



CUSO Financial Services

at Community First of FL

Investment Services

701 W. Adams St.

Jacksonville, FL 32204

904-371-8076 x9

904-371-8076

CommunityFirst@c1cufl.org

www.communityfirstfl.org



Isn't estate planning only for the rich?





Isn't estate planning only for the rich?



In a word, no. Estate planning allows you or anyone to implement certain tools now to ensure that your concerns and goals are fulfilled after you die. Your objective may be to simply make sure that your loved ones are provided for. Or you may have more complex goals, such as avoiding probate or reducing estate taxes.

Estate planning can be as simple as implementing a will (the cornerstone of any estate plan) and purchasing life insurance, or as complicated as executing trusts and exploring other sophisticated tax and estate planning techniques. Therefore, estate planning is important whether you are wealthy or whether you have only a small estate. In fact, estate planning may be more important if you have a smaller estate because final expenses will have a greater impact on your estate. Wasting even a single asset may cause your loved ones to suffer from lack of financial resources.

You may also want to plan your estate if you have special circumstances such as any of the following:

- You have minor children or children with special needs
- Your spouse is uncomfortable with or incapable of handling financial matters
- You have property in more than one state
- You have special property, such as artwork or collectibles

While trusts offer numerous advantages, they incur up-front costs and often have ongoing administrative fees. The use of trusts involves a complex web of tax rules and regulations. You should consider the counsel of an experienced estate planning professional and your legal and tax advisers before implementing such strategies.

The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased.

Non-deposit investment products and services are offered through CUSO Financial Services, LP ("CFS") a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS for investment services. Atria Wealth Solutions, Inc. ("Atria") is a modern wealth management solutions holding company. Atria is not a registered broker-dealer and/or Registered Investment Advisor and does not provide investment advice. Investment advice is only provided through Atria's subsidiaries. CUSO Financial Services, LP is a subsidiary of Atria.



CUSO Financial Services
at Community First of FL
Investment Services
701 W. Adams St.
Jacksonville, FL 32204
904-371-8076 x9
904-371-8076
CommunityFirst@c1cuf.org
www.communityfirstfl.org

