

# Estate Planning: The Big Picture

An aerial photograph of a rugged coastline. In the foreground, a large, dark, rocky island or headland juts into the ocean, with waves crashing against its base. The island is covered in sparse vegetation. In the background, rolling green hills and mountains stretch across the landscape under a blue sky with scattered clouds. The overall scene is dramatic and scenic.

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## Commonly Asked Questions about Estate Planning

- 1) What do I need to know about estate planning?
- 2) Should I create a trust?
- 3) What do I need to know about taxes & charitable giving?



# What do I need to know about estate planning?

It's about more than just your documents.

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# Elements of Estate Planning:

- Take a snapshot
- Define your goals / legacy
- Plan Strategically
- Create Documents
- Align your holdings



# Last Will & Testament

Allows you to decide:

- 1) Who will inherit (and when)
- 2) Who should be responsible for carrying out your wishes (Executor)
- 3) Who should care for and make decisions about your children (Guardian)



# Financial Power of Attorney

Allows you to appoint agents to make business, legal, and financial decisions for you - including buying and selling property

Allows you to specify whether your money can be used to benefit any other person(s) or charities while you are still alive.

Key question: When should this document be effective?



# Healthcare Power of Attorney / Advance Directive for Health Care ("Living Will")

Choose who will make healthcare decisions for you

Express your wishes re:

- Medication
- End of life care
- Organ Donation

Give others permission to access to your health care records and speak with your doctors

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# Should I create a trust?



## IRREVOCABLE

Has fixed rules about how  
assets should be distributed

Tax planning / Asset protection



## REVOCABLE

Can be changed while its creator is  
alive and has capacity

Flexibility & Control / Maximizing  
Privacy / Avoid probate

# Irrevocable Trusts:

Creditor Protection

Estate Tax Advantages

Ensure that Family Members inherit

Help charities and your family

Generally allow you to protect assets for **OTHERS**  
by GIVING UP YOUR INTERESTS in those assets NOW

## REVOCABLE TRUSTS CAN:

Make transitions easier

Allow for ongoing (but flexible) control

Provide beneficiaries with:

Asset protection

Tax efficiency



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- **Federal Estate Tax -0-40%**
  - **Capital Gains Taxes 0-37%**
  - **NJ Inheritance Taxes 0-16%**

**What do I need to know  
about taxes & charitable  
giving?**

- **Taxes on Retirement Accounts**

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# Popular Inheritance Tax Strategies

- Life Insurance
- Roth vs. Traditional IRAs
- Lifetime Giving
- Marriage
- Adoption
- Charitable Giving



# Charitable Planning Strategies

- **Lifetime Giving for Income Tax Benefits**  
Donor Advised Funds  
Giving directly from traditional retirement accounts
- **Estate Tax Planning**  
Charitable Unitrusts &  
Charitable Remainder Trusts
- **Charitable Giving Upon Death**  
Identifying the charity as the beneficiary of a pre-tax retirement account





## Next Steps:

- **Think about your legacy**
- **Meet with an estate planning attorney**
- **Align your holdings**
- **Communicate with family members and agents about your wishes**

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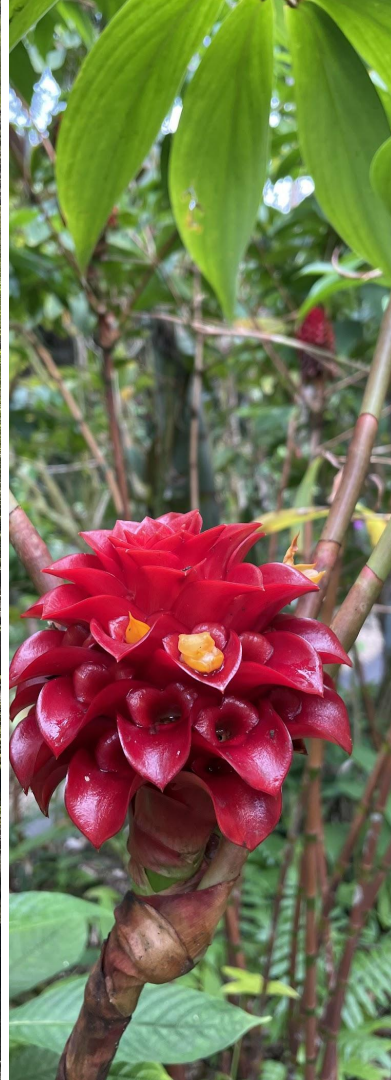
## Disclaimer:

This presentation provides a high-level overview of estate planning issues as they impact the residents of New Jersey or Pennsylvania. Some of the numbers used in this presentation have been rounded and concepts simplified to make them easier to understand. The information in this presentation should not be construed as legal advice for your specific situation. Factors unique to you may result in a need to take different approaches than those highlighted here. This presentation is intended to be a starting point to get you thinking about these issues but should not be deemed to be a substitute for consulting with legal counsel licensed in your home state.

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