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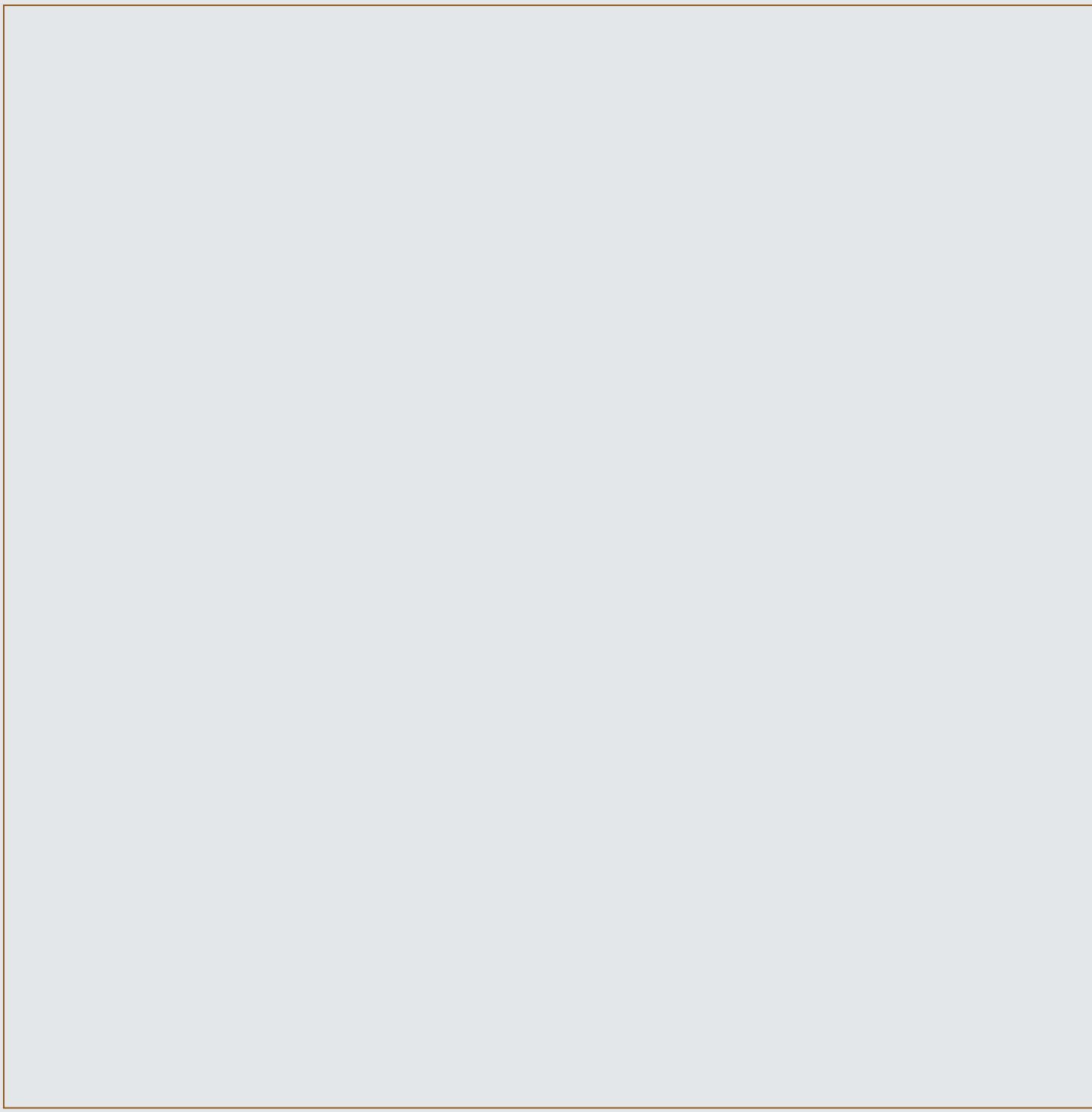
PRIVATE WEALTH

Getting Your Financial House in Order

YOUR ESTATE PLANNING ORGANIZER



NEUBERGER BERMAN PRIVATE WEALTH

Being Prepared for Life's Surprises

We know that getting organized for life's unexpected moments, like health changes or natural events, can feel a bit daunting. But having a plan in place can really help simplify things for you and your loved ones, making those times much more manageable and less stressful.

We are excited to introduce our comprehensive workbook, crafted to help your family easily locate and access essential documents and critical information. This tool ensures your important details are organized and accessible, offering peace of mind to you and your loved ones.

Key Benefits of Our Estate Planning Organizer

Clear Organization: Quickly find essential information and documents, including wills, insurance policies and financial records, ensuring everything you need is well organized and readily available.

Accessibility: Receive detailed guidance on accessing these documents, whether they're stored physically or digitally, to ensure seamless retrieval whenever necessary.

Preparedness: Engage in proactive planning, ensuring that you and your family are ready for any situation with all necessary information and resources at your fingertips.

We encourage you to take the time to fill out this worksheet and share it with trusted family members or other individuals. While we hope these circumstances never arise, being prepared is a gift of clarity and security you can offer your loved ones.

