



E-WEALTH
PARTNERS

ESTATE PLANNING AND FINANCIAL WORKSHOP • 2026

Plan Beyond *the Ordinary*

Estate, investment, & tax strategies
you can execute today!

PRESENTED BY
E-WEALTH PARTNERS | BRIAN ADAMEK

— PLEASE READ

Disclosures

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— THE SETUP

The greatest transfer of wealth in **history** is already underway.

Over the next two decades, tens of trillions of dollars will change hands — and how it's structured will define generations.

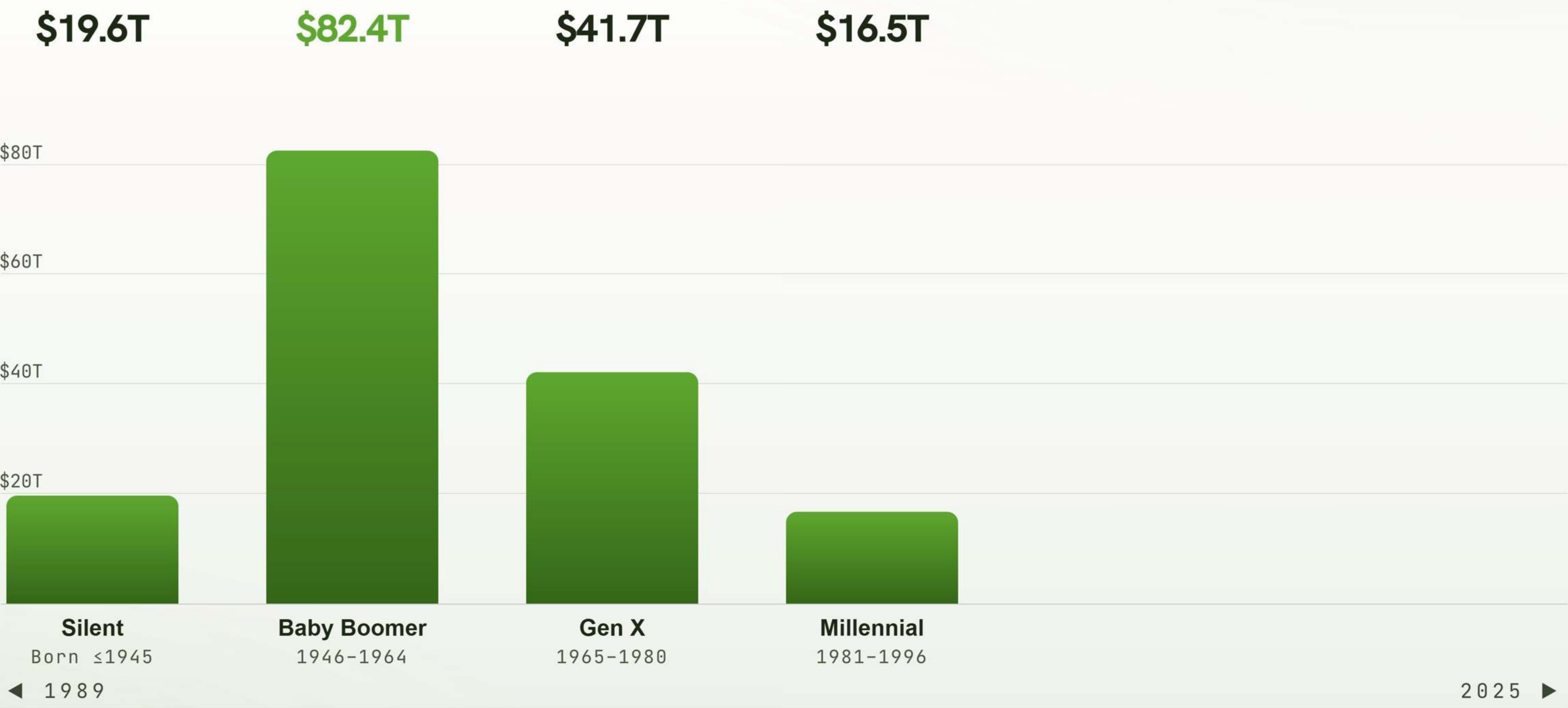
— THE PROBLEM

U.S. Household Wealth, by Generation



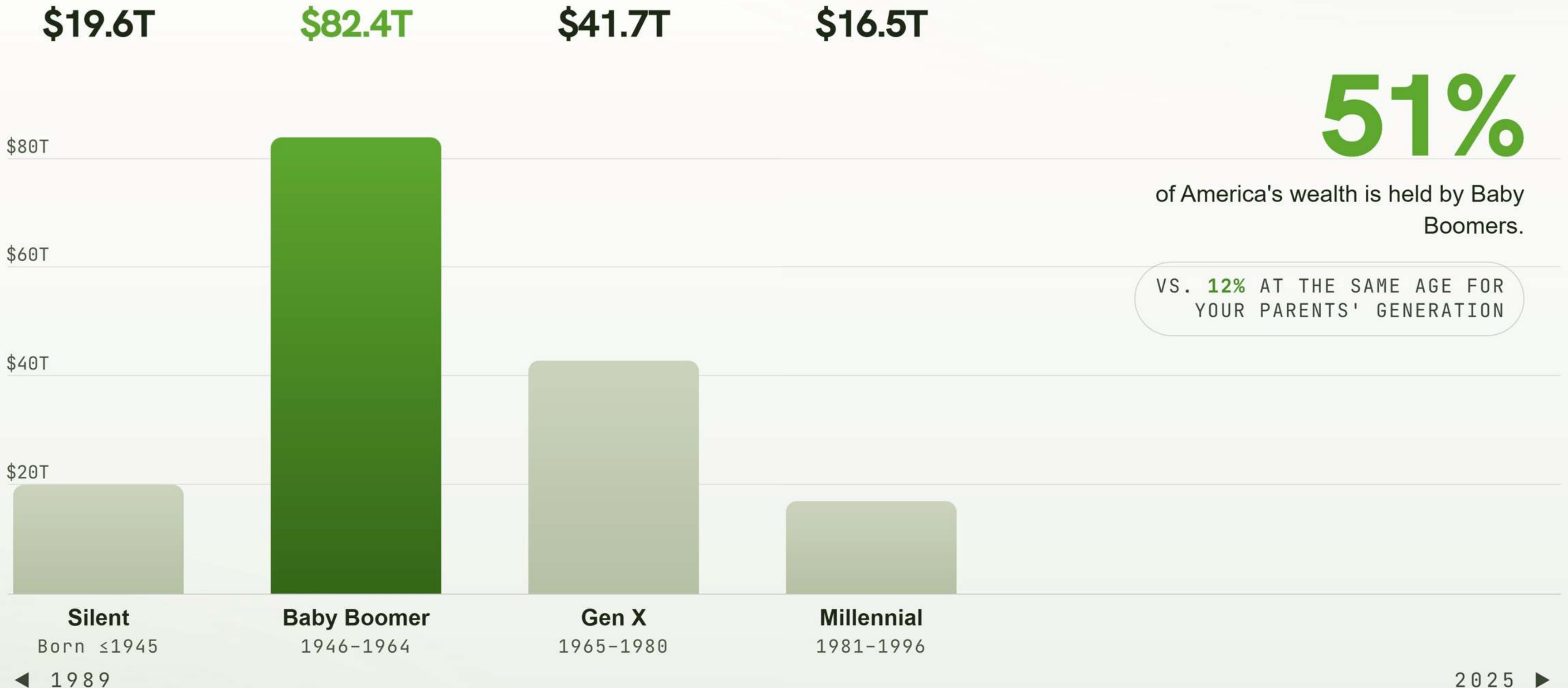
— THE PROBLEM

U.S. Household Wealth, by Generation



— THE PROBLEM

Those Nearing or in Retirement Hold **\$82.4 Trillion**



— THE PROBLEM

When the Rules Were Written, They Were Young



— TODAY'S PATH

Agenda

- | | | |
|----|--|------------|
| 01 | Introduction & Free Resources | WELCOME |
| 02 | Estate Considerations | PART ONE |
| 03 | Investment Considerations | PART TWO |
| 04 | Tax Planning Considerations | PART THREE |
| 05 | Next Steps & Q&A | WRAP-UP |

— YOUR PRESENTER



Brian Adamek

FOUNDER • FINANCIAL PLANNER

CFP®

CPWA®

CVA®

CExP™

 E-WEALTH PARTNERS

About Brian

Brian founded E-Wealth Partners out of two deep passions: a relentless curiosity about improving people's financial lives, and a love for building a business.

