

::personal estate planning course recordbook

So you can keep more of what's yours and give to those you love and support

::what'sinside

Simple information to guide you in collecting paperwork, taking inventory and making decisions before you go to the professionals to create your estate plan. You'll save time and money because you'll be prepared. And those you love will be ready, too, when they need to access your important life documents.

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::getorganized

3 Reasons You Should Start Using This Record Book Now

You owe it to yourself and your family to complete your personal estate planning record. Keep in mind that as you progress with your estate planning, your attorney should counsel you on all aspects of your plans as well as draft all legal documents. Of course, we would also be happy to assist you with your charitable intentions at the outset or after you have completed your record.

Good to Know!

If you're married or partnered, you and your spouse should prepare separate record books. While some sections contain shared information, most sections are distinctly personal. Plus it makes it easier for loved ones to manage your unique affairs over time. For additional copies of this record book, please contact us.

1 Your record provides important personal information about you and your family that will be helpful to your executor (personal representative) when it comes time to settle your estate. Your executor will be able to locate beneficiaries, your safe-deposit box, abstracts, titles, stock or bond certificates, will, trust agreements and other important documents.

2 Your record serves as the basis for creating your estate plan and providing for the future well-being of your family and the causes you care about most. It will show you what constitutes your estate and what your beneficiaries can inherit. It will prompt you to consider the disposition of your assets. Will your assets pass by joint ownership? Are they documented for distribution in some other way? Or must you address their distribution in your will? If you have not yet made a will, you will find it easier to do so with this information at hand.

3 Your record also serves as a basis from which to determine what your estate taxes would be under various plans of distribution. Knowing the assets and the values to be considered will help you and your advisors find ways to minimize estate taxes and identify liquid assets to cover estate settlement expenses.

How to Use This Record Book

Step 1: To complete the forms, simply click inside the blue boxes. Begin typing to fill them in with the appropriate information.*

Step 2: To save your work, go to the File menu and select "Save As." Rename the file using a unique file name or the date and save it to your desktop or another easy-to-access location. (By renaming the file, you will be able to use the original record book file again and again.)

Step 3: When you are finished, print the completed records and keep them in a secure place, such as a safe-deposit box.

*You may also print the forms and fill them out by hand.

::trackpersonalinfo

You

Your name (Please print above.)

 Address

 City, State ZIP

 Home phone/cell phone

 Email

 Date of birth/birthplace

 Location of birth certificate

 Location of adoption documents

 Social Security number

 Driver's license number and state

 Location of tax records

 Location of titles, abstracts and leases

 Location of stock and bond certificates

 Military service, branch, years of service

 Location of military documents

First spouse's name

 Date of first marriage/location of certificate

 Prenuptial agreement/location of document

Continued on Page 4

::trackpersonalinfo

You

Date of divorce, annulment, legal separation or death (Please print above.)

Location of documents

Second spouse's name

Date of second marriage/location of certificate

Prenuptial agreement/location of document

Date of divorce, annulment, legal separation or death

Location of documents

Your Parents

Mother's name

Address

City, State ZIP

Home phone/cell phone

Email

Date of birth/birthplace

Location of birth certificate

Date of death/resting place

Location of death certificate

Social Security number

Father's name

Address

::trackpersonalinfo

Your Parents

City, State ZIP (Please print above.)

Home phone/cell phone

Email

Date of birth/birthplace

Location of birth certificate

Date of death/resting place

Location of death certificate

Social Security number

Your Spouse

Spouse's name

Maiden name

Date of birth/birthplace

Location of birth certificate

Social Security number

Driver's license number and state

Your Children

First child's name/phone number

Date of birth/birthplace

Location of birth certificate

Location of adoption documents

Continued on Page 6

::trackpersonalinfo

Your Children

Social Security number (Please print above.)

Driver's license number and state

Second child's name/phone number

Date of birth/birthplace

Location of birth certificate

Location of adoption documents

Social Security number

Driver's license number and state

Third child's name/phone number

Date of birth/birthplace

Location of birth certificate

Location of adoption documents

Social Security number

Driver's license number and state

Fourth child's name/phone number

Date of birth/birthplace

Location of birth certificate

Location of adoption documents

Social Security number

Driver's license number and state

::trackpersonalinfo

Your Children

Fifth child's name/phone number (Please print above.)