Should you have any questions or need assistance in completing the workbook, please do not hesitate to reach out to us.

How to Use This Organizer

This booklet is meant to minimize disruption for you family in the event of death, potential incapacity and disasters resulting in the loss of critical documents and information. There are three short sections, fill out as much as you like.

Maintaining a digital archive of documents can help to safeguard and organize your materials. We recommend that you also retain paper copies for peace of mind. Once the initial process is completed, you may wish to review the booklet in its entirety once a year to capture any changes, but please be sure to date updates accordingly.

To account for natural disasters and other contingencies, you may consider providing a second hard copy of your planner to a trusted individual in another region, with a letter of instruction to not open the file and keep it closed until certain events you have specified have occurred (e.g., you call after the loss, theft or destruction of your original document). That way, you can recreate your financial details in the event of a catastrophic loss of contents in your home.

To prepare for death or potential incapacity, you should also notify the trusted persons designated in your estate planning documents of the existence, location and caretaker of this document (with attachments) and copy.

For your reference, we've also included a glossary at the end to define certain terms, e.g., a "power of attorney".

Life can be unpredictable, and being organized is a wonderful way to bring peace of mind and confidence to you and your family. At NB Private Wealth, we are always looking out for your best interests, and this planner is designed to help you gather and arrange all your important information in one place. Our aim is to make it easy for you to manage both everyday tasks and unforeseen events. By taking these steps now, you're ensuring that you and your loved ones have the support and clarity needed to navigate whatever comes your way.

This Estate Planning Organizer is designed to support you in gathering and organizing your personal estate planning information. We recognize that your circumstances are unique, and you may need to include additional details beyond what this tool captures. Please remember that this organizer is not a legal document and is not intended to replace a Will. We hope it serves as a helpful starting point in your estate planning journey.

Table of Contents

Date of this booklet's last completion

The individuals who have a copy of this booklet in their possession

Date prepared/updated

Important People

Personal Information

Please provide your personal information along with details of key contacts who hold significant roles in your life. This will ensure that all essential connections and information are readily accessible.

Your name (first/middle/last)

Date of birth | Place of birth

Social Security number

Primary address | City | State | Zip

Cell phone | Home phone

Spouse/Partner name (first/middle/last)

Date of birth | Place of birth

Social Security number

Primary address | City | State | Zip

Cell phone | Home phone

Your Employment

Are you retired? Yes ☐ No ☐

Company Name

Phone

Address

Manager's Contact Information

Administrative Assistant's Contact Information

Ownership interest Yes ☐ No ☐

Spouse/Partner Employment Information

Are you retired? Yes ☐ No ☐

Company Name

Phone

Address

Manager's Contact Information

Administrative Assistant's Contact Information

Ownership interest Yes ☐ No ☐

Relatives and Key Contacts

Relation	Name (first/middle/last)	Date of birth
Phone	Email	
Relation	Name (first/middle/last)	Date of birth
Phone	Email	
Relation	Name (first/middle/last)	Date of birth
Phone	Email	
Relation	Name (first/middle/last)	Date of birth
Phone	Email	
Relation	Name (first/middle/last)	Date of birth
Phone	Email	
Relation	Name (first/middle/last)	Date of birth
Phone	Email	
Relation	Name (first/middle/last)	Date of birth
Phone	Email	
Relation	Name (first/middle/last)	Date of birth
Phone	Email	

Your Pets

This section is dedicated to helping you organize and track your pets' health records. Keeping a detailed record of their medical history ensures their ongoing care and makes it easier to share critical information with veterinarians or caretakers.

Name | Type of Animal/Breed | Microchip/License Number

Food/Medical/Other Care

Name | Type of Animal/Breed | Microchip/License Number

Food/Medical/Other Care

Name | Type of Animal/Breed | Microchip/License Number

Food/Medical/Other Care

Name | Type of Animal/Breed | Microchip/License Number

Food/Medical/Other Care

Pet Caretaker's Name | Phone | Email

Additional Notes

Professionals & Fiduciaries

Essential Professionals for Managing Your Wealth

Accountant
Accountant duties generally involve the preparation of tax returns and the examination of financial records. To become a certified public accountant (CPA), an accountant must pass a state licensure exam.

Banker
Bankers manage their clients' financial needs and growth strategies with banking services such as loans, credit and cash management.

Business/Corporate Counsel
Attorneys who serve as corporate counsel may act as legal advocates and/or corporate advisers to a business.

Estate Planning Attorney
Estate planning attorneys primarily address the optimal transfer of property during life and upon death, accounting for your goals and concerns, your assets and how they are owned, and your family composition.

Financial Planning Professional
A financial planner creates holistic financial plans to meet the unique financial goals of their clients. The Certified Financial Planner accreditation entails a specific curriculum of education, training and ethical standards.

Insurance Agents or Brokers
Insurance brokers and agents serve as the bridge between individuals and companies that sell insurance, whether life, property, or additional liability (umbrella). They primarily assist their clients in finding suitable insurance coverage at a fair price. Insurance agents represent an insurance company, whereas insurance brokers represent the consumer and must serve their clients' best interests.

