



BOGLEHEADS ANNUAL CONFERENCE 2024



The John C. Bogle

Center for Financial Literacy

Breakfast Plus Special Session

What Every Boglehead Needs to Know about Estate Planning

8:00 – 8:50 am CDT



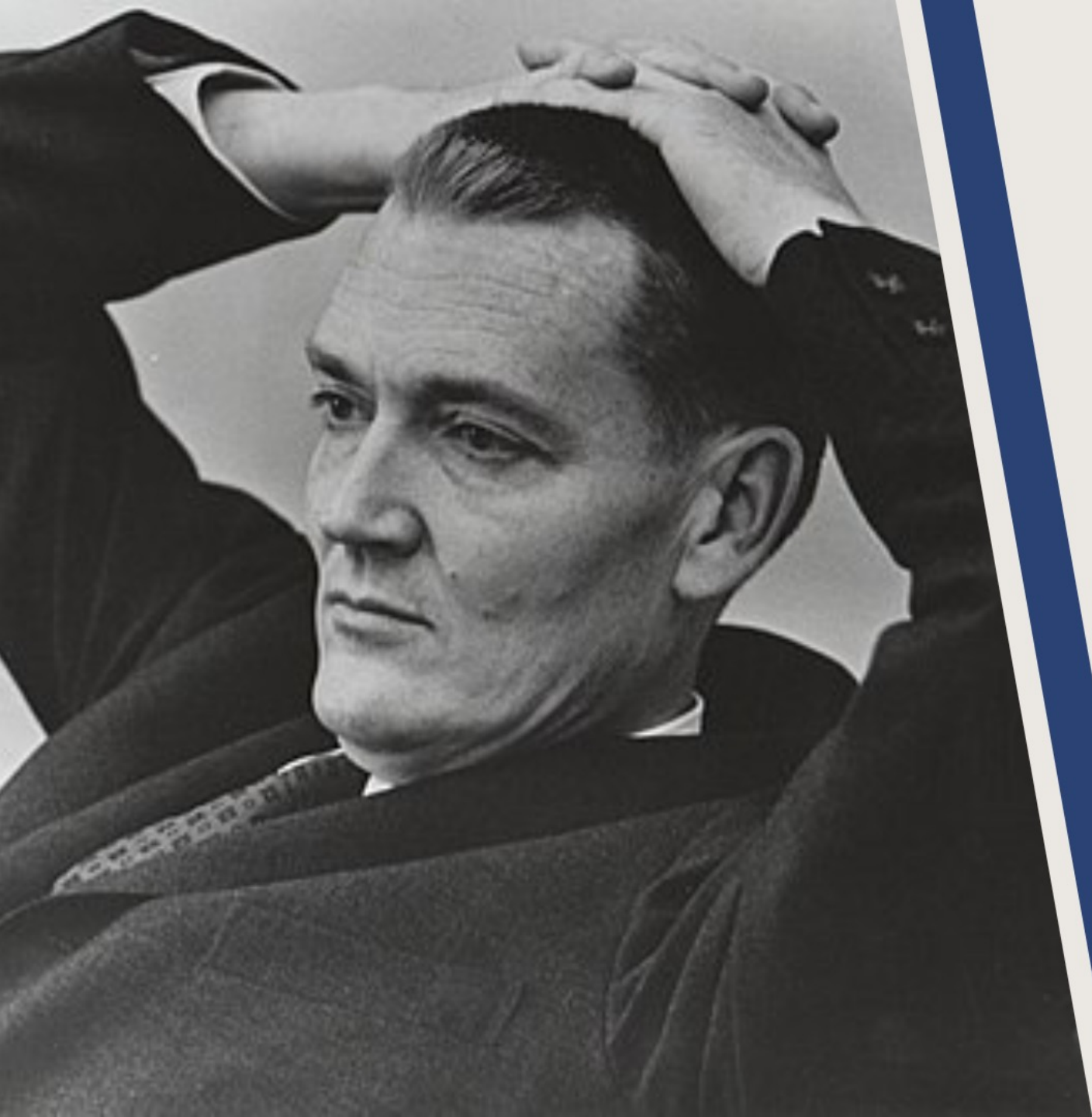
Jennifer Rozelle

CURRENT SESSION



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What Every Boglehead Needs to Know about Estate Planning

Jennifer (Jenny) Rozelle



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Hi, I'm Jenny!

