

# **BOGLEHEADS ANNUAL CONFERENCE 2025**



**The John C. Bogle**

Center for Financial Literacy

**Breakfast Plus  
Special Session  
What Your  
Family Needs to  
Know About  
Your Money**

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8:00 – 8:50 am CDT

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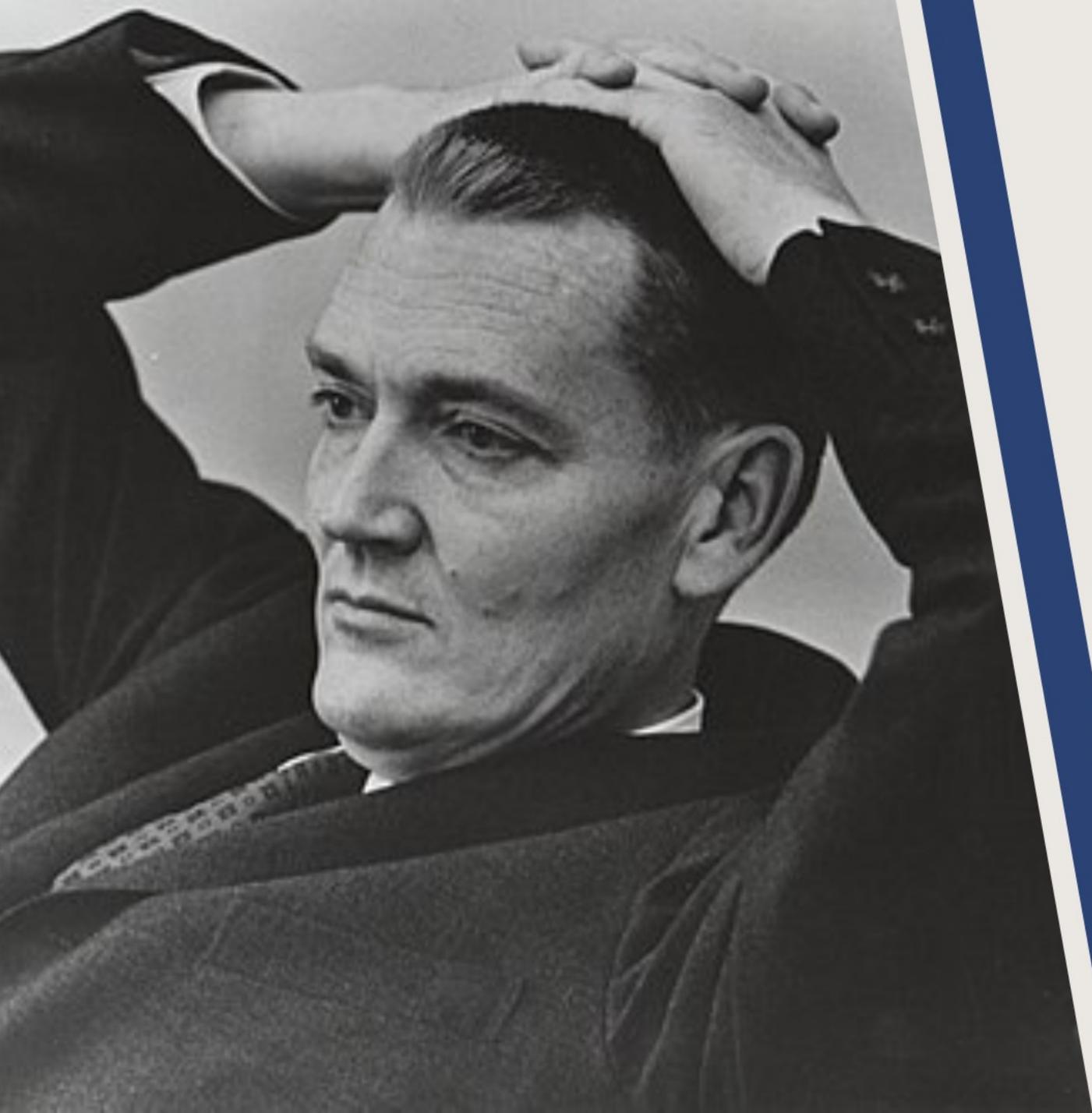
**Cameron Huddleston**

