

# Wealth Management & Estate Planning

**Tuesday, February 7 • 6:30 p.m.**  
Expo Center, West Wing – Lisbon

**The 10 elements that will be addressed are:**

- \$ Liabilities (debt)
- \$ Risk Management (what needs to be insured)
- \$ Business Succession Planning
- \$ Investments/Cash Flow/Income Tax
- \$ Investing and Distributing IRA's/401k's
- \$ How Assets are Titled
- \$ Estate Plan of Distribution
- \$ Durable Power of Attorney
- \$ Lifetime Gifting to Family Members
- \$ Charitable Giving

**Do you know about the North Dakota Planned Giving Tax Credit?**

**Do you have a POD/TOD or a TODD?**

If any of this does not sound familiar come learn and ask questions to increase your financial IQ.

**Pre-registration is required. Class is FREE.**

Pre-register by **February 1** by calling the Ransom County Extension Service at 701-683-6128.

**Hors d'oeuvres at  
6 pm.**

Sponsored by Bremer

**NDSU** EXTENSION  
SERVICE

 **Bremer**  
Investment Management & Trust

*NDSU is an equal opportunity institution.*