- Owner and Attorney at Indiana Estate & Elder Law
IndianaEstateElderLaw.com
- Host of Legal Tea Podcast
LegalTeaPodcast.com
- Owner of Indiana Trust & Estate Fiduciary Services
IndianaEstateElderLaw.com/infiduciary/

And a quick disclaimer!



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What is Estate Planning?

- American Bar Association's definition:
 - *"...a process involving the counsel of professional advisors who are familiar with your goals and concerns, your assets and how they are owned, and your family structure. It can involve the services of a variety of professionals, including your lawyer, financial planner, life insurance advisor, banker and broker."*
- This session is from the lawyer's perspective!

Let's start with some of the most basic estate documents...



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The Core Four – Basic Estate Documents

- Living Will Declaration / Advance Directives
- Health Care Representative / Medical Power of Attorney
- Financial and Legal Power of Attorney
- Last Will and Testament

Let's talk about when a Last Will and Testament actually applies...



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Asset Ownership, Beneficiary Designations, Oh my!

- *Individually-Owned Assets*
 - Owned by one person + No beneficiary designation
 - At death, assets distributed according to Last Will and Testament
 - Depending on state threshold, assets may require probate
- *Beneficiary-Designated Assets*
 - Owned by one person + Has a Beneficiary Designated on Asset
 - At death, assets distributed to Beneficiary
- *Jointly-Owned Assets*
 - Owned by two or more people
 - At death, assets distributed to joint owner(s)
 - Property (i.e. house, land, etc.) can be tricky

Let's talk about that probate word...



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Probate – What's the scoop?

- What is probate?
- Should I be scared or concerned?
- Non-negotiables about probate:
 - *Time*
 - *Public Record*
 - *Cost*



Enter: Trust Planning

- There are many types of Trusts!
- Testamentary Trust = Created after you pass away and through a Last Will & Testament
- Living Trust = Created while you're living
 - Revocable Living Trust, Irrevocable Trust Planning, Charitable Trusts, Special Needs Trusts, etc.
- Funding a Trust



If time allows, how about some “real life” stories?

- Beneficiary designations gone wrong - 2 examples:
 - Left ex-spouse as beneficiary on IRA & life insurance
 - Put nephew as beneficiary, but Will had 7 nieces/nephews
- Plan did not accommodate “special” beneficiary – 2 examples:
 - Beneficiary with addiction
 - Beneficiary on Medicaid



Stay in touch!