Date of birth/birthplace

Location of birth certificate

Location of adoption documents

Social Security number

Driver's license number and state

Your Pets

First pet's name/species and coloring

Vet's contact information

Food/other care

Second pet's name/species and coloring

Vet's contact information

Food/other care

Third pet's name/species and coloring

Vet's contact information

Food/other care

::trackpersonalinfo

Current/Retired Employer(s)

Employer's Contact Information

Are you retired? Yes No

Company name (Please print above.)

Phone

Supervisor

Current benefits and location of documents

Position

Start date (and end date, if retired)

Ownership interest Yes No

Employer's Contact Information

Company name

Phone

Supervisor

Current benefits and location of documents

Position

Start date (and end date, if retired)

Ownership interest Yes No

Previous Employer(s)

Employer's Contact Information

Company name

Phone

Supervisor

Current benefits and location of documents

Position

Start date and end date

Ownership interest Yes No

Employer's Contact Information

Company name

Phone

Supervisor

Current benefits and location of documents

Position

Start date and end date

Ownership interest Yes No

::trackpersonalinfo

Will and Trust

Do you have a will? Yes No

Are you the creator or beneficiary of any trusts? Yes No

Please record documents here:

Document title (Please print above.)

Date prepared

Prepared by (name, title, contact information)

Location of document

Location of copies

Executor or trustee

Alternate executor or trustee

Additional notes

Document title

Date prepared

Prepared by (name, title, contact information)

Location of document

Location of copies

Executor or trustee

Alternate executor or trustee

Additional notes

::trackpersonalinfo

Power of Attorney

Have you signed a financial durable power of attorney? Yes No

Document title (Please print above.)

Date prepared

Prepared by (name, title, contact information)

Name of person appointed to act on your behalf

Names of alternates to act on your behalf

Effective date of power holder to act: Immediately Upon your incapacity Other

Location of original document

Location of copies

Additional notes

Health Care Directives

Do you have a living will? Yes No

Do you have a health care power of attorney? Yes No

Name of person appointed to act on your behalf

Names of alternates to act on your behalf

Continued on Page 11

::trackpersonalinfo

Health Care Directives

Please record documents here:

Document title

Date prepared

Effective date for power holder to act: Immediately Upon your incapacity Other

Prepared by (name, title, contact information) (Please print above.)

Location of original document

Locations of copies (We suggest attaching a copy to this record book.)

Document title

Date prepared

Effective date for power holder to act: Immediately Upon your incapacity Other

Prepared by (name, title, contact information)

Location of original document

Locations of copies (We suggest attaching a copy to this record book.)

Long-Term Care

Do you have a long-term care insurance policy? Yes No

Insurance agent's name

Company name

Policy number

::trackpersonalinfo

Body, Organ and Tissue Donations

Do you wish to donate your body, organs or tissues? Yes No

First donation (identify the particular organ or tissue, or indicate entire body) (Please print above.)

Receiving organization's name and contact information

Location of documents

Second donation (identify the particular organ or tissue)

Receiving organization's name and contact information

Location of documents

Third donation (identify the particular organ or tissue)

Receiving organization's name and contact information

Location of documents

Please note: This is not intended as a legal form. Consult with your doctor and attorney today to create the appropriate documents.

Secured Place

Do you have a safe-deposit box? Yes No

Bank name, branch location and contact information

People with authorized access

Box number and location of keys

Contents

::trackpersonalinfo

Passwords

First product/service, account name, user name or account number/password (Please print above.)

Second product/service, account name, user name or account number/password

Third product/service, account name, user name or account number/password

Fourth product/service, account name, user name or account number/password

Funeral Instructions

You have a preference. That's why it is not unusual for you to plan your funeral arrangements now. When the day arrives, your family will lovingly appreciate your proactive nature and concern for them as well.

Funeral home preference

Type of preparation Cremation Burial Donation of body

Location of memorial service

Cemetery preference

Casket and vault preference

Pastor preference

Casket bearer 1

Casket bearer 2

Casket bearer 3

Casket bearer 4

Casket bearer 5

Casket bearer 6

Music Preferences

Song/Hymn 1

::trackpersonalinfo

Funeral Instructions

Song/Hymn 2 (Please print above.)

