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Massachusetts Caregiver Coalition



2025

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Don’t Let the Government & Lawyers Take Up to 10% of Everything You’ve Worked So Hard For

Why Estate Planning is for Everyone

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As a member of the Merck Employees Federal Credit Union, you can join Gentreo for $100 the first year and $50 a year thereafter.

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How many of you today don’t have an estate plan?

Or one that hasn’t been updated recently?

Estate Planning Matters

If you die without a will, your estate
is distributed according to state
“intestacy” laws—
not your wishes

This can cause you to lose 3-10% of your estate’s value to unneeded legal and court fees

Without a Plan, the Government Decides

- The state chooses who inherits, how much, and when
- Important people in your life (like stepchildren, unmarried partners, or close friends) may receive nothing
- The court also chooses who manages your estate and who becomes a guardian for your children



Probate = Time, Cost, and Court Control

Probate is a court-supervised process to settle your estate

- It’s public, can take months (or years), and eats up your estate with court and legal fees
- A will ensures your wishes are known and followed—but it still goes through probate



Probate = Time, Cost, and Court Control

- Without a will, the court decides who inherits, which may not reflect your intentions
- Using tools like a living trust can help avoid probate entirely and keep your affairs private



Gentreo™

The award-winning online life and estate planning solution

Your choices, your plan, your story across your life – Estate planning for how life works today

U.S.News & World Report · CNBC · CNN health · AARP · CR Consumer Reports · abc NEWS · Forbes

The Right Plan, the Right Time, for ALL Times



Life Inflection Points™

+



Documents & Information

+



Network

Confidential

Keep Your Assets Where They Belong: With Your Loved Ones

Make the Rules.
Don’t Let the Government Do It for You.

- Estate planning gives you control—not the government
- You choose who gets what, when, and how
- With a plan, you lock out unnecessary government interference and maximize the legacy you leave behind



Avoid Probate and Estate Taxes with Smart Planning

Keep More of Your Money in the Family

- Reduce legal fees, court costs, and delays
- A revocable trust keeps your wishes private, your estate out of probate, and your assets with your loved ones—not the government.
- Plan ahead to limit estate and inheritance taxes



One Affordable Price. Lifelong Protection.

Gentreo Makes Estate Planning Simple and Affordable

- All-in-one solution: Will, Trust, Power of Attorney, Health Care Proxy, Digital Vault
- Update as life changes—no extra cost
- Save thousands vs. hiring an attorney, while still getting legally valid, state-specific documents
- Protect your assets, your family, and your future—without the government stepping in



Revocable Living Trust

- A legal tool that holds your assets (like your home or bank accounts)
- You remain in control during your lifetime and can change it anytime
- After your death, assets are distributed privately—no court involvement



How Living Trusts Keep Your Money in the Family

- **Avoids Probate:** Assets pass directly to your heirs without court delays or fees
- **Reduces Legal Costs:** Saves thousands in probate-related legal and filing fees
- **Keeps Things Private:** No public court process for your estate
- **You Stay in Control:** You decide who gets what, not the government
- **Faster Access for Loved Ones:** Your family avoids waiting months or years

A revocable trust keeps your wishes private, your estate out of probate, and your assets with your loved ones—not the government.

Our approach to life planning

Gentreo Life Inflection Points™ – Marriage, divorce, new child, moving to a new state, travel, caring for aging parents, death

LifeSafe™ Digital Vault - Ability to upload just pictures and use AI to provide answers to questions of all types

Cards for storing important information like digital assets, funeral plans, insurance information

Unlimited technical support

Instant access button for emergencies

Annual estate plan reviews

Create all state-specific documents*:

- Last Will and Testament
- Living Trust
- Power of Attorney (Durable and Limited)
- Health Care Proxy
- Living Will
- Pet Trust
- Pet Power of Attorney
- Pet Information Card
- Emergency Card

**Valid across all 50 states*

All included for one low price

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Gentreo makes protecting families easy, fast and affordable



- Now EVERYONE can do estate planning
- Legally binding in all 50 states
- Easy to create documents
- Update documents any time
- Secure, accessible storage for documents and more
- The go-to resource to protect families when life happens

Tools to help you throughout life milestones

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Thank You

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