Today, Brian leads a growing team that helps individuals and families plan for and live well in retirement — bringing every piece of their financial life into one coordinated plan. With advanced expertise in comprehensive financial planning, retirement income, private wealth management, tax, and estate strategies, he helps clients simplify complexity and build a roadmap that protects their family's future.

Brian spent over **15 years in tax preparation**, starting at his dad's firm — giving him a deep, practical understanding of how finances work in the real world.

Outside of work, Brian and his wife Cassy are raising **seven energetic kids**. He's a proud Saint John's University graduate, where he played on the 2003 DIII National Championship football team. Faith and family are his foundation.

INTRODUCTION

— YOUR TEAM

The E-Wealth Partners Team



Brian Adamek

Partner · Financial Planner

CFP® · CPWA® · CVA® · CExP™



Jon Jandro

Partner · Financial Planner

CFP® · CEPA®



Dyanne Ross-Hanson

Financial Planner · Exit Planner

CFP® · CEPA® · CLU · ChFC®



Connor Lantz

Financial Planner

CFP®



Luke Aarestad

Financial Planner



Johnna (Jo) Swinford

Client Services Specialist

FPQP®

— A FREE RESOURCE FOR YOU

Complimentary Clarity Visit

1

Estate Blueprint Review

Know exactly what your documents do — and where the gaps are.

2

Retirement Tax Projection

See what you'll owe over your lifetime, and which windows to act in.

3

Legacy & Giving Plan

Pass more to your family and causes — and less to the IRS.

Three focused reviews to pressure-test your plan — no cost, no obligation.

Part One

ESTATE

Estate Considerations

01 Core Documents

02 Probate

03 Trust Planning

04 Estate Tax

05 Gifting

06 Ownership & Titling

07 Step-Up in Basis

08 Widow's Tax

“
*Nothing is certain except death
and taxes.*

— BENJAMIN FRANKLIN

— CORE DOCUMENTS

The Five Documents

WHILE YOU'RE LIVING

Power of Attorney

Names who manages your money and property if you can't.

Health Care Directive

Names who makes medical decisions — and the care you want.

HIPAA Authorization

Lets doctors share your information with the people you name.

AT DEATH

Will

States who receives what, and who settles your estate.

Trust

Passes assets privately, without probate.

What Goes Through Probate?

It comes down to how each asset is titled — not what your will says.

SUBJECT TO PROBATE

✗ Assets in Your Name Alone

Bank and brokerage accounts with no joint owner or beneficiary.

✗ Real Estate Titled Solely to You

A home or land held in your name only.

✗ Personal Property

Vehicles, collections, and household items without a title transfer.

✗ Accounts With No Valid Beneficiary

Where the named beneficiary has died or none was listed.

PASSES OUTSIDE PROBATE

✓ Assets Titled in a Trust

Property properly retitled into your revocable living trust.

✓ Retirement Accounts & Life Insurance

IRAs, 401(k)s, and policies pass by beneficiary designation.

✓ Jointly Owned Property

Passes automatically to the surviving joint owner.

✓ TOD & POD Accounts

Transfer-on-death and payable-on-death designations, including MN's TOD deed.

Estate Planning Document Checklist

The essential documents that belong in any estate plan — and what each one does.

☐ **1. Balance Sheet**

Every asset, account, and outstanding debt — the prerequisite to everything else.

☐ **2. Will**

Your wishes for assets, guardians for minor children, and your executor.

☐ **3. Revocable Living Trust**

Keeps larger estates private and out of public probate records.

☐ **4. Beneficiary Designations**

Names who receives life insurance, retirement accounts, and annuities.

☐ **5. Tangible Personal Property Memo**

Directs items with sentimental value — and the reasons behind them.

☐ **6. Advance Healthcare Directive**

Living will, medical power of attorney, and HIPAA waiver in one.

☐ **7. Financial Power of Attorney**

Designates who manages finances and property outside a trust.

☐ **8. Insurance & Financial Records**

Policies, bank accounts, loans, taxes, pensions, and investments.

☐ **9. Identification Documents**

Birth, marriage, and divorce certificates; Social Security card; discharge papers.