Song/Hymn 3

Song/Hymn 4

Soloist name

Soloist name

Organist name

Favorite Scriptures

Reading 1

Reading 2

Reading 3

Reading 4

Favorite flowers

Memorial ideas

Type of service (Open or closed casket, religious or secular, and any other preferences)

Headstone preference

Burial clothing preference

Obituary (Things you want included and newspapers where you want it published)

::trackpersonalinfo

Other Matters That Need Family Attention

Here's a checklist of actions that need completion in the period of time between your death and up to a year after. Check the boxes that apply to you, so your family members can take care of them later.

- Contact the attorney to have the will read** and to see what has to be done in regard to estate settlement.
- Contact the Social Security Administration.** Social Security pays a lump sum death benefit of \$255. A surviving spouse can get survivor's benefits as early as age 60—earlier if a surviving spouse is disabled. Children under age 18 may also be entitled to survivor's benefits when a parent dies.
- Call the Veterans Administration (VA).** Surviving spouse and dependent children may be entitled to a small pension if the deceased served in the Armed Forces. The VA will pay partial burial expenses and provide a headstone or marker as well as an American flag to drape over the casket, without charge. If burial is in a national cemetery, the VA will provide a grave site and pay burial costs.
- Notify organizations where the deceased held memberships.** Some offer memorial services. They may have life insurance and may return part of dues paid. Organizations to notify: _____

- Contact former employers for benefits** resulting from that employment. Refer to the list in the employment history section (see Page 8).
- Collect life insurance policies and call the companies and ask for death claim forms.** The beneficiary can choose to take proceeds in a lump sum or spread them out as payments over the years.
- Contact companies holding retirement plans.** There may be money left in them to be paid out to survivors. Like life insurance, proceeds can be paid out in a lump sum or in installments. Tax advisors should be consulted before beneficiaries make that decision.
- Consult with the health insurance company.** It may pay some expenses of your last illness. Future premiums may also be less if the policy has covered two or more people and now there will be one less person covered. Some health insurance policies are also combination policies that provide some death benefits.

HOW TO TELL “Mine” From “Ours”

Sole property is anything that belongs to you alone. **Joint property** are items that are shared. To determine whether or not you can pass all or part of an asset by your will, you should know the form of title. There are four ways property can be owned jointly.

1. Joint tenancy with right of survivorship.

When one of you dies, the surviving joint owner owns the entire asset.

2. Tenancy in common.

You and others have an undivided interest in an asset. You can pass your interest by will. The surviving joint tenant doesn't automatically take title to your interest.

3. Tenancy by the entirety.

This form of ownership is recognized by many states. It's limited to married couples and generally to real property.

4. Community property.

This is a form of property ownership between spouses in select states. Generally, all property acquired during marriage is community property, regardless of which spouse holds title. You can will only half the property; the other half belongs to your surviving spouse.

:: calculate estate's worth

Worksheets to Help You Create Your Estate

What is your estate really worth?

Its value from an estate planning viewpoint is different from your net worth, which is a snapshot of what you own and what you owe.

For estate planning purposes, you need an inventory of your assets and liabilities that will enable you to accomplish these objectives to:

1. Determine what you can leave to your heirs after your lifetime.
2. Calculate your potential estate taxes.
3. Provide for the distribution of your estate and the minimization of estate taxes.

The following explanations will make it easier for you to understand how to achieve these objectives.

Your Estate and Taxes

The federal estate tax rules define the way you look at your assets. (State death tax rules may vary.)

Your **gross estate** is the total fair market value of your assets at your death. In addition to property owned by you, this includes certain transfers by you during your life, such as assets in a revocable trust, and also any general power to “appoint” property—that is, to take or dispose of property held under someone else's will or trust.

Generally, one-half of the value of **joint property** is includable in the estate of the first spouse to die and the full value is included in the survivor's estate unless

(a) part originally belonged to the survivor and was not acquired from you for less than full monetary consideration, or (b) the survivor acquired the property by gift, legacy or inheritance. If you are married and hold property between you as joint tenants with right of survivorship or as tenants by the entirety, an unlimited marital deduction will exclude all of it from your taxable estate.

Generally, your **taxable estate** is the net amount remaining after deducting funeral and administration expenses, debts, charitable bequests, and bequests and other qualifying interests passing to your surviving spouse.

