

# ::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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Track Your Personal Info **Page 3**

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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

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.

---

**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

*Continued on Page 4*

# ::trackpersonalinfo

You

**First spouse's name**

Date of first marriage/location of certificate

Prenuptial agreement/location of document

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

# ::trackpersonalinfo

Your Parents

\_\_\_\_\_  
Social Security number

\_\_\_\_\_  
**Father's name**

\_\_\_\_\_  
Address

\_\_\_\_\_  
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

Your Children

\_\_\_\_\_  
Social Security number

\_\_\_\_\_  
Driver's license number and state

\_\_\_\_\_  
**First child's name/phone number**

*Continued on Page 6*

# ::trackpersonalinfo

Your Children

Date of birth/birthplace

Location of birth certificate

Location of adoption documents

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

# ::trackpersonalinfo

Your Children

Location of adoption documents

Social Security number

Driver's license number and state

**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

# :: trackpersonalinfo

Funeral Instructions

## Music Preferences

Song/Hymn 1 (Please print above.)

Song/Hymn 2

Song/Hymn 3

Song/Hymn 4

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).** A 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 owner passes away, 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?

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

Fortunately, most people find they have much more in their estate than they thought when they account for savings, employer and personal life insurance, retirement plan benefits and perhaps even a future inheritance. For estate planning purposes, an inventory of your assets and liabilities will help you determine what you can leave to your heirs after your lifetime and how to best provide for the distribution of your estate.

### Make an Inventory of Your Assets

If you are married, be sure to include your spouse's assets and all jointly owned or community property. Use the current market value for everything you own and the face value (not cash value) for any life insurance. Don't strive for exact amounts; round numbers will do.

### Make Property Decisions

Once you've made an inventory of your property, you're ready to decide where you want it to go. The following pages can help you organize your plans.

Once the worksheets are complete, you are ready to meet with your attorney for important counsel and the drafting of necessary documents.







# :: calculate estate's worth

## 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 |
| _____       | \$ _____   | \$ _____           | \$ _____             | \$ _____                   |
| _____       | \$ _____   | \$ _____           | \$ _____             | \$ _____                   |
| _____       | \$ _____   | \$ _____           | \$ _____             | \$ _____                   |
| _____       | \$ _____   | \$ _____           | \$ _____             | \$ _____                   |
| _____       | \$ _____   | \$ _____           | \$ _____             | \$ _____                   |
| _____       | \$ _____   | \$ _____           | \$ _____             | \$ _____                   |
| _____       | \$ _____   | \$ _____           | \$ _____             | \$ _____                   |

|                            |                    |                      |                            |
|----------------------------|--------------------|----------------------|----------------------------|
| <b>TOTAL OF ALL ASSETS</b> | 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<br>you alone | Owed by<br>your spouse | Owed<br>jointly |
|-------------|----------------------|------------------------|-----------------|
| _____       | \$ _____             | \$ _____               | \$ _____        |
| _____       | \$ _____             | \$ _____               | \$ _____        |
| _____       | \$ _____             | \$ _____               | \$ _____        |
| _____       | \$ _____             | \$ _____               | \$ _____        |
| _____       | \$ _____             | \$ _____               | \$ _____        |
| _____       | \$ _____             | \$ _____               | \$ _____        |
| _____       | \$ _____             | \$ _____               | \$ _____        |

|                                 | Owed by<br>you alone | Owed by<br>your spouse | Owed<br>jointly |
|---------------------------------|----------------------|------------------------|-----------------|
| <b>TOTAL OF ALL LIABILITIES</b> | \$ _____             | \$ _____               | \$ _____        |

|                                       | You       | Your spouse | Joint     |
|---------------------------------------|-----------|-------------|-----------|
| <b>Total of all assets</b>            | \$ _____  | \$ _____    | \$ _____  |
| <b>Minus total of all liabilities</b> | ( _____ ) | ( _____ )   | ( _____ ) |
| <b>NET ESTATE (estimated)</b>         | \$ _____  | \$ _____    | \$ _____  |

# :: 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. Gifts 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 |
|---|-------------------------------|
| _____                                       | _____                         |
| _____                                       | _____                         |
| _____                                       | _____                         |
| _____                                       | _____                         |

# :: disposition of estate

## Who Gets What?

### 4. Residue of estate

|   |                                 |
|---|---------------------------------|
| Name and address of charitable organization | Percent of residuary estate     |
| _____                                       | _____ %                         |
| _____                                       | _____ %                         |
| _____                                       | _____ %                         |
| <br>Name and address of other beneficiaries | <br>Percent of residuary estate |
| _____                                       | _____ %                         |
| _____                                       | _____ %                         |
| _____                                       | _____ %                         |

## Gifts That Give Back!



A generous gift 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.** A gift to a qualified charitable organization may entitle you to an income tax charitable deduction when you itemize.

**Capital gains tax savings.** When you donate appreciated property you have held for more than one year to a qualified charitable organization, you can reduce or even eliminate capital gains taxes on the transfer. You may also qualify for an income tax charitable deduction based on the fair market value of the securities at the time of the transfer.

**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
- Reduce or eliminate capital gains taxes
- 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.