☐ **10. Titles & Property Deeds**

Homes, vehicles, and real estate — may need retitling into a trust.

☐ **11. Digital Logins & Passwords**

A list of digital assets and accounts; a will may name a digital executor.

☐ **12. Funeral Instructions**

Burial or cremation preferences and any other final wishes.

A Trust Provides Instruction for Its Assets

∞ FLEXIBILITY

Revocable

Keep control — adjust as life changes.

- Can be changed or dissolved at any time
- Assets can be moved in or out freely

⊘ GIVE UP CONTROL

Irrevocable

Trade flexibility for estate protection.

- Assets are removed from the grantor's estate
- Assets generally cannot be moved back out

— ESTATE TAX

A Tax on Passing Your Property to the Next Generation

EXEMPTIONS • 2026

FEDERAL

\$15M

per person

PORTABLE BETWEEN
SPOUSES

MINNESOTA STATE

\$3M

per person

NON-
PORTABLE

— TRUST PLANNING

How an **A/B Trust** Works

WHILE BOTH LIVING

Combined Marital Estate

\$7,000,000

Held jointly or in a revocable trust.

FIRST SPOUSE DIES — ESTATE SPLITS

TRUST A • MARITAL

Survivor's Trust

\$4,000,000

Survivor controls it — and it counts in their estate.

TRUST B • FAMILY

Bypass Trust

\$3,000,000

Uses the first spouse's \$3M exemption — and stays out of the survivor's estate.

SECOND SPOUSE DIES

To Children & Heirs

Trust B passes free of MN estate tax.

\$3M

SHELTERED

— GIVING

Gifting Strategies (2026)

ANNUAL GIFTING LIMIT

\$19,000

Federal · per recipient, per donor

DONOR ADVISED FUND

No Limit

Deductible up to 60% of AGI (30% for non-cash contributions). Includes 529 Plans.

QCDS

\$111,000

Federal · qualified charitable distributions

* Figures are on an individual basis.

Careful **How You Own**

1

Individual

SOLE OWNERSHIP

AVOIDS PROBATE

No

STEP-UP AT DEATH

Full

CONTROL WHILE LIVING

Full

Careful **How You Own**

1

Individual

SOLE OWNERSHIP

AVOIDS PROBATE

No

STEP-UP AT DEATH

Full

CONTROL WHILE LIVING

Full

2

Joint Tenancy

JTWROS

AVOIDS PROBATE

Yes

STEP-UP AT DEATH

Partial (½)

CONTROL WHILE LIVING

Shared

— OWNERSHIP & TITLING

Careful How You Own

1

Individual

SOLE OWNERSHIP

AVOIDS PROBATE

No

STEP-UP AT DEATH

Full

CONTROL WHILE LIVING

Full

2

Joint Tenancy

JTWROS

AVOIDS PROBATE

Yes

STEP-UP AT DEATH

Partial ($\frac{1}{2}$)

CONTROL WHILE LIVING

Shared

3

Trust-Owned

PER TRUST TERMS

AVOIDS PROBATE

Yes

STEP-UP AT DEATH

Varies

CONTROL WHILE LIVING

Per Terms

Careful **How You Own**

1 Individual SOLE OWNERSHIP AVOIDS PROBATE No STEP-UP AT DEATH Full CONTROL WHILE LIVING Full	2 Joint Tenancy JTWROS AVOIDS PROBATE Yes STEP-UP AT DEATH Partial (½) CONTROL WHILE LIVING Shared	3 Trust-Owned PER TRUST TERMS AVOIDS PROBATE Yes STEP-UP AT DEATH Varies CONTROL WHILE LIVING Per Terms	4 Beneficiary / TOD TRANSFER ON DEATH AVOIDS PROBATE Yes STEP-UP AT DEATH Full CONTROL WHILE LIVING Full
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— COST BASIS

The Step-Up in Basis

At death, an asset's cost basis resets to its **value on that date** — so the gain that built up during life is never taxed.

AN EXAMPLE

Purchased in 1995	\$100,000
Value at death	\$500,000
Heir's new basis	\$500,000
Gain wiped out	\$400,000

Sell the next day and there's **no capital gains tax**.