After a tentative tax is calculated, your estate tax may be reduced by certain credits, subject to various limits: the unified estate and gift tax credit, gift taxes you have paid, state and foreign death taxes, and a credit for the federal estate tax on inherited property. (In a rare instance, the tax may be increased by a generation-skipping transfer tax.)

The following worksheets will help you determine the approximate size of your gross estate and net estate. Fill in the estimated current market value of each asset. For life insurance, insert the face amount, not the cash surrender value.

::calculateestate'sworth

List Your Assets

8. Retirement benefits (pension, profit-sharing, IRAs, Keogh plans, etc., including face amounts of life insurance owned in the retirement plan)

Description	Beneficiary	Value of Interest	
		Owned by you alone	Owned by your spouse
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

9. Business interests owned (proprietorship, partnership, corporation)

Business name and address	Cost basis	Owned by you alone	Value of Interest	
			Owned by your spouse	Owned jointly or community
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____

10. Other assets potentially includable in estate because of your interest in them (interest in a trust or estate, royalties, patents, copyrights, trademarks, etc.)

Description	Cost basis	Owned by you alone	Current Value	
			Owned by your spouse	Owned jointly or community
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____

TOTAL OF ALL ASSETS	Owned by you alone	Owned by your spouse	Owned jointly or community
	\$ _____	\$ _____	\$ _____

:: calculate estate's worth

List Your Liabilities (approximate balances owed)

5. All other liabilities

Description	Owed by you alone	Owed by your spouse	Owed jointly
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

	Owed by you alone	Owed by your spouse	Owed jointly
TOTAL OF ALL LIABILITIES	\$ _____	\$ _____	\$ _____

	You	Your spouse	Joint
Total of all assets	\$ _____	\$ _____	\$ _____
Minus total of all liabilities	(_____)	(_____)	(_____)
NET ESTATE (estimated)	\$ _____	\$ _____	\$ _____

:: disposition of estate

Who Gets What?

Now that you've determined which assets comprise your estate and their values, you need to indicate who you want to inherit your assets.

1. Bequests to spouse (indicate a contingent beneficiary in case your spouse does not survive you)

Description of asset or percentage of estate	Name/Relationship/Address
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

2. To other beneficiaries

Description of asset or percentage of estate	Name of Beneficiary/Relationship/Address
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

3. To charitable organizations

Name and address of charitable organization	Percentage of net estate	Dollar amount
_____	_____ % OR \$ _____	
_____	_____ % OR \$ _____	
_____	_____ % OR \$ _____	
_____	_____ % OR \$ _____	

Name and address of charitable organization	Description of specific asset bequeathed
_____	_____
_____	_____
_____	_____
_____	_____

:: disposition of estate

Who Gets What?

4. Residue of estate

Name and address of charitable organization	Percent of residuary estate
_____	_____ %
_____	_____ %
_____	_____ %
 Name and address of other beneficiaries	 Percent of residuary estate
_____	_____ %
_____	_____ %
_____	_____ %

Gifts That Give Back!



A generous gift or bequest to us should not supplant your personal and family concerns, of course. However, you will reap benefits from your philanthropy that have practical consequences.

Income tax benefits. Our government encourages your contributions to qualified charitable organizations such as ours by providing for charitable deductions on your income tax returns.

Reduce estate taxes and probate costs. Gifts to a qualified charitable organization, either now or after your lifetime, eliminate federal estate tax. A contribution now can also reduce probate costs later.

Lifetime income. If you desire, you can receive an assured income for life through a planned gift.

:: consider charitable choices

How You, Your Family and Your Favorite Causes Can Benefit

Once you have completed this record book, you are ready to meet with your attorney and other professional advisors for their important counsel and the drafting of necessary documents.

We hope that as part of your planning you consider making a gift to us in your will or through some other form of gift planning. A gift to us, however, should never come before your personal or family needs. That's the beauty of a planned gift—you come first. Depending on the type of gift you choose, you may potentially reap benefits from your philanthropy

that have very practical and desirable outcomes, such as the following:

- Ability to leave a legacy
- Income tax benefits
- A life income
- Reduced estate taxes and probate costs
- Personal satisfaction

Whatever your objective, we can help match your needs with the right giving tool to provide the most benefits for you, your family and us.

Please contact us and we'll be happy to explain the choices available to you—without obligation.