Investment Professionals
An investment advisor should bring deep investment knowledge in constructing diversified portfolios specifically curated to achieve your purpose and ultimately enhance the potential of reaching your goals.

Accountant

Name _____ Company _____

Address _____ City _____ State _____ Zip _____

Phone _____ Email _____

Banker

Name _____ Company _____

Address _____ City _____ State _____ Zip _____

Phone _____ Email _____

Business/Corporate Counsel

Name	Company		
Address	City	State	Zip
Phone	Email		

Estate Planning Attorney

Name	Company		
Address	City	State	Zip
Phone	Email		

Financial Planning Professional

Name	Company		
Address	City	State	Zip
Phone	Email		

Insurance Broker/Agent

Name	Company		
Address	City	State	Zip
Phone	Email		

Investment Professional

Name	Company		
Address	City	State	Zip
Phone	Email		

Other Important Contact

Name	Company		
Address	City	State	Zip
Phone	Email		

Key Roles in Your Estate Plan

In Case of Incapacity

Agent Under Financial Power of Attorney

A power of attorney is a written document which authorizes another person (your "attorney-in-fact" or "agent") to act in your place regarding financial and legal transactions. A "durable power of attorney" becomes effective the day you sign it, and remains in effect even if you become incapacitated unless specified otherwise.

Name	Relationship		
Address	City	State	Zip
Phone	Email		

Successor Financial Agent

Name	Company		
Address	City	State	Zip
Phone	Email		

Agent Under Financial Power of Attorney for Spouse/Partner

Name	Relationship		
Address	City	State	Zip
Phone	Email		

Successor Financial Agent

Name	Company		
Address	City	State	Zip
Phone	Email		

Agent Under Health Care Proxy

A Health Care Proxy designates an agent to make health care decisions for you in the event you are unable to make them yourself.

Name	Relationship		
Address	City	State	Zip
Phone	Email		

Successor Health Care Agent

Name	Company		
Address	City	State	Zip
Phone	Email		

Agent Under Health Care Proxy for Spouse/Partner

Name	Relationship		
Address	City	State	Zip
Phone	Email		

Successor Health Care Agent

Name	Company		
Address	City	State	Zip
Phone	Email		

Upon Death

Executor of Estate

An executor is a person named in a will and appointed by the court to carry out the terms of the will and to administer your estate.

Name	Relationship		
Address	City	State	Zip
Phone	Email		

Successor Estate Executor

Name	Company		
Address	City	State	Zip
Phone	Email		

Estate Executor for Spouse/Partner

Name	Relationship		
Address	City	State	Zip
Phone	Email		

Successor Estate Executor for Spouse/Partner

Name	Company		
Address	City	State	Zip
Phone	Email		

Guardians of Minor Children

If you have children who are minors, you must consider whom to name as their guardian(s) in the unlikely event that you and your spouse die prior to their reaching adulthood. You can also name a guardian of the property of a minor or a trustee to manage the minor's assets.

Name	Relationship		
Address	City	State	Zip
Phone	Email		

Successor Guardian

Name	Relationship		
Address	City	State	Zip
Phone	Email		

Additional Notes

Important Documents

Personal Identification Records and Access to Secured Property

A current listing of important personal, financial and legal documents is essential in times of change or need, and helpful to family and counsel to ensure one's wishes are followed and all legal considerations are understood.

PRACTICAL CONSIDERATIONS ON THE PHYSICAL STORAGE OF ORIGINAL DOCUMENTS:

For the optimal placement of a home safe and other key documents, consider potential vulnerabilities to fire, flood or other physical loss or damage, in addition to theft; for example, you may consider storing such documents in a fire-safe and waterproof envelope or cabinet.

For guidance on where to store your original will, consult with your estate planning attorney, as estate planning law firms often store original wills on behalf of their clients. Informing in advance the person/trust company you have named as executor of the location of your will remains critical for them to perform their function.

Be mindful not to use your bank safe deposit box to store anything you might need to access quickly or when the bank is not open. This could include wills, passports and original "powers of attorney," which authorize others to transact business or make decisions regarding medical care on your behalf. The rules under which safe deposit boxes may be accessed upon the death of a safe deposit box owner depends on state law, so consulting with counsel is critical for planning the use of and access to the safe deposit box.