GETS A STEP-UP

- ✓ **Taxable Brokerage Accounts**
Stocks, bonds, and funds held outside retirement plans.
- ✓ **Real Estate**
Homes, land, and rental property.
- ✓ **Business Interests & Collectibles**
Closely held companies, farmland, art.

NO STEP-UP

- ✗ **IRAs, 401(k)s & Annuities**
Tax-deferred dollars stay fully taxable to heirs.
- ✗ **Assets Gifted While Living**
The recipient carries over your original basis.

Same Income, Far Higher Tax

SOURCE (MONTHLY)	MARRIED FILING JOINTLY	WIDOW • FILING SINGLE
Social Security	\$5,000	\$3,000
Pension	\$3,000	\$1,500 (50% survivor)
IRA / Other	\$0	\$3,500
Total Income (Annual)	\$96,000	\$96,000
Total Tax	\$4,791	\$10,247
Avg. Tax Rate	5.3%	11.1%

INCREASE IN TAX RATE

+114%

When a spouse passes, the survivor files single — and compressed brackets do the rest.

ONE THING TO CONSIDER

Do you believe your estate
will
grow in the future?

1

**Optimized for today's
laws**

2

**Flexible enough to adapt
to future changes**

3

**Structured for the death
of a spouse**

Disclosure: all figures discussed are in
today's dollars.

Part Two

INVESTMENTS

Investment Considerations

01 Three Types of Money

02 To Defer or Not to Defer

03 Roth Conversions

“

*It's not what you earn – it's what you
keep after taxes.*

THE E-WEALTH APPROACH

— THREE TYPES OF MONEY

Every Dollar Lives in **One of Three Buckets**

PRE-TAX

401(k) / IRA

TAX-FREE

Roth IRA

AFTER-TAX

NQ Investments

e.g. ABC Stock

— THREE TYPES OF MONEY

How Each Bucket Is Taxed

PRE-TAX

401(k) / IRA

TAX TREATMENT

Ordinary Income

10 • 12 • 22 • 24 • 32 • 35 • 37 – 7 brackets

TAX-FREE

Roth IRA

TAX TREATMENT

Tax-Free

No tax on qualified growth

AFTER-TAX

NQ Investments

e.g. ABC Stock

TAX TREATMENT

L.T. Capital Gains

0 • 15 • 20 – 3 brackets

Only One Bucket Can Harvest Losses

PRE-TAX 401(k) / IRA TAX TREATMENT Ordinary Income 10 · 12 · 22 · 24 · 32 · 35 · 37 TAX-LOSS HARVESTING Not Available	TAX-FREE Roth IRA TAX TREATMENT Tax-Free TAX-LOSS HARVESTING Not Available	AFTER-TAX NQ Investments e.g. ABC Stock TAX TREATMENT L.T. Capital Gains 0 · 15 · 20 TAX-LOSS HARVESTING Available ★ TAX-LOSS HARVESTING
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What Happens at Death

PRE-TAX

401(k) / IRA

TAX TREATMENT

Ordinary Income

TAX-LOSS HARVESTING

Not Available

AT DEATH

Fully Taxable

TAX-FREE

Roth IRA

TAX TREATMENT

Tax-Free

TAX-LOSS HARVESTING

Not Available

AT DEATH

Tax Free

AFTER-TAX

NQ Investments

e.g. ABC Stock

TAX TREATMENT

L.T. Capital Gains

TAX-LOSS HARVESTING

Available

AT DEATH

Step-Up Basis

** cost basis resets

— THREE TYPES OF MONEY

Match **Risk** to the Right Bucket

PRE-TAX 401(k) / IRA AT DEATH Fully Taxable SUGGESTED RISK Less	TAX-FREE Roth IRA AT DEATH Tax Free SUGGESTED RISK More — shelter the growth	AFTER-TAX NQ Investments e.g. ABC Stock AT DEATH Step-Up Basis** SUGGESTED RISK Moderate
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◀ LESS RISK • TAXABLE ACCOUNTS

TAX-FREE GROWTH • MORE RISK ▶

— TO DEFER OR NOT TO DEFER

To Defer — or Not to Defer?