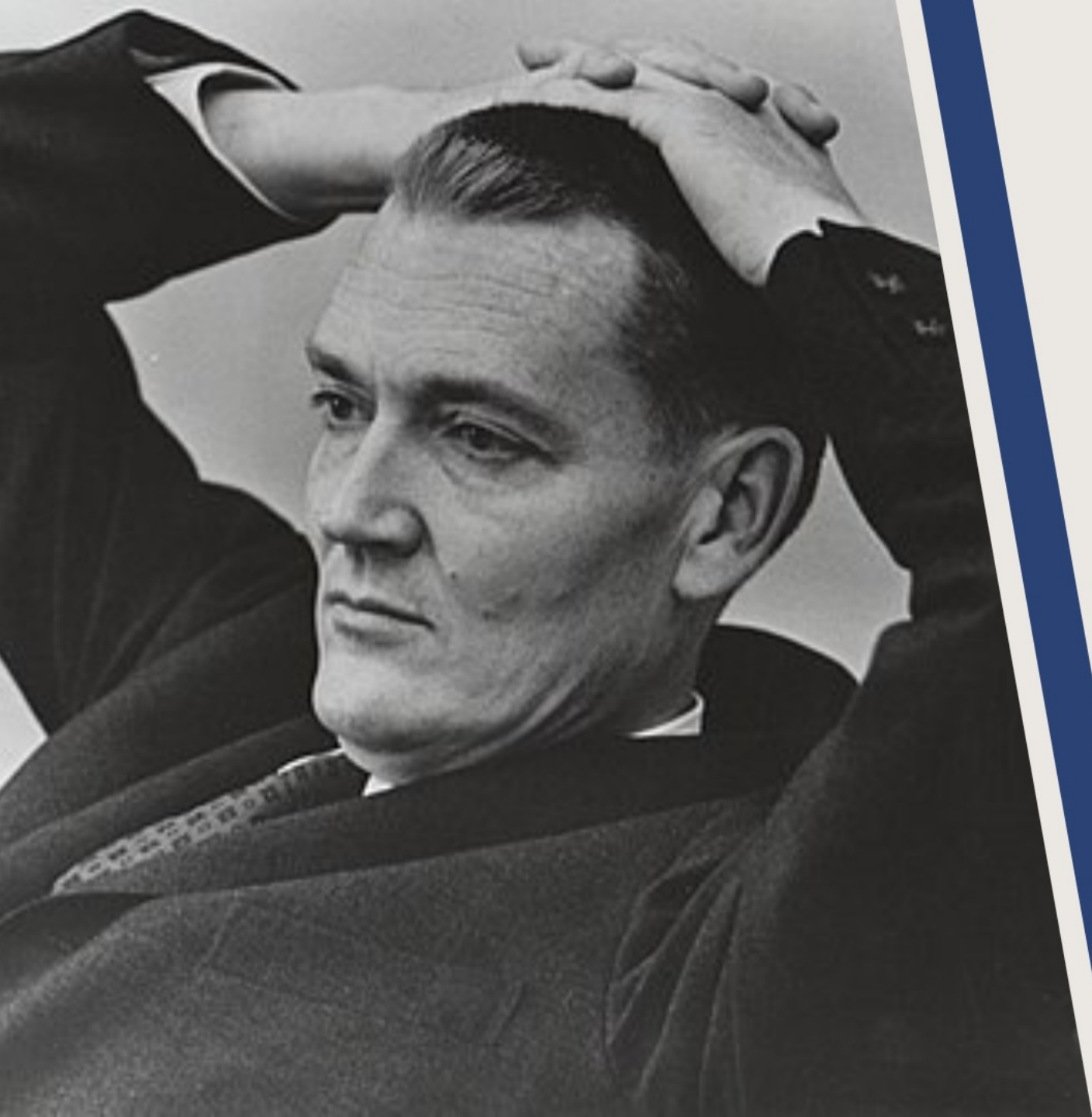
- Indiana Estate & Elder Law
Serving all of Indiana – Offices in Fishers, Rockville, and Wabash
- Tune in to Legal Tea Podcast
Available on all major podcast platforms
- Follow me on X/Twitter (@JennyRozelle)
- Connect with me on LinkedIn (Jennifer Rozelle)



Questions
?