Records & Property Access Information

DOCUMENT/ITEM (INCLUDE EVERYONE IN YOUR HOUSEHOLD)	**LOCATION** (ORIGINALS AND COPIES)	**NOTES**
Personal Identification and Vital Records		
Birth Certificates		
Social Security Cards		
Driver's Licenses (with color copies)		
Passports (with color copies)		
Marriage License		
Religious Certificates (e.g., Baptism, Ketubah)		
Adoption Certificate and Other Related Documents		
Certificate of Citizenship or Naturalization		
Military Discharge Papers		
Household Pets (adoption certificate/pedigree documents)		

Safe Deposit Box	**Box Number and Location**	**Additional Individuals with Authorized Access** (as specified in the rental agreement)

Home or Office Safe	**Safe Location**	**Individual(s) with the Key, Passcode or Lock Combination**

Property Access Information	**Description and Location**	**Individual(s) with the Key, Passcode or Lock Combination**
Primary Residence		
Secondary Residence		

Automobile 1		
Automobile 2		

Storage Facility		
Other Property with Secured Access		

Estate & Tax Documents

Last Will & Testament
A will is a legal document that serves several crucial purposes. It outlines your instructions for the distribution of your assets upon your death and allows you to name guardians for the person and property of any minor children in the unlikely event that both you and your spouse pass away before your children reach adulthood. The appointment of guardians is always subject to court approval to ensure it is in the best interests of the minor children. Additionally, a will enables you to designate those responsible for administering your estate and any trusts created under it, such as your executors and trustees. Unlike health care proxies and powers of attorney, only one original will is executed and generally only the original can be probated. It is important to note that assets owned jointly with rights of survivorship and those with a designated beneficiary, like retirement accounts, transfer on death accounts and life insurance, are not governed by the terms of your will.

Power of Attorney
A power of attorney is a written document that authorizes another person, known as your attorney-in-fact or agent, to act on your behalf in financial transactions. This document can be drafted to be effective immediately, even when you are capable of managing your financial affairs, or at a specified future time if you become incapacitated. A power of attorney can be durable, meaning it remains effective even if you become incapacitated. It can also authorize the making of gifts according to your wishes. In some states, you can appoint more than one person to act simultaneously and specify whether they should act jointly or independently.

Types of Trusts

Revocable Trust
A revocable trust, often called a living trust, is a trust that you create during your lifetime as a substitute for a will. A funded revocable trust can manage your assets during your lifetime, and it is for your benefit, allowing you to control, modify or revoke it at any time. The creation of the trust and the transfer of assets into it have no tax impact, and all the assets in the trust will be part of your estate for estate tax purposes. You can continue to pay all income taxes associated with the assets in the trust.

Irrevocable Trusts, Including Life Insurance Trusts
Irrevocable trusts are intended to be unchangeable and can be useful in achieving multiple objectives when transferring wealth. These objectives include control, asset management, tax minimization, creditor protection, and protection for minors or adults in cases of bankruptcy, divorce, substance abuse or other medical issues. They can also assist in premarital planning, supplemental needs planning, avoiding court conservatorships or guardianships, avoiding probate and owning life insurance policies outside your estate.

Tax Returns

Income Tax (Most Recent and for the Past Six Years)
The IRS can usually assess tax within three years after your return was due, including any extensions, or within three years after receiving your return if it was filed late. For those who reported 25% or less of their income on their tax return, the timeframe for the IRS to assess additional tax increases to six years from the date of filing, hence the recommendation to maintain records for this period.

Gift Tax
For estate planning, the gift tax return Form 709 reflects any transfers subject to federal gift and certain generation-skipping transfer taxes, as well as the allocation of the lifetime GST exemption to property transferred during the transferor's lifetime.

BASIC CONTINGENCY PLANNING AND TAX DOCUMENTS

Type of Document	Document Location	Last Updated
Last Will & Testament		
Power of Attorney (for Financial, Legal and Other Non-Health Care Related Matters)		
Federal and State Income Tax (Most Recent and for the Past Six Years)		
Federal Gift Tax		

ADDITIONAL DOCUMENTS FOR REFERENCE

Type of Document	Document Location
Pre-Nuptial Agreement	
Post-Nuptial Agreement	
Domestic Partnership or Cohabitation Agreement	

TRUSTS

Trusts of Which You Are a Grantor

Name of Trust	Name and Contact Number of Trustee	Beneficiary(ies)	Location of: ▪ Trust Agreement ▪ Statement of Value of Trust Assets

Trusts (Established by Others) of Which You Are a Beneficiary

Name of Trust	Name and Contact Number of Trustee	Beneficiary(ies)	Location of: ▪ Trust Agreement ▪ Statement of Value of Trust Assets

CHARITABLE ENTITIES

Charitable Vehicles may include Donor Advised Funds (DAFs), Private Foundations, Charitable Remainder Trusts or Charitable Lead Trusts.

Type of Charitable Vehicle	Name of Charitable Vehicle	Identity and Contact Number of Trustee or DAF Administrator	Location of Formation Document and Most Recent Tax Return

Important Information

FINANCIAL

Assets

Bank Accounts
Use this section to list bank accounts, including checking, savings and certificates of deposit (CDs). Include ownership details and financial institution information.

Account Type (e.g., Checking, Savings, CD)	**Owner** (Individual, Joint, Entity)	**Institution**	**Account Number**

Investment and Brokerage Accounts
Document details of your investment and brokerage accounts, including stocks, bonds, mutual funds and cryptocurrency. Specify ownership and account details. Include accounts held for the benefit of others, such as a 529 Plan or an UTMA/UGMA Custodial Account.

