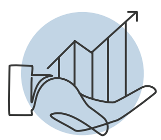
RAYMOND JAMES

A living legacy checklist

Every day you're writing your legacy – is it one that reflects what matters most to you? Review this checklist for ideas on how to communicate your values through your actions at home, in the workplace and in the community.

YOUR FAMILY LEGACY

- ☐ **Make time for more.** Deliberately set aside time for togetherness through events like a weekly movie night or even an annual trip.
- ☐ **Cover your legal bases.** Establish or update your will, durable power of attorney, healthcare proxy and advance directive.
- ☐ **Schedule a family meeting.** Talk about "big" things, like your values and plans for your estate, as well as simpler things.
- ☐ **Consider the unexpected.** Periodically review your insurance coverage to ensure your loved ones are properly protected.
- ☐ **Give your legacy a voice.** Put important information and treasured memories in your own words by writing an ethical will or family love letter.
- ☐ **Create sacred space.** Consider setting "no-phone zones" – at the dinner table, for example – to allow time to be fully present with loved ones.
- ☐ **Adjust as life shifts.** Family changes often affect your finances, so discuss any marriages, births, deaths, divorces or sudden windfalls with your advisor.



YOUR CAREER LEGACY

- ☐ **Expand your knowledge.** Leaders who commit to lifelong learning build more successful organizations. Online classes make it simple.
- ☐ **Stretch yourself.** Take on new responsibility, make a big career leap – or if you're a business owner, take your venture to the next level.
- ☐ **Check in as you move up.** A higher salary is reason to celebrate – and to take another look at your budget, emergency fund and long-term financial plan.
- ☐ **Guide the next generation.** Get involved with mentoring via a company program, informally, or through an entrepreneurs group like SCORE.
- ☐ **Concentrate the right way.** Talk to your advisor about strategies to address any concentration you may have in company stock.
- ☐ **Share your experiences.** A blog, podcast or book can be a great channel to offer wisdom to developing professionals.
- ☐ **Unify and simplify.** If you have retirement accounts with former employers, talk to your advisor about your options.
- ☐ **Address the future.** Whether you're a business owner looking to sell a firm or an executive thinking about succession, the time to start planning is now.

YOUR COMMUNITY LEGACY

- ☐ **Share your giving story.** Consider writing a letter to your favorite nonprofit to explain why you give, and spark others' generosity.
- ☐ **Get hands-on experience.** From delivering meals to balancing books, you can use your skills to make an impact. Get ideas at volunteermatch.org.
- ☐ **Donate appreciated securities.** You can maximize your gift to a great cause while creating a tax break for you.
- ☐ **Think about bunching.** Talk to your professional advisors about aggregating charitable gifts in a donor advised fund to save money at tax time.
- ☐ **Nurture a family of philanthropists.** Invite family members to participate in charitable giving decisions and volunteer efforts to amplify your impact.
- ☐ **Give strategically in retirement.** Some IRA owners can donate required minimum distributions to charity, potentially reducing taxes.
- ☐ **Find the ideal option for you.** Talk to your advisor about your options for giving, including charitable lead trusts and remainder trusts, endowments and more.

TAKE CONTROL OF YOUR LEGACY.

Learn more at raymondjames.com/livingyourlegacy.