ELEVATE YOUR ESTATE

ESTATE PLANNING KIT

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

RISE
LIFE SERVICES

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.

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.

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.

Personal Information

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

Diver’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

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Personal Information

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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 (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

Calculate Estate's Worth

List Your Assets (approximate balances)

1. Mortgages

Description of property	Name of creditor	Owed by you alone	Owed by your spouse	Owed jointly
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$

2. Loans, installment debts (bank, auto and person loans, insurance loans, etc.)

Description of property	Name of creditor	Owed by you alone	Owed by your spouse	Owed jointly
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$

3. Current bills (department store and other charges, credit cards, etc.)

Description of property	Name of creditor	Owed by you alone	Owed by your spouse	Owed jointly
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$

Continue on next page

Calculate Estate's Worth

List Your Assets (approximate balances)

4. Taxes owed (estimated state and federal income tax, property tax, etc.)

Description of property	Name of creditor	Owed by you alone	Owed by your spouse	Owed jointly
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$

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

Description of property	Date of purchase	Cost Basis	Owned by you alone	Owned by your spouse	Owned jointly
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$

Continue on next page

Calculate Estate's Worth

List Your Assets (approximate balances)

6. Life insurance

Name of company	Insured	Beneficiary	*Face Amount** Owned by you alone	Owned by your spouse	Owned jointly
			$	$	$
			$	$	$
			$	$	$
			$	$	$
			$	$	$
			$	$	$

**Note any policy loans*

7. Annuities

Description	Annuitant	Beneficiary	Cost Basis	*Present Amount** Owed by you alone	Owed by your spouse	Owed jointly
			$	$	$	$
			$	$	$	$
			$	$	$	$
			$	$	$	$
			$	$	$	$
			$	$	$	$
			$	$	$	$
			$	$	$	$

Continue on next page

Calculate Estate's Worth

List Your Assets (approximate balances)

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

Description	Beneficiary	*Value of interest** Owned by you alone	Owned by your spouse
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$

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

Business name and address	Cost Basis	Owned by you alone	*Value of interest** Owned by your spouse	Owned jointly
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$

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Calculate Estate's Worth

List Your Assets (approximate balances)

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
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$
	$	$	$	$

	Owned by you alone	Owned by your spouse	Owned jointly
TOTAL OF ALL ASSETS	$	$	$

Calculate Estate's Worth

List Your Assets (approximate balances)

1. Cash (savings, money market and checking accounts, CDs)

Type of account	Institution	Owed by you alone	Owed by your spouse	Owed jointly
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$

2. Real Estate

Description and location of property	Date of purchase	Cost Basis	Owned by you alone	Owned by your spouse	Owned jointly
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$

3. Stocks, bonds, mutual funds

Description	Date of purchase	Cost Basis	Owned by you alone	Owned by your spouse	Owned jointly
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$
		$	$	$	$

Continue on next page

Calculate Estate's Worth

List Your Assets (approximate balances)

4. Obligations due (mortgages held, notes receivable, accounts receivable)

Name of debtor	Address	Owed by you alone	Owed by your spouse	Owed jointly
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$
		$	$	$

5. All other liabilities

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

	Owned by you alone	Owned by your spouse	Owned jointly
TOTAL OF ALL LIABILITIES	$	$	$

	You	Your spouse	Joint
TOTAL OF ALL ASSETS	$	$	$
MINUS TOTAL OF ALL LIABILITIES	( )	( )	( )
NET ESTATE (estimated)	$	$	$

Notes

Notes

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