

Elevate YOUR Estate

Estate Planning Kit

"What you have behind to not what is engaged in store monuments, but what is worse into the lives of others."

- Projeto.



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.

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 safedeposit box, abstracts, titles, stock or bond certificates, will, trust agreements and other important documents.

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.

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	7

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	

List Your Assets (approximate balances owed)

1. Mortgages				
		Owed by	Owed by	Owed
Description of property	Name of creditor	you alone	your spouse	jointly
bescription of property	Harrie of Creditor	\$	\$	5
		Š	Š	Ś
		š	Š	5
		\$	\$	5
		\$	\$	\$
2. Loans, installmen	nt debts (bank, auto and pe	rsonal loans, ins	urance loans,	etc.)
		0 11	0 11	Owed
Deceledas	Name of creditor	Owed by	Owed by	11000000
Description	Name of creditor	you alone	your spouse	jointh
		\$	_ S	\$
		\$. \$	\$
		\$	_ \$	5
		\$	\$	\$
		\$	5	5
3. Current bills (dep	partment store and other ch	\$	\$	\$
		ss narges, credit ca Owed by	rds, etc.)	\$
	partment store and other ch	arges, credit ca Owed by you alone	rds, etc.) Owed by your spouse	SCwed
		ss narges, credit ca Owed by	owed by your spouse	\$Cwed
		arges, credit ca Owed by you alone	Owed by your spouse	Owed jointly
		arges, credit ca Owed by you alone	owed by your spouse	SCwed
		arges, credit ca Owed by you alone	Owed by your spouse	Owed jointly
		Owed by you alone	Owed by your spouse	Cwed jointly \$
		Owed by you alone	Owed by your spouse	Cwed jointly 5 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
3. Current bills (dep		Owed by you alone	Owed by your spouse 5 5 5 5 5	Cwed jointh 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
Description		Owed by you alone \$\$ \$\$ \$\$ \$\$ \$\$	Owed by your spouse 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Cwed jointh 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
Description	Name of creditor	Owed by you alone \$\$ \$\$ \$\$ \$\$ \$\$	Owed by your spouse 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Cwed jointh 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
Description	Name of creditor	Owed by you alone \$\$ \$\$ \$\$ \$\$ \$\$	Owed by your spouse 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Cwed jointly S
Description Taxes owed (esti	Name of creditor	Owed by you alone \$	Owed by your spouse S S S S S S S Owed by	Cwed jointly 5
Description Taxes owed (esti	Name of creditor	Owed by you alone \$\$ \$\$ \$\$ \$\$ \$\$ ome tax, proper Owed by you alone	Owed by your spouse S S S S S S S S S S S S S	Cwed jointly 5 S S S S S S S S S S S S S S S S S S
Description Taxes owed (esti	Name of creditor	Owed by you alone \$\$ \$\$ \$\$ \$\$ ome tax, proper Owed by you alone \$\$	Owed by your spouse S S S S S S Owed by your spouse	Cwed jointly \$SSCwed jointly \$
Description Taxes owed (esti	Name of creditor	Owed by you alone S S S S S Owed by you alone S S S S Owed by you alone Owed by you alone S S S S S S S S S S S S S	owed by your spouse s s s s s s s s s s s s s s s s s s	Cwed jointly \$SSCwed jointly \$SS
escription Taxes owed (esti	Name of creditor	Owed by you alone S	Owed by your spouse S S S S S S S S S S S S S S S S S S	Cwed jointly \$SSCwed jointly \$SSSSSSSS
Description	Name of creditor	Owed by you alone S S S S S Ome tax, proper Owed by you alone S S S S S S S S S S S S S S S S S S	owed by your spouse s s s s s s s s s s s s s s s s s s	Cwed jointly \$ S S S Cwed jointly \$ S
Description Taxes owed (esti	Name of creditor	Owed by you alone S	Owed by your spouse S S S S S S S S S S S S S S S S S S	Cwed jointly \$SSCwed jointly \$SSSSSSSS