Account Type	**Owner** (Individual, Joint, Entity)	**Institution**	**Account Number**	**Broker/Advisor**

Retirement Accounts

List your retirement accounts, such as IRAs, 401(k)s and pensions. Include account types, ownership details and the institution managing the accounts.

Account Type	Owner	Institution	Account Number	Beneficiary/(ies)

Employee Benefits

Provide information about any employment-related benefits, such as deferred compensation, stock options and employer-sponsored plans. Include details about the benefit type and contact information for administrators.

Benefit Type	For (Name)	Beneficiary(ies)	Contact Information

Real Estate

List all real estate holdings, including primary residences, rental properties and commercial properties. Include ownership details and addresses.

Property Type (e.g., Residence, Rental)	Owner	Address	Location of Deed and/or Proof of Ownership

Vehicle Ownership

Use this section to document all vehicles owned, including cars, motorcycles, boats and recreational vehicles. Include detailed information about ownership, location and the title's whereabouts.

Type of Vehicle	**Year/Make/Model**	**VIN** (Vehicle Identification Number)	**Ownership**	**Title Location**

Business and Investment Interests

Detail any ownership interests in businesses or investment entities. Include the entity name, ownership details and the type of entity.

Entity Name	**Owner(s)**	**Type** (Operating/Investment)	**Location of Ownership and Operating Agreements**

Insurance Policies

List all insurance policies, including life, disability, long-term care and property insurance. Provide details about the policyholder, beneficiaries and the insurance company. Share the location of related documents such as insurance policy or annual premium statements.

Type (e.g., Life, Disability)	**Policyholder**	**Beneficiary**	**Insurer**	**Policy Number**	**Document Location**

Personal Property

Use this section to document significant personal assets, such as jewelry, art and other collectibles. Provide a description and location of the item.

Item Description	Owner	Location

Liabilities

Mortgages & Home Equity Lines of Credit
List all mortgages and home equity lines of credit associated with real estate you own. Include the street address of the underlying property. Share the location of related documents such as the deed of trust, promissory note or annual statements.

Description of Liability	**Debtor** (e.g., You Individually or Jointly with Another)	**Property Serving as Collateral**	**Lender/Creditor & Contact Information of Account Representative**	**Document Location**

Automobile Loans
List all auto loans, including the description of the vehicle, VIN and location of the secured vehicle.

Vehicle Description	**Debtor** (e.g., You Individually or Jointly with Another)	**Vehicle Identification Number (VIN)**	**Lender/Creditor & Contact Information Of Account Representative**	**Document Location**

Liabilities: Investment, Business and Personal Loans
Use this section to document all liabilities tied to investments, business lines of credit, student loans or other personal loans. Specify details such as the debtor, any collateral and the lender or creditor contact information.

Type of Liability	**Debtor** (Individual or Joint)	**Property Serving as Collateral** (if any)	**Lender/Creditor & Contact Information**	**Document Location**

Credit and Debit Cards
List all credit and debit cards, including card numbers and issuing institutions.

Card Type (e.g., Credit, Debit)	**Issuer**	**Card Number (Last 4 Digits)**	**Payment Method**

Recurring Household Obligations
Document recurring household expenses, such as property taxes, HOA fees, utilities and insurance premiums.

Expense Type (e.g., Utilities, HOA Fees)	**Amount**	**Frequency**	**Payment Method**	**Payee/Contact Information**

Digital Access & Management

In today's digital age, organizing and documenting your online presence and digital assets is essential for both everyday convenience and future planning. This section lays out a comprehensive inventory of your digital accounts to review with estate planning counsel for guidance in implementing your instructions.

Frequently Asked Questions:

How can I assure that the individuals I trust have access to my online accounts and other digital property upon my incapacity or death?
We encourage you to proactively review your digital assets listed below with your estate planning attorney to ensure that your account settings in providing access to specific individuals in case of emergency also aligns (as needed) with your durable financial power of attorney, will, trust instruments and other estate planning documents.

What will happen to my online accounts such as e-mail, social media and digital music services when I die?
The status of and access to your online accounts depends upon applicable state law, the type of online account involved and the terms of service governing the online account. An Executor or Personal Representative designation alone does not necessarily authorize access to all of the deceased person's online accounts, thus a proactive review of your estate planning documents remains critical for ensuring authorized access for the individuals you designate.

I do not want to provide anyone access to my social media accounts after I die or become incapacitated. How can I ensure this result?
We urge you to consult with your estate planning attorney to draft language for your will, financial power of attorney and/or other applicable document to specifically prohibit access to your social media accounts and any other accounts that you would like to remain inaccessible. Your social media provider may also enable you to activate an account setting to prohibit the release of your social media accounts upon your death or incapacity.

Proactive Steps to Take Now

Designate Legacy Contacts:
Social media and other companies with an online interface may enable users to update their settings to allow specific individuals to access the account upon passing. Reviewing your list of legacy contacts for each application and device with your estate planning attorney will help to ensure alignment as needed between your estate planning documents and online account settings.

- **Communicate Your Digital Instructions:** In the instructions column below, clarify your intent for managing or closing digital accounts, terminating services and stopping any recurring payments. Include preferences for what should be done with your online presence and data.
- **Close the Loop:** Once you complete and review this section with your estate planning attorney, provide the individuals you've designated with the specific information needed to access your digital assets.