Assumed tax rate 25%

START

Traditional IRA
DEFER

\$100,000
Pre-tax balance

Roth
Conversion
CONVERT

\$100,000
Pre-tax balance

— TO DEFER OR NOT TO DEFER

Convert: Pay the Tax Now

Assumed tax rate 25%

	START	CONVERT?
Traditional IRA DEFER	\$100,000 Pre-tax balance	Stay Deferred No tax paid today
Roth Conversion CONVERT	\$100,000 Pre-tax balance	\$75,000 - 25% tax now

— TO DEFER OR NOT TO DEFER

Then Let It Grow — 10 Years

Assumed tax rate 25%

	START	CONVERT?	AFTER 10 YEARS ↑
Traditional IRA DEFER	\$100,000 Pre-tax balance	Stay Deferred No tax paid today	
Roth Conversion CONVERT	\$100,000 Pre-tax balance	\$75,000 — 25% tax now	

— TO DEFER OR NOT TO DEFER

Both Double in a Decade

Assumed tax rate 25%

	START	CONVERT?	AFTER 10 YEARS ↑
Traditional IRA DEFER	\$100,000 Pre-tax balance	Stay Deferred No tax paid today	\$200,000 Doubles in 10 yrs
Roth Conversion CONVERT	\$100,000 Pre-tax balance	\$75,000 - 25% tax now	\$150,000 Doubles in 10 yrs

— TO DEFER OR NOT TO DEFER

Same Net — But One Stays Tax-Free

Assumed tax rate 25%

	START	CONVERT?	AFTER 10 YEARS ↑	NET AFTER TAX
Traditional IRA DEFER	\$100,000 Pre-tax balance	Stay Deferred No tax paid today	\$200,000 Doubles in 10 yrs	\$150,000 - 25% tax at withdrawal
Roth Conversion CONVERT	\$100,000 Pre-tax balance	\$75,000 - 25% tax now	\$150,000 Doubles in 10 yrs	\$150,000 Tax-free — \$0 owed

\$150,000 = \$150,000 Identical net today — but the Roth grows and withdraws tax-free, with no future rate risk.

— ROTH CONVERSIONS

When to Consider a Roth Conversion

WHEN IT MAKES SENSE

- ✓ You're in a **lower tax bracket today** than you expect to be in retirement.
- ✓ The “**gap years**” — retired, but before RMDs (73) and Social Security begin.
- ✓ A **market dip** lets you convert more shares at a temporarily lower value.
- ✓ You can **pay the tax from outside funds**, not the IRA itself.
- ✓ You want to **reduce future RMDs** and leave a tax-free legacy to heirs.

WHY IT PAYS OFF

Tax-Free Growth

Qualified withdrawals — including all future growth — come out completely tax-free.

No Lifetime RMDs

Roth IRAs aren't subject to required minimum distributions, so your money keeps compounding.

A Hedge on Tax Rates

Pay a known rate now instead of betting on what brackets look like decades from now.

Tax-Free Inheritance

Heirs receive Roth assets income-tax-free — a powerful estate-planning tool.



ONE THING TO CONSIDER

Do you own money in **2-3**
of these buckets?

*It's not what you earn — it's what you keep
after taxes.*

Part Three

TAX PLANNING

Tax Planning Considerations

- 01 Out-Plan the IRS
- 02 2026 Tax Brackets
- 03 Dividends & Capital Gains
- 04 Qualified Charitable Distributions

“

Don't just file your taxes — out-plan them.

THE E-WEALTH APPROACH

Use New Laws & the 1040 to **Your Advantage**

SALT Deduction

FILING	NEW CAP	PHASE-OUT	END
Single	\$40,400	\$250K MAGI	2029
Married	\$40,400	\$500K MAGI	2029

Extra 65+ Deduction

FILING	NEW DED.	PHASE-OUT	END
Single	\$6,000	\$75K MAGI	2028
Married	\$12,000	\$150K MAGI	2028

"Above-the-Line" Charitable

FILING	NEW DEDUCTION	START
Single	\$1,000	2026
Married	\$2,000	2026

Who Does This Benefit?

SALT Deduction

FILING	NEW CAP	PHASE-OUT	END
Single	\$40,400	\$250K MAGI	2029
Married	\$40,400	\$500K MAGI	2029

Extra 65+ Deduction

FILING	NEW DED.	PHASE-OUT	END
Single	\$6,000	\$75K MAGI	2028
Married	\$12,000	\$150K MAGI	2028

"Above-the-Line" Charitable

FILING	NEW DEDUCTION	START
Single	\$1,000	2026
Married	\$2,000	2026

Those who...