**CURRENT  
SESSION**



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# What Your Family Needs to Know About Your Money

Cameron Huddleston



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One of the most *touching chapters of the book* involves Benz's conversation with Cameron Huddleston about sharing financial information with your adult children or other loved ones and creating plans for after you are gone.

-Susan Dziubinski, Morningstar



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# Personal Finance Angel of Death



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# Loving Family Conversations

## About ...

- Death
- Planning for death
- Planning for what happens after death
- Planning for when a horrible event leaves you unable to manage your finances on your own



# Why You Need to Talk to Your Family About Your Finances

## *Reason 1: Bad things happen ...*

- 82% of adults 65 and older will need some level of assistance with activities of daily living, such as bathing and eating, and instrumental activities of daily living, such as money management
- 18% will need care for three or more years



# My Mom Was Diagnosed at Age 65 With Alzheimer's Disease



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# Why You Need to Talk to Your Family About Your Finances

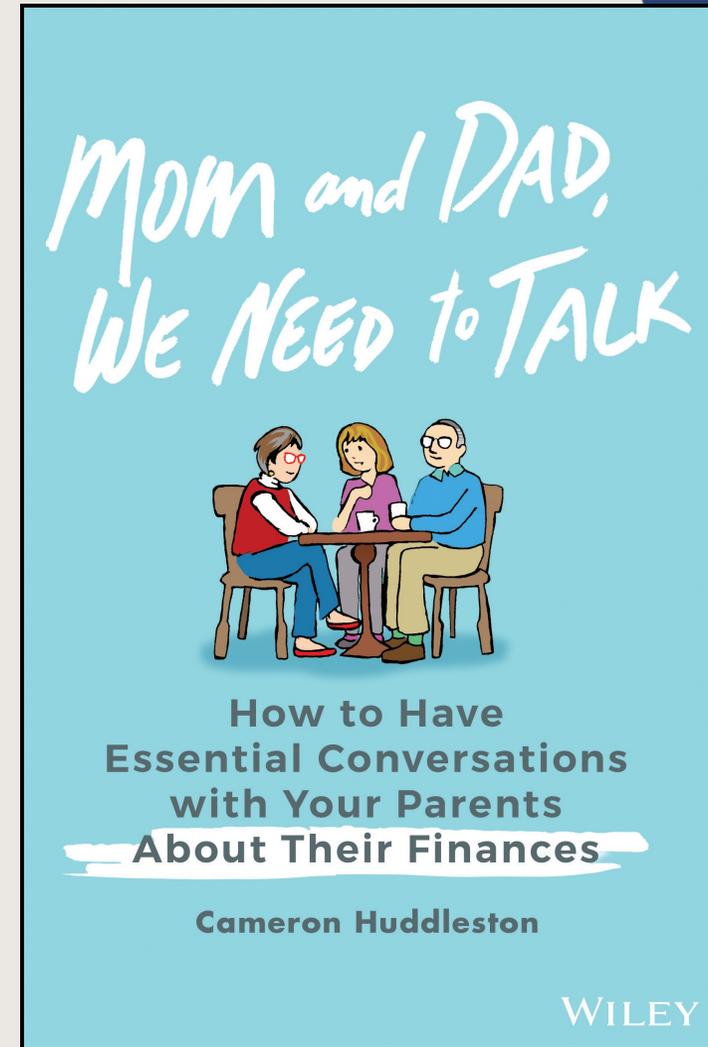
## *Reason 2: It's an insurance policy ...*

- It protects your finances from mistakes your loved ones might make if they didn't know your wishes, plans and important details.
- It protects your loved ones from confusion, frustration and resentment that can arise when navigating worst-case scenarios without the information they need.