Secured Hardware Devices

List all secured hardware devices such as computers, cellphones and tablets.

Owner	Device	Location	Access Instructions

E-Mail Accounts

Owner	Email Address	Access Instructions

Financial Institutions

Owner	Financial Institution	Username	Access Instructions

Social Media Accounts

Owner	Social Media Platform	Username	Access Instructions

E-Commerce and Other Key Websites (such as onling shopping and payment sites)

Owner	Website	Username	Access Instructions

Consumer Reward Programs (e.g., Airline and Hotel Points) and Recurring Subscriptions
Provide details of your recurring subscriptions, such as periodicals, streaming services, consumer rewards programs (e.g., through frequent flyer and hotel programs), and online service providers (e.g., cloud storage).

Account	Username	Access Instructions

Health Care Advance Directives

Why is this important?

Health Care Proxy
A Health Care Proxy designates an agent to make health care decisions for you in the event you are unable to make them yourself. You should name a primary agent as well as an alternate agent (only one agent can act at a time) Unless otherwise stated, a health care agent can make all medical decisions you could make while competent.

Living Will
A living will is a document in which you can specify your preferences for medical treatment and health care options in the event you become critically ill and are unable to communicate your wishes. For example: Whether you want artificial nutrition and hydration to be withheld if there is no reasonable expectation of your recovery. Patients with advanced illness may consult with their physician on additional documents to specify certain treatment, e.g., through Medical Orders for Life-Sustaining Treatment (MOLST).

Organ and Tissue Donation Instruction
Depending on state law, you may include in your advance directive your preference to become an organ or tissue donor at the time of death and you should consult with counsel on your options. Even if your driver's license contains an organ or tissue donor statement, you need to inform your health care proxy, your family and your physician of your desire to become a donor. In some states you also need to be registered as an organ and tissue donor.

HIPAA Release Form, i.e., Authorization to Disclose Protected Health Information
The HIPAA Privacy Rule establishes national standards to protect individuals' medical records and other individually identifiable health information (collectively defined as "protected health information"). Only a person designated as someone's HIPPA agent can gain access to a person's medical information. That information will obviously be needed to make medical decisions. Therefore, it is important to designate the health care agent as the HIPPA agent.

WHAT	**LOCATION** (originals and copies)	**LAST UPDATED**
Health Care Proxy		
Living Will		
Organ and Tissue Donation Instruction		
HIPAA Release Form, i.e., Authorization to Disclose Protected Health Information		

Personal Health Care Information

This section is dedicated to organizing and documenting important health information, including prescriptions, doctors and medical history. Having this information readily available is crucial for effective health care management and ensures that your medical history and information are clearly communicated to health care providers and loved ones.

FOR:		
Primary Doctor Contact Info:		
Pharmacy Contact Info:		
Medications	Dosage	Frequency
Allergies to Specific Drugs, Food or Other Items		

Additional Health Information

Use the space below to record information about medical conditions, surgeries, accidents, important doctor visit summaries, test results and other health-related assets. Documenting this information in one place helps streamline decision-making, supports continuity of care, and provides peace of mind for you and those managing your health care.

Suggested categories to include:

- Medical events such as surgeries, hospitalizations or major accidents
- Results from recent medical tests (e.g., bloodwork, X-rays, MRIs and screenings)
- Details of any externally stored medical assets (e.g., reproductive materials, stem cells)

FOR:		
Primary Doctor Contact Info:		
Pharmacy Contact Info:		
Medications:	Dosage	Frequency
Allergies to Specific Drugs, Food or Other Items:		

Additional Health Information

Use the space below to record information about medical conditions, surgeries, accidents, important doctor visit summaries, test results and other health-related assets. Documenting this information in one place helps streamline decision-making, supports continuity of care, and provides peace of mind for you and those managing your health care.

Suggested Categories to Include:

- Medical events such as surgeries, hospitalizations or major accidents.
- Results from recent medical tests (e.g., bloodwork, X-rays, MRIs and screenings).
- Details of any externally stored medical assets (e.g., reproductive materials, stem cells).

Health Care Insurance

Use the tables below to document your health care insurance details.

Insurance Coverage #1

Individuals Covered	
Insurance Carrier	
Insurance Card Location	
Coverage Type	
Member ID/Policy Number	
Provider Contact Details	
Effective Dates	

Insurance Coverage #2

Individuals Covered	
Insurance Carrier	
Insurance Card Location	
Coverage Type	
Member ID/Policy Number	
Provider Contact Details	
Effective Dates	

Funeral and Memorial Service Preferences

Planning funeral arrangements in advance is a thoughtful way to express your preferences and ease the burden on family and loved ones. The information provided below will offer them guidance and reassurance, knowing that these decisions reflect your wishes.

Please remember that this section in no way replaces the value of a legal Last Will and Testament. If you don't already have a will, you should speak with an estate attorney about drafting one.