01 Give charitably

02 Have high incomes

03 Live in Minnesota

Married Filing Jointly — 2026 Brackets

TAXABLE INCOME	MARGINAL RATE
\$0 – \$24,800	10%
\$24,800 – \$100,800	12%
\$100,800 – \$211,400	22%
\$211,400 – \$403,550	24%
\$403,550 – \$512,450	32%
\$512,450 – \$768,700	35%
\$768,700 +	37%

\$32,200

Standard deduction for joint filers in 2026.

Marginal ≠ Effective

Only the dollars inside a bracket are taxed at that rate — your blended rate is lower.

Fill the Brackets

Knowing where your next dollar lands is what makes Roth conversions and gain harvesting work.

Single Filer — 2026 Brackets

TAXABLE INCOME	MARGINAL RATE
\$0 – \$12,400	10%
\$12,400 – \$50,400	12%
\$50,400 – \$105,700	22%
\$105,700 – \$201,775	24%
\$201,775 – \$256,225	32%
\$256,225 – \$640,600	35%
\$640,600 +	37%

\$16,100

Standard deduction for single filers in 2026.

The Widow’s Tax

A surviving spouse moves to these brackets — same income, narrower rungs.

Half the Runway

Single brackets are roughly half as wide, so income fills them twice as fast.

— DIVIDENDS

Ordinary Income vs Long-Term Capital Gains & Qualified Dividends

ORDINARY INCOME BRACKET – MARRIED FILING JOINTLY

\$0 – \$24,800	10%
\$24,800 – \$100,800	12%
\$100,800 – \$211,400	22%
\$211,400 – \$403,550	24%
\$403,550 – \$512,450	32%
\$512,450 – \$768,700	35%
\$768,700 +	37%

Also includes ordinary income, taxable interest, etc.

LONG-TERM CAPITAL GAINS & QUALIFIED DIVIDEND
BRACKET – MFJ

\$0 – \$98,900	0%
\$98,900 – \$613,700	15%
\$613,700 +	20%

Also includes long-term capital gains.

Up to \$98,900 at 0%

Qualified dividends can be remarkably tax-efficient.

Tax Rates: Ordinary Income vs. Long-Term Capital Gains & Qualified Dividends

Preferential Rate Brackets

Long-term capital gains and qualified dividends share the same rates — not ordinary income rates.

\$0 – \$98,900	0%
\$98,900 – \$613,700	15%
\$613,700 +	20%

A 3.8% Net Investment Income Tax may also apply at higher incomes.

When a Dividend Qualifies

- U.S. company — or a qualified international company
- Stock held for more than 60 days
- Held inside a taxable account

Qualified Charitable Distributions

A direct transfer from your IRA to a charity that **never shows up as income** — and can satisfy your RMD.

THE RULES

Eligible at age	70½
Annual limit (2026)	\$115,000
Counts toward RMD	Yes
Must go directly to	A 501(c)(3)

The check must go **straight from the custodian** to the charity — never through your hands. Donor-advised funds don't qualify.

WHY IT BEATS WRITING A CHECK

- ✓ **Lowers Your AGI**
The distribution is excluded entirely — better than a deduction.
- ✓ **Works Without Itemizing**
You get the full benefit even taking the standard deduction.
- ✓ **Satisfies Your RMD**
Give the dollars you're forced to take anyway.
- ✓ **Protects Other Thresholds**
A lower AGI can ease Medicare IRMAA surcharges and the taxation of Social Security.



ONE THING TO CONSIDER

As a high-net-worth
individual,
have you considered these
tax planning strategies?

YOUR NEXT STEP

Complimentary Clarity Visit

- **Estate Blueprint Review**

Know exactly what your documents do — and where the gaps are.

- **Retirement Tax Projection**

See what you'll owe over your lifetime, and which windows to act in.

- **Legacy & Giving Plan**

Pass more to your family and causes — and less to the IRS.

[Schedule using your Green Sheet →](#)

OPEN FLOOR

Questions & *Answers*

Ask anything — this is your time.



UNTIL NEXT TIME

Thank You!

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