# Why You Need to Talk to Your Family About Your Finances

*Reason 3: Your kid might  
write a book about you*



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These conversations need to happen *sooner* rather than later ...

- Not when there's an emergency
- Not when you need care
- Not when you reach some arbitrary definition of old

**These conversations need to happen NOW.**

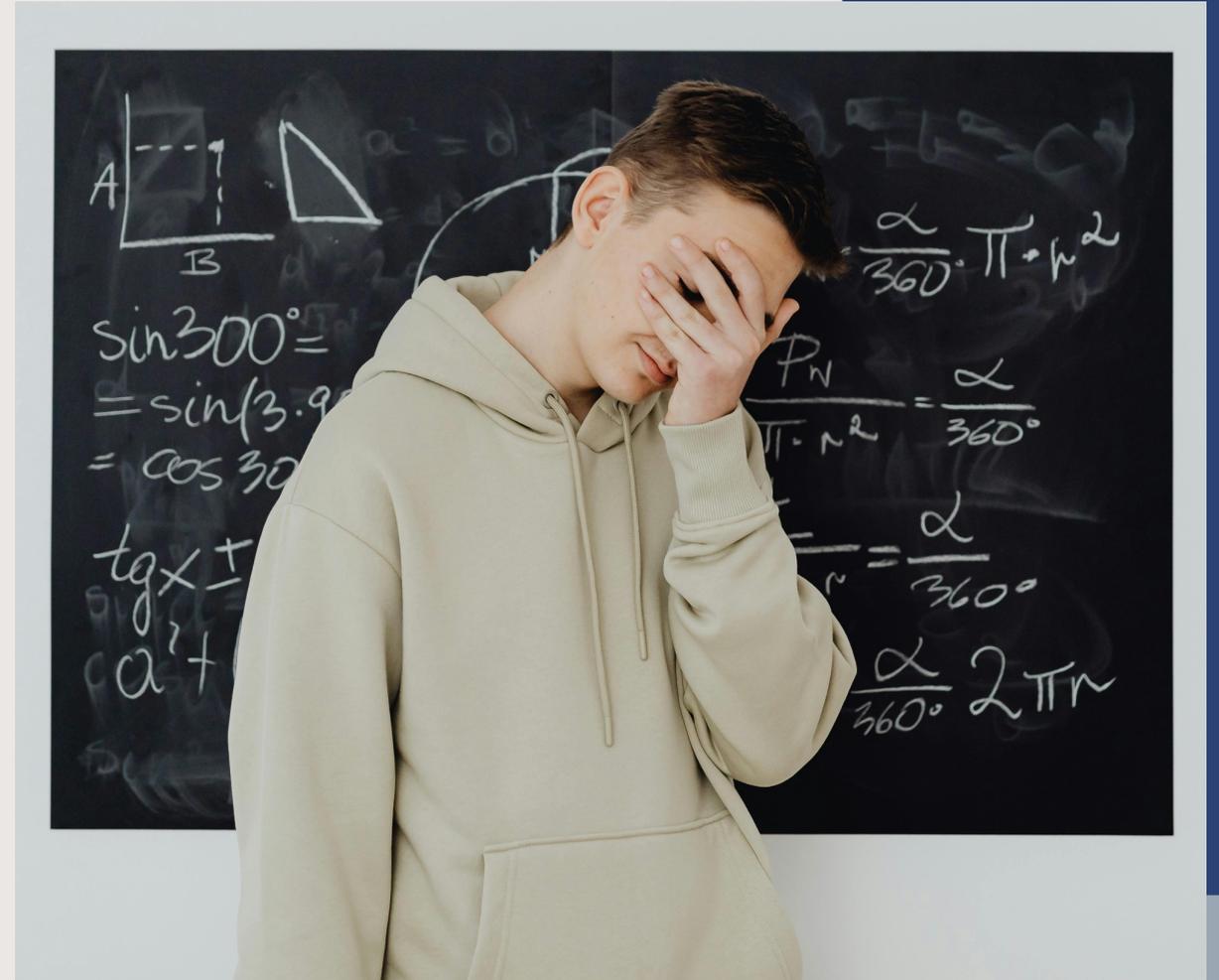


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# Your Homework Assignment

- Have “The Talk” with your kids or other family members



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# Talking to Our Kids



- Maya, 21
- Zoe, 19



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# Having the Talk

*Step 1: Get clear on what you want (and let your spouse/partner know)*

- Who will make financial and medical decisions for you if you can't?
- What's your plan for long-term care?
- Who will handle your estate when you're gone?
- What are your final wishes?



# Having the Talk

## *Step 2: Get organized*

- Draft or update estate planning documents
- Update beneficiary designations
- Make a list of all accounts, insurance policies, monthly bills, medical info, usernames and passwords (free In Case of Emergency Organizer at [cameronhuddleston.com](http://cameronhuddleston.com))
