



Elevate YOUR Estate

Estate Planning Kit

"What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others."
- Pericles



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▶ get organized

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.

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.

HELPFUL INFO

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.

▶ record personal info

Your name (Please print above.)

City, State ZIP

Home phone/cell phone

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 next page

▶ record personal info

First spouse's name (Please print above.)

Date of first marriage/location of certificate

Prenuptial agreement/location of document

Date of divorce, annulment, legal separation or death

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

▶ 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	Value of Interest		
		Owned by you alone	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	Current Value		
		Owned by you alone	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 Assets (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)	\$ _____	\$ _____	\$ _____

NOTES

▶ the joy of charitable giving

A Legacy For Your Family and For Those In Need

The best legacy you can leave your family is a life well-lived. As role models for our children and grandchildren, doing the right thing is always paramount when it comes to making any decision.

When we are forced to make decisions about our financial legacy, there are a number of things to consider. How much do we spend living the best lives we can? How much do we save to ensure we're never a burden to our children should we take ill? And of course, how much shall we leave behind, and in what form?

This kit is designed to help you think through and organize those decisions, before it's too late. It's also designed to introduce you to the option of charitable giving, either through a cash donation specified in your will, or through our B-Quest charitable giving through life insurance program.

Whatever your objective, we can help match your needs with the right giving tool to provide the most benefits for you. Some of these benefits can include:

- **Ability to leave a legacy**
- **Income tax benefits**
- **A lifetime income**
- **Reduce or eliminate capital**

THINGS TO CONSIDER

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.

B-Quest

By RISE Life Services

Creating Legacy Through Life Insurance

Need Help Planning? Call:
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