List Your Assets

5. Personal assets (automobiles, jewelry, furniture, boats, paintings, collections, etc.)

Description	Date of purchase	Cost basis	Owned by you alone	Owned by your spouse	Owned jointly or community
		-	- }	2	-
		5	5	5	5
		\$	5	\$	\$
		5	5	5	\$
		5		\$	\$
	222	5	\$	5	5
		5	\$	5	\$
1		5	5	5	5
		5	5	\$	\$
		\$	\$\$	5	\$
	- 222 - 3	\$	\$	\$	5
		5	\$	5	5
		5	\$	\$	\$

6. Life insurance

Name of company	Insured	Beneficiary	Owned by you alone	Amount* Owned by your spouse	Owned jointly or community
			- \$	\$	\$
			5	5	\$
			_ \$	\$	\$
			- 5	5	5
			5	\$	5
*Note any policy loans		_	_ \$	\$	5

7. Annuities

				Present Value		Owned	
Description	Annuitant	Beneficiary	Cost basis	Owned by you alone s	Owned by your spouse	jointly or community	
			\$	5	5	s	
<u></u>			\$	_ 5	5	\$	
		:	\$	\$	\$	\$	
			5	\$	5	\$	
			\$	<u>\$</u>	\$	\$	
-			5	\$	s	s	
-			5	_ §	\$	\$	
					5	<u> </u>	
			>		2	2	

List Your Assets

8. Retirement benefits (pension, p	profit-sharing,	IRAs, Keogh	plans, etc.,	including fa	ace
amounts of life insurance owner	d in the retire	ment plan)			

Description		Value of Interest		
	Beneficiary	Owned by you alone	Owned by your spouse	
		5	5	
		- 3 <u>-</u>	5	
		\$\$	5	
		5	5	
		s	5	
		\$	5	
		5	\$	

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

			Value of Interest		
Business name and address		Owned by you alone	Owned by your spouse	Owned jointly or community	
		_ 5	- 5	5	
		-:	- \$	-	
	5	- ;	5	Ś	
	5	5	5	5	
	5	5	\$	5	
	\$	5	. 5	5	
	5	5	5	5	

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

			Current Value	
Description	Cost basis	Owned by you alone	Owned by your spouse	Owned jointly or community
	<u>\$</u>	_ <u>\$</u>	- 5	\$
	\$	5	5	5
	<u> </u>	5	5	\$
	\$ \$	- 5	5	5
	\$\$	\$	5	\$
	\$	5	\$	\$

	Owned by you alone	Owned by your spouse	Owned jointly or community
TOTAL OF ALL ASSETS	\$	5	\$

List Your Assets

Type of account	Institution	,	Owned by you alone	Owned by your spouse s	Owned jointly or community s
			- :		5
			- ;	5	5
			5	5	5
			Š	5	5
			5	5	5
			5	\$	5
			S	\$	\$
2. Real Estate					Owned
Description and location of property	Date of purchase	Cost basis	Owned by you alone	Owned by your spouse	jointly or community
2000 CON 110 SENT CONT.		5		5	5
		5	\$	\$	5
		5	s	s	5
		5	\$. 5	5
		s	_ \$	- \$	\$
3. Stocks, bonds, mutu	al funds				
Description	Date of purchase		Owned by you alone	Owned by your spouse	Owned jointly or community
		\$	\$\$	\$	\$
		5	\$. 5	\$
		5	\$. 5	5
		5	_ s	\$	\$
		\$		\$	5
		4	5	5	5

Name of debtor	Address	Owned by you alone	Owned by your spouse	jointly or community
			\$	\$
		5	5	5
			\$	\$
		\$	5	\$
		5	\$	5

List Your Assets (approximate balances owed)

5. All other liabilities		
Description	Owed by you alone \$	Owed by Owed jointly \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
TOTAL OF ALL LIABILITIES	Owed by you alone yo	Owed by Owed ur spouse jointly \$
Total of all assets Minus total of all liabilities NET ESTATE (estimated)	You You SS	our spouse Joint S) ()

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.



Need Help Planning? Call:

631-727-6220



631-727-6220 info@riselifeservices.org 901 E. Main Street, Riverhead NY