- Decide what information you want to share



# Having the Talk

*Step 3: Give your kids/family members a heads up that you want to talk*

- Don't spring the conversation on them
- Let them have a chance to prepare



# Having the Talk

## *Step 4: Start talking*

- Choose a time when you don't have to rush
- Have documents on hand that you want to share (wills, powers of attorney, financial inventory, etc.)
- Start small and share more information over time if that feels more comfortable
- Be prepared for the conversation to get off track



# Do You Want to Be a Firework?

## CELEBRATING LIFE WITH FIREWORKS



## ONE LAST GOODBYE BEYOND THE HORIZON



s.com/product-category/self-fire-fireworks/



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# Do You Want to Be a Diamond?

## Cremation Diamonds Gallery



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# The Food Processor



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# Peace of Mind

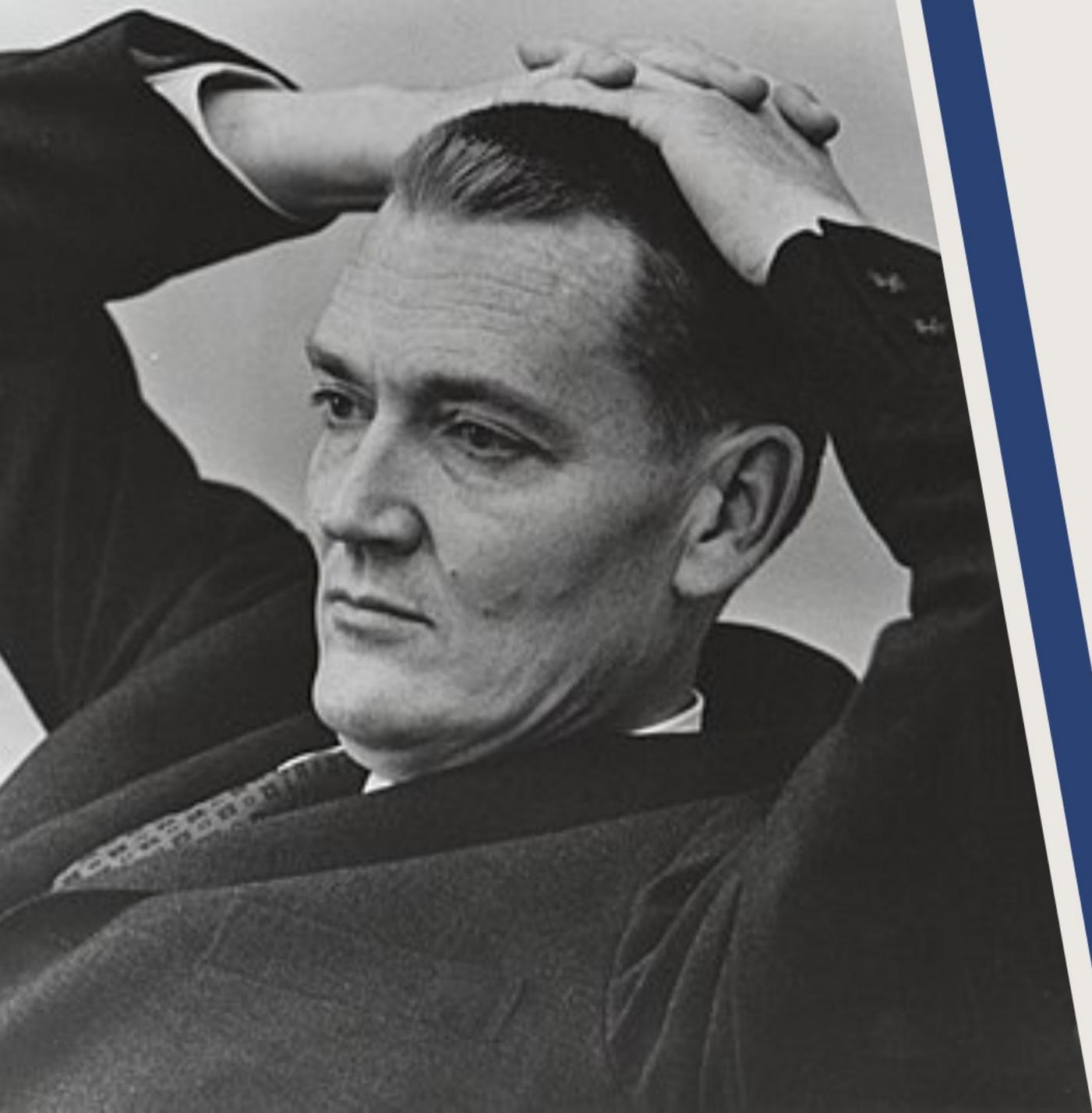
“There’s not going to be a better time for a conversation like this. It makes me happy that you care enough about your lives and our lives to do this.”