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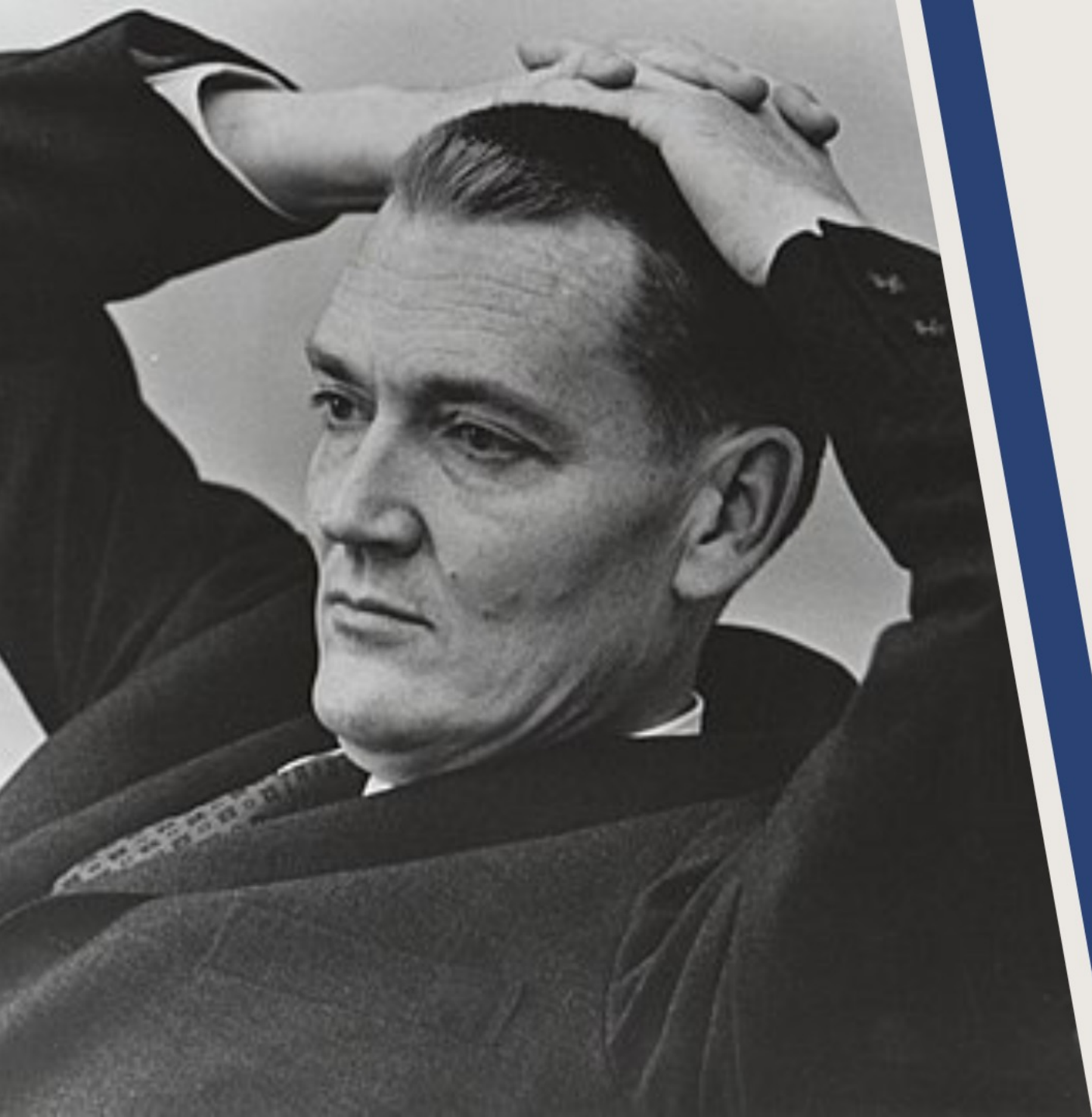
Thank You!

