

CAPITAL VIEW INVESTMENT GROUP

Advisors with D.A. Davidson & Co. member SIPC



Quarterly Newsletter

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Wills & Trusts – Important Planning Tools to Consider *(Estate Planning Series)*

Happy Fall! We hope you had a fantastic summer spent with friends and family and are ready for all that this new season brings: falling leaves, football and pumpkin-flavored everything.

As part of our commitment to helping you navigate all aspects of financial planning, we're continuing our educational series focused on key estate planning topics. This quarter, we're exploring some basics on a couple of critical estate planning tools...wills and trusts.

What is a Will and what does it do?

A will is a legal document that outlines your wishes after you pass away. With a will, you can:

- Appoint guardians for minor children.
- Name an executor (someone you trust to carry out your wishes).
- Express personal wishes, such as funeral or memorial instructions.
- Decide who receives your property, assets, and personal belongings.

However, it's important to remember that a will does not avoid probate. Probate is the legal process the court uses to settle an estate — and it can be time-consuming, costly, and a matter of public record.

What is a Trust and what does it do?

A trust, on the other hand, is a legal arrangement that allows you to transfer ownership of certain assets into the trust during your lifetime. You set the rules, and the trustee (which can be you, another person, or an institution) manages those assets for the benefit of your chosen beneficiaries. With a trust, you can:

- Avoid probate for the assets placed in the trust.
- Potentially reduce estate taxes in certain circumstances.
- Maintain privacy, since trust details generally aren't part of the public record.
- Provide specific instructions for when and how assets are distributed (for example, giving children access at certain ages or for certain purposes like education).

Common Misconceptions

- "A will is enough for everyone." While a will is an essential starting point, families with property, significant savings, or unique situations may benefit greatly from a trust.
- "A trust is only for the wealthy." Many people assume trusts are only for multimillionaires and ultra-high net worth individuals, but that isn't the case. They are often just as valuable for middle-class families who want to streamline the process and keep things private.
- "Once I set it up, I'm done." Estate planning is not a "one-and-done" exercise. As your life changes — marriage, children, home purchases, retirement — your will and/or trust should be updated to reflect those changes.

Which is right for you?

For some families, a simple will provides the clarity they need. For others, a trust offers added flexibility, privacy, and peace of mind. In fact, many people use both — a will to cover certain matters and a trust to manage their most important assets. Estate planning isn't just about passing on money — it's about protecting the people and values you care about most. Whether you choose a will, a trust, or both, the key is to have a plan in place that reflects your wishes and minimizes stress for your loved ones.

While we cannot draft these type of legal documents for you, we work closely with trusted estate planning attorneys that can help facilitate the creation of these important tools for you. Please don't hesitate to reach out if you have any questions or would like to discuss further whether creating a will or trust makes sense for you. As always, thank you for your continued trust and partnership. We appreciate the opportunity to work with you.

Best Regards, Mark, Brad T., Drew, Brad H., Krupa & Erin

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Mark Hansen, CRPC®, CWS®
Senior Vice President,
Financial Advisor,
Portfolio Manager



Brad Thurber, CFP®
Senior Vice President,
Financial Advisor,
Portfolio Manager,
Branch Manager



Drew Morin, CFP®, AIF®, CWS®
Senior Financial Advisor



Bradley Hansen
Senior Vice President,
Portfolio Manager



Krupa Sukaveneshvar
Registered Client Associate



Erin Lui
Supervisory Branch
Operations Manager,
Registered Client Associate