-My daughter Zoe



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# Thank You!

Cameron Huddleston



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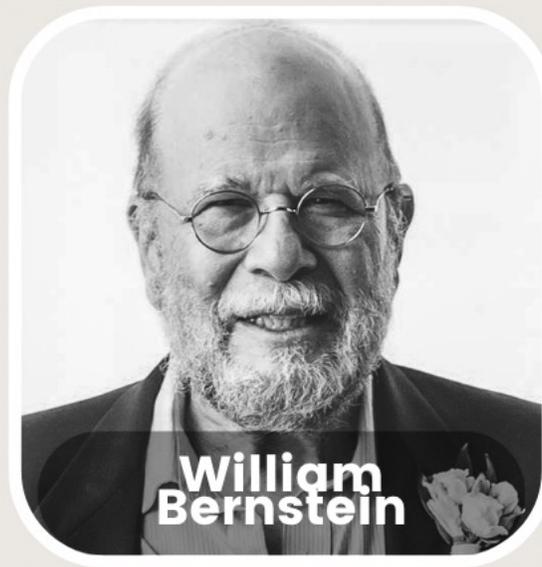
# William Bernstein and John Rekenthaler in Conversation

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9:00 - 9:50 am CDT

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# CURRENT SESSION



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# Ask Us Anything Panel



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10:00 - 10:50 am CDT

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# CURRENT SESSION



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# Funding Your Contentment Planning for Wealth in Tumultuous Times