Jennifer (Jenny) Rozelle



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A Message from Vanguard CEO

Salim Ramji



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Slide title

Mind Over Market

9:00 – 9:50 am CDT



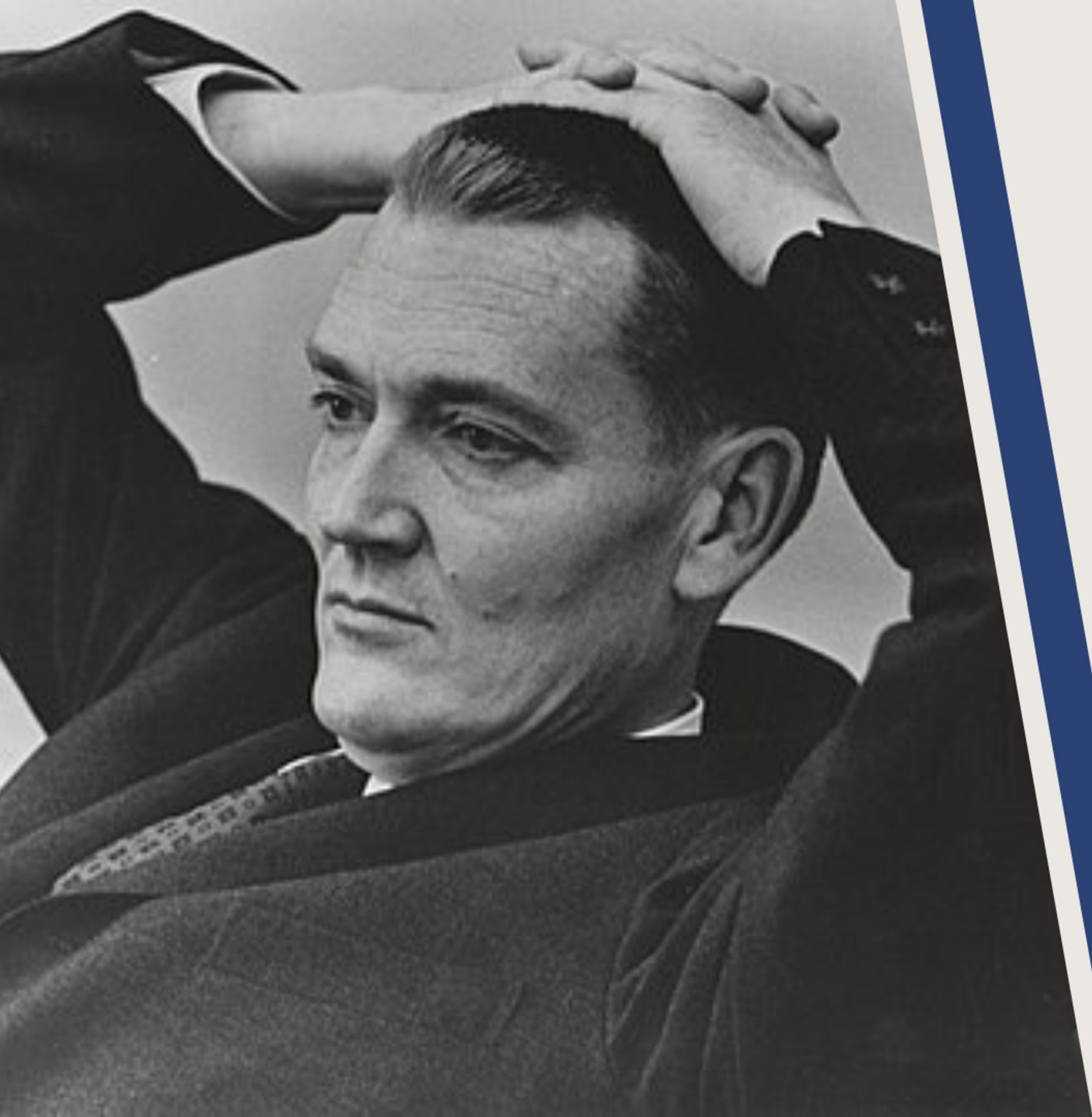
Paula Pant

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Mind Over Markets

Paula Pant

Afford Anything
Podcast



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Why I Love Bogleheads



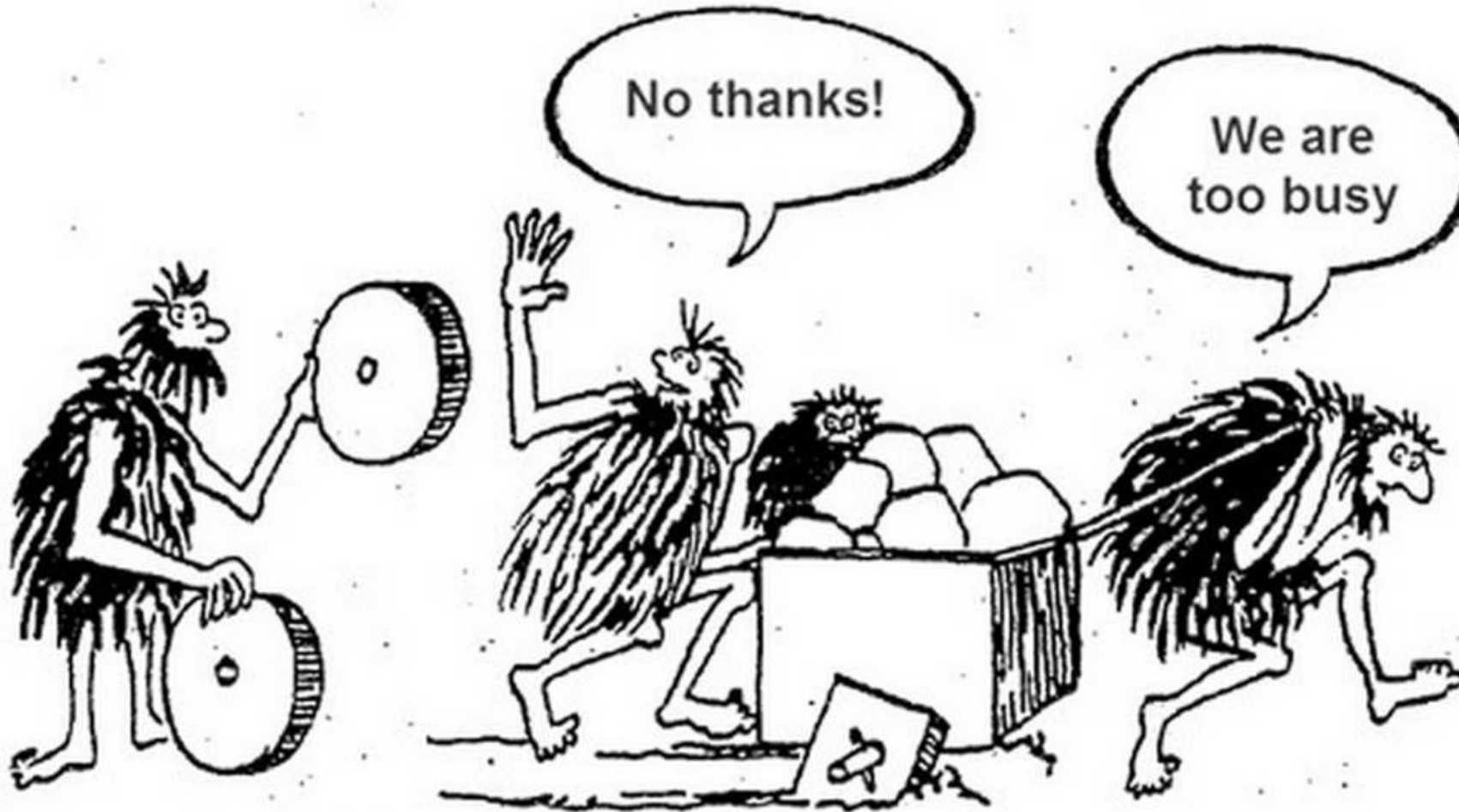
Money Isn't That Complicated



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Answers are Abundant but Overlooked



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The Myth:

"Money management is
about numbers."



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Money is Behavioral, Not Tactical



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Three Money Mindsets

- Anxious
- Obsessed
- Avoidant





Anxious

“Bah ... humbug!”



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Anxious

“Do you know how much these cost?!?!”



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Obsessed

“Excellent!”



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Obsessed

“A Lannister always
pays his debts.”



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Avoidant

“Bloody hell”

“It’s rubbish anyway!”



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Avoidant

“D’oh!”