For you (full name): _____

Source of Funeral Expense and/or Burial Plot Payments

Indicate how the funeral expenses will be covered (i.e., insurance policies, a pre-paid funeral plan or personal savings).

Preferred Funeral Home and Cemetery

Please provide the name and contact details of your preferred funeral home, including any specific director you may have in mind.

Type of Service Requested

Describe the type of service you prefer, whether religious (and if so, your specific religion), non-religious, memorial or celebration of life. Specify the location and any rituals or customs you wish to include.

Burial or Cremation Wishes Please include specific location, e.g., beside a deceased family member.

Type:	**Funeral instructions:**	**Information of Final Site**
☐ Burial	☐ Closed casket	Location: _____
☐ Mausoleum	☐ Open casket	Phone: _____
☐ Cremation	☐ Other: _____	Arrangements made by: _____

Military Honors

If applicable, outline your eligibility for military honors and list any medals or honors to mention. Specify the recipient for the flag presentation.

Officiant and Pallbearers
Provide the name, contact information and affiliation of your chosen officiant. List the names and contact details of your pallbearers, including alternates.

Name	Relationship	Email	Phone	Primary or Alternate

Readings and Music Selections Favorite hymns/songs/music:

Favorite scripture passages/poems/quotes:

Memorial Donations Indicate where donations should be made in your memory.

Additional Details

Tombstone Inscription:

Description of Videos and/or Photos for Display:

Favorite or Preferred Flowers:

Individual(s) who would best know your preferences for the funeral details listed above, if not decided upon yet:

Other Wishes: Finally, include any other wishes or comments you may have.

Funeral and Memorial Service Preferences (continued)

For your spouse (full name): _____

Source of Funeral Expense and/or Burial Plot Payments

Indicate how the funeral expenses will be covered (i.e., insurance policies, a pre-paid funeral plan or personal savings).

Preferred Funeral Home and Cemetery

Please provide the name and contact details of your preferred funeral home, including any specific director you may have in mind.

Type of Service Requested

Describe the type of service you prefer, whether religious (and if so, your specific religion), non-religious, memorial or celebration of life. Specify the location and any rituals or customs you wish to include.

Burial or Cremation Wishes Please include specific location, e.g., beside a deceased family member.

Type:	**Funeral instructions:**	**Information of Final Site**
☐ Burial	☐ Closed casket	Location: _____
☐ Mausoleum	☐ Open casket	Phone: _____
☐ Cremation	☐ Other: _____	Arrangements made by: _____

Military Honors

If applicable, outline your eligibility for military honors and list any medals or honors to mention. Specify the recipient for the flag presentation.

Officiant and Pallbearers
Provide the name, contact information and affiliation of your chosen officiant. List the names and contact details of your pallbearers, including alternates.

Name	Relationship	Email	Phone	Primary or Alternate

Readings and Music Selections Favorite hymns/songs/music:

Favorite scripture passages/poems/quotes:

Memorial Donations Indicate where donations should be made in your memory.

Additional Details

Tombstone Inscription:

Description of Videos and/or Photos for Display:

Favorite or Preferred Flowers:

Individual(s) who would best know your preferences for the funeral details listed above, if not decided upon yet:

Other Wishes: Finally, include any other wishes or comments you may have.

People to notify of funeral arrangements:

Name	Phone/Email	Relationship

Expression of Values and Wishes

Your core values may constitute the most valuable assets you pass to your descendants, and we are here to help you convey those.

As you clarify your values and the purpose of family resources, you can begin to communicate your principles in effective ways that do not entail immediate wealth disclosure. Capturing these principles in writing can help to frame and anchor family discussions.

Such documents, often known as "ethical wills," generally serve as a broad expression of values, without reference to any specific entity. By contrast, "letters of wishes" typically accompany specific trusts to guide discretionary distributions. Either way, such documents can convey values (as opposed to property) from one generation to the next, and complement the estate planning process by sharing your intangible wisdom and feelings in seeking to transfer wealth. Without imposing legally binding obligations, they can change with your perspectives, and thereby provide valuable flexibility. (For every version, you should always consult with counsel to check for any conflicts between such a document and other estate planning documents already in place.)

Before communicating any wealth message to your children, it's important to clarify your own intent around wealth based on your core values and vision of long-term success for your family. Only then can you distill what you wish to communicate to your family on the purpose of family resources. Instead of focusing on disclosing the "how much" and "when" aspects of wealth transfer, clarify first the "why": the purpose of your family resources, what you hope and aspire for your descendants, and your definition of long-term family success.

Pondering some initial questions may help to elicit your vision for the impact of wealth on your family. These aspirations may change over time, as wealth accrues and circumstances change, so revisiting your intent on a periodic basis helps to align your core values with your current perspective. Along these lines, the questions below can help, and form the basis of a "love letter" to your family.

Looking to the Past

- What family history and stories would I want our family to retain?
- How did certain events or challenges forge my identity and principles today?
- What milestones or steps taken have meant the most to me?
- What experiences and mistakes have I learned from and want to share with my children?
- What lessons have I learned about managing wealth that I wish to convey to my beneficiaries?
- What personal stories do I wish to share?
- What phrases ring true or have always inspired me?