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11:00 - 11:50 am CDT

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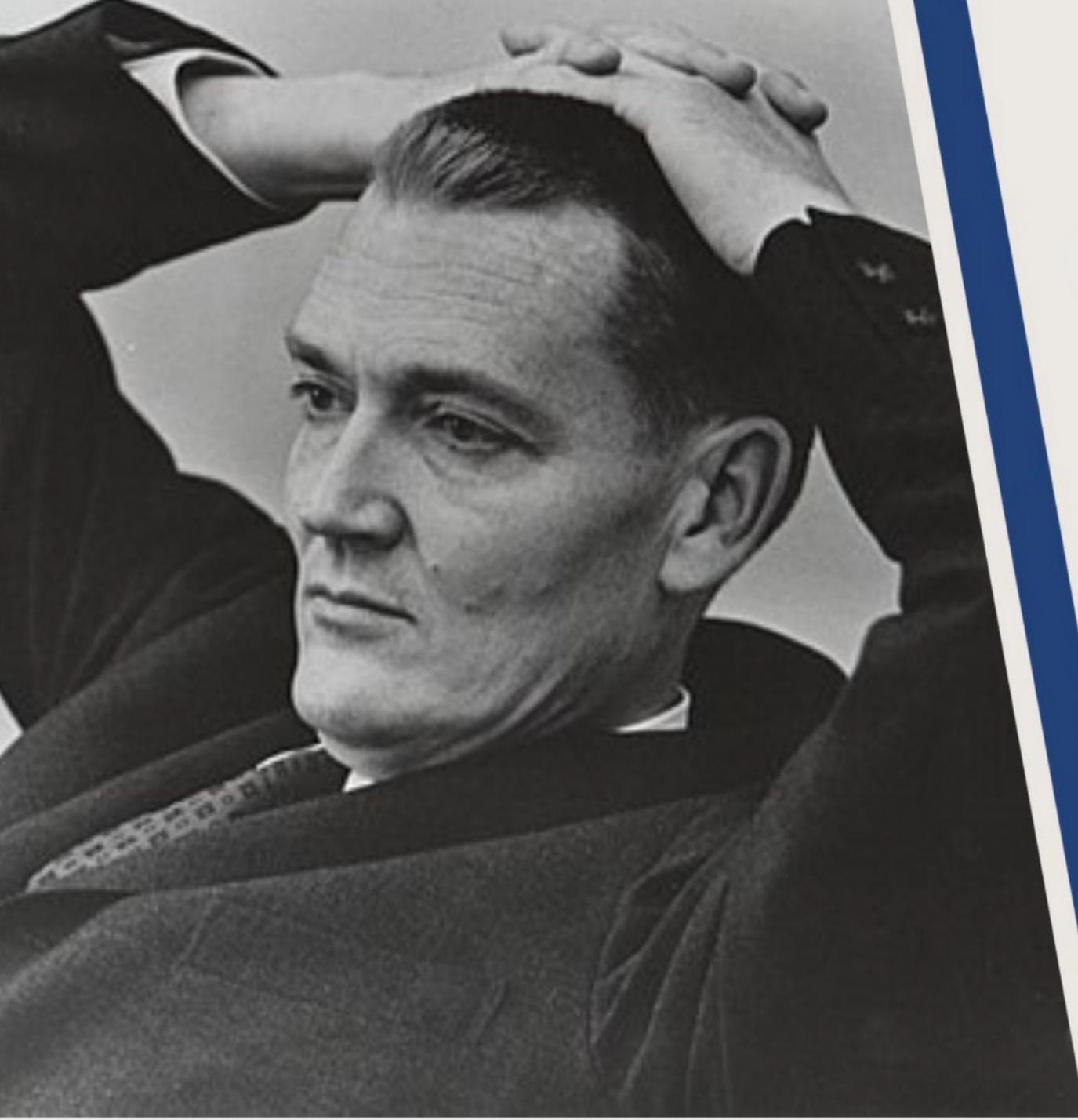
**Brian Portnoy**

# CURRENT SESSION



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# **CLOSING THOUGHTS 2026 CONFERENCE LOCATION ANNOUNCEMENT**

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11:50 - 12:00 pm CDT

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WELCOME

TO *Fabulous*  
**BOGGLEHEADS ANNUAL  
CONFERENCE 2026**  
LAS VEGAS