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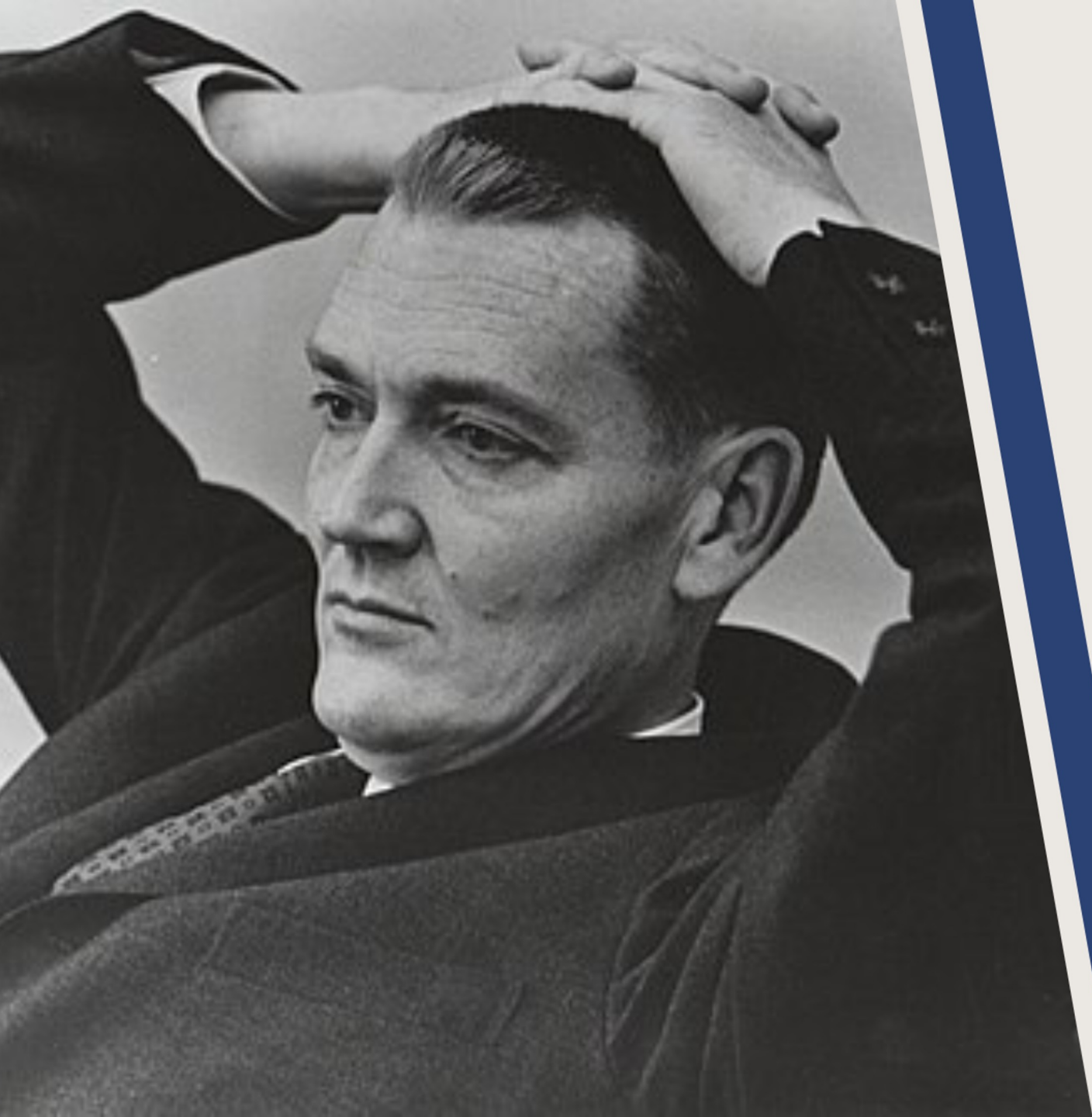
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GET
OUT OF
YOUR
OWN
WAY



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Thank You!

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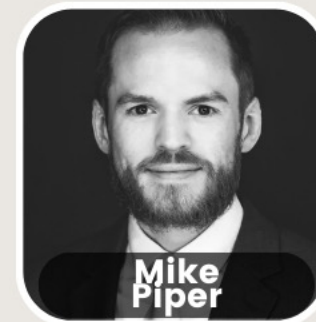
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Bogleheads Financial Planning Experts Panel

10:00 - 10:50 am CDT

CURRENT SESSION

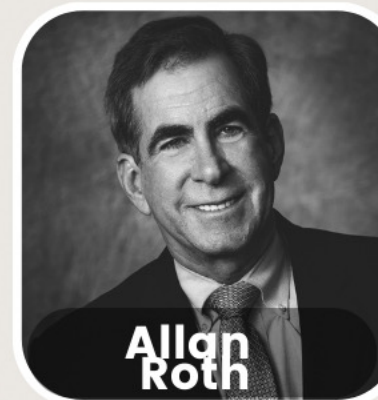


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Ask Us Anything

11:00 – 11:50 am CDT

CURRENT SESSION



Closing Thoughts

**2025 Conference Location
Announcement**

11:50 - 12:00 pm CDT

CURRENT SESSION



Christine Benz



Rick Ferri



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2025 Bogleheads Conference



Austin / San Antonio area
Dates and location TBD



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2025 BOGGLEHEADS CONFERENCE

DATES AND LOCATION TBD



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