Looking Within

- What values define my priorities and how I lead my life?
- What is most important to me in life?
- What personal values and core beliefs do I wish to impart to my children? What specific examples illustrate how they guided me through life?
- Beyond financial assets, how do I define wealth or prosperity for my family?
- What would gratify me in the use of the wealth we have? What purpose does it serve?
- Does my view of wealth differ from that of my own parents and grandparents, and if so, what messages regarding wealth would I share or adapt for my own children and descendants?
- Whom do I wish to benefit from my wealth beyond family members, if any (e.g., non-family members, charities)?
- What feelings of love, gratitude, appreciation do I want to express?

Looking Ahead

- If everything works out as I hope in the future, what picture will I see? How would our wealth be used and by whom?
- What dreams or hopes for the future do I hold for my family and beyond?
- For how many generations do I wish our family wealth to last?
- What traditions would I like to pass on?
- What suggestions would I share to guide family members going forward?
- How would I want to be remembered?

Key Questions for Specific Trusts

- Of the gifts that I have received, which meant the most to me and why?
- Beyond tax savings, what is the most important reason for creating this trust (or trusts)?
- What positive impact do I wish for the beneficiaries?
- What goals or dreams of my beneficiaries would I want to support?

Glossary of Estate Planning Terms

Annual Exclusion Amount
With some exceptions, the amount a donor can transfer to another person each year without owing any gift tax. This annual amount remains subject to inflation adjustment; check with your estate planning advisor on the current amount applicable to your situation. There is no limit to the number of persons to whom you can give the annual exclusion amount.

Applicable Exclusion Amount
The amount exempt from federal estate or gift tax for each U.S. citizen or resident, cumulative over a lifetime and/or upon death. This exclusion amount remains subject to inflation adjustment; check with your estate planning advisor on the current amount applicable to your situation. Use of the exclusion for lifetime gifts will reduce the exclusion from estate tax available at death.

Beneficiary
A person who is a current permissible distributeer of the income or principal of a trust or has an interest in the trust remainder. Also refers to a person who receives a bequest under a will or who is designated to receive insurance or retirement funds.

Estate Tax
A tax on the transfer of property at death, typically paid from the assets in the estate. The federal government and multiple states levy an estate tax.

Executor or Personal Representative
The individual or entity responsible for administering the probate estate of a decedent and distributing the assets to the beneficiaries named in the will.

Generation-Skipping Transfer (GST) Tax
A federal tax on the transfer of property to or for the benefit of a grandchild or other individual (who does not have to be related) who is at least two generations below (or, if not related, at least 37½ years younger than) the donor. There is an exemption from the GST tax which is equal to the applicable exclusion amount from the federal estate tax. No states assess a GST tax.

Gift Tax
A tax on the transfer of property during life, typically paid by the donor. The federal government and Connecticut levy a gift tax.

Grantor
The person who creates and funds a trust. This person may also be called a donor, settlor or creator.

Grantor Trust
A taxable trust that does not pay income taxes. All Income of the trust is reported on the return of and paid by another (usually the creator). This type of trust may also be called a defective grantor trust or an intentionally defective grantor trust.

Health Care Proxy
A written document in which the signer designates another person to make health care decisions on behalf of the signer if the signer becomes incapable of making such decisions.

***Inter Vivos* Trust**
A trust created while the grantor is alive, which may be either revocable or irrevocable.

Irrevocable Trust
A trust that cannot be modified or revoked by its creator. Please note that certain states have passed statutes that permit transferring assets of an irrevocable trust into another irrevocable trust, which may have different dispositive provisions than the original trust. This transfer is referred to informally as "decanting" a trust.

Living Will
A written document that allows a patient to give explicit instructions about medical treatment to be administered when the patient is terminally ill. This document may also be called an advance directive.

Power of Attorney
A written document signed by a person (the principal) giving another person (the agent) the authority to act for the principal in specified or all legal or financial matters. A durable power of appointment continues the agency relationship beyond the incapacity of the principal. Powers of attorney become invalid upon the principal's death. A power of attorney can be effective immediately or only upon the principal's incapacity.

Probate
The state court process that legally establishes the validity of a will and gives an executor or personal representative and testamentary trustees the authority to act.

Revocable Trust
An *inter vivos* trust that may be modified or revoked at the wish of the grantor. Revocable trusts are frequently called "living trusts" when the grantor is also the primary beneficiary. This trust is includable in the grantor's estate for estate tax purposes at death.

Testamentary Trust
A trust created under an individual's will. Such a trust is always irrevocable.

Trustee
The individual or entity with legal title to property held in a trust owing a fiduciary responsibility to the beneficiaries to administer the trust in accordance with its governing instrument.

Will
Generally, a written document by which a person, the testator, expresses his or her wishes as to how his or her property is to be distributed at death, and names one or more persons as executor or personal representative to manage the estate until its final distribution. A will may also create testamentary trusts. A will must be signed with certain formalities to be valid under state law and must be probated to become effective.

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