualified accounts
- ☐ My will, powers of attorney, or healthcare directives are not up to date
- ☐ My estate plan may not reflect my military benefits such as SGLI/FSGLI, SBP, and TSP
- ☐ I wish to coordinate my trust with life insurance planning
- ☐ I would like to consider tax implications for my heirs
- ☐ I need to communicate my intentions to the individuals involved

TRUST SERVICES **WITH AWM&T**

If you checked even just a few of the prompts above, establishing a trust may be an important aspect of your overall financial planning. **Start the conversation** or call 910-307-3500 to speak with one of our fiduciary professionals today.



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