



Legal Topics

1. Explanation about HOW the overall estate plan is designed.

Here you would: Explain to your survivors the desired outcome of your estate plan and how it's structured to accomplish that. Knowing your objectives and the design will help them better execute the required steps. Consider writing about things such as:

How the estate plan structured _Will, trust, and special arrangements.
Who is responsible for what? The role of the executor, trustee, guardian, etc.
If applicable, your thoughts on any gifting, charitable gifts or philanthropy.

2. Explanation of WHY I designed the estate plan the way I did.

In the absence of knowing why you made certain decisions survivors are left guessing about your intentions. This causes pointless questioning which could lead to family conflict. Consider providing clarity around things such as:

Why you structured the estate plan this way.
Why you chose certain people for certain roles.
Why certain beneficiaries received an inheritance.
Why you gave monies to charity and why you chose the charities you did.

3. Thoughts about my business succession plan.

If you own a business that will succeed then this is for you. Your message is not intended to replace your business success plan. Rather, use this as an opportunity to share a high-level overview of how you wish things to play out. Address matters such as:

Short and long-term vision.
Equity ownership.
Leadership and management.
Management suggestions.
Company culture.
Employee and/or family dynamics.

Practical Topics

1. Very important people that should be contacted right away or people that I feel may be forgotten only because of infrequent contact or long distance.

| Name | City | Phone # | Alt. Phone # | Email |
|--------------|-----------|--------------|--------------|------------|
| Jill Johnson | Rochester | 555-123-9874 | | jj@aol.com |
| Jack Frost | Buffalo | 716-555-1212 | | jf@aol.com |

2. My thoughts regarding the arrangements for a funeral/celebration of life

TIP: Although the “the arrangements” are often made according to the needs and wants of your survivors, it’s still worthwhile to express your opinions as it is likely that your loved ones will take your wishes into consideration. Here are some topics that you might wish to address:

Whether you would like a funeral or celebration of life

Have prearrangements been made? If so where are they? Are they prepaid?

Your preferred location or funeral home.

Preferences on burial or cremation? If applicable, preferred cemetery?

Would you like an obituary printed and if so what shall it include?

Psalms, readings, poems or songs to consider?

3. Treatment of my bodily remains as it relates to organ donation and/or autopsy.

TIP: In the minutes following your death survivors often need to share your wishes about organ donation. Here you can record your decision about whether or not you wish to have all or some of your organs donated and where formal documentation of this election is located.

Additionally, in some cases, the question of whether or not to do an autopsy might arise. If you choose to share thoughts on this consider a “circumstantial answer” such as “yes, if....” Conditions might include if the autopsy is to benefit medical research, solve a crime, or educate the medical field.

4. Here are the locations of critical documents you might need.

| | N/A | Safety Deposit Box | Safe | Filing Cabinet | Financial Advisor | Attorney | Other |
|-------------------------|-----------------------|-----------------------|----------------------------------|----------------------------------|-----------------------|-----------------------|-----------------------|
| Copy of Drivers License | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Passports | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Birth/Adoption Papers | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Social Security Card | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Service Contracts | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

| | N/A | Safety Deposit Box | Safe | Filing Cabinet | Financial Advisor | Attorney | Other |
|-----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|-----------------------|
| Organ Doner Card | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Living Will / Healthcare Proxy | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Durable Power of Attorney | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Private Loan Papers | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Coins, Jewelry, etc. | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Trust Agreement(s) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> |
| Keys to Safety Deposit Box | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Pension Plan Records | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tax Returns | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Marriage License | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Divorce Decrees | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Prenuptial/Postnuptial Docs | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Deeds for Home | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Title for Auto(s) | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Deeds for Other Property | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Will | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Life Insurance Policies | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Disability Insurance Policies | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Long Term Care Policies | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Death Certificates | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

| | N/A | Safety Deposit Box | Safe | Filing Cabinet | Financial Advisor | Attorney | Other |
|--------------------------------|----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Military Papers | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Discharge Papers | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Business & Buy-Sell Agreements | <input checked="" type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

5. Details about your online presence, accounts, passwords, etc.

TIP: The absence of knowledge about where you have online accounts and what your login credentials are can result in frustration and financial mishaps. If you haven't recorded this information elsewhere this is the perfect place. Educate your loved ones about:

Online accounts – Which ones you have and for what purpose

Passwords – Where they are or the strategy you use to remember them

Email – Your accounts and how to handle them

Social media – Your accounts and how to handle them

6. Household maintenance tips.

TIP: If your survivor is not familiar with how to maintain the household then leave some guidance to help him/her. Consider topics like:

Technicians you trust (Auto, plumbing, electric, lawn, etc.)

Existing service contracts on appliances, furnace, etc.

Seasonal chores that are less than obvious (e.g. cleaning a particular rain gutter)

7. Household maintenance.

| Maintenance Type | Name/Company | Phone | Service Contract (Yes or No) |
|-------------------|--------------------|--------------|------------------------------|
| Lawn | Green Lawn Service | 585-555-2121 | Yes |
| Heating & Cooling | Hot Shot HVAC | 212-555-8877 | Yes |

8. Insight about caring for children and adult dependents.

TIP: This information is intended to be shared with caretakers, guardians and trustees. It is not suggested that you dictate how to raise the children or care for your elderly parent(s). However, it could be very helpful to share some guidance that would empower them to continue providing quality care. Perhaps the contact information of their doctor, facts on

allergies or medical needs, or special care instructions. Behavioral observations are also important as it will help the new caretaker handle things in a more meaningful and effective way.

9. Instructions on how to care for my pets.

TIP: Your beloved pet(s) will have a new caretaker. This is your opportunity to share anything that will make the transition a bit easier. Your wisdom will also go a long way to ensure your pet(s) receive the care they deserve. Document information about your pet's:

Daily pet care instructions

Food, allergies and medication

Veterinarian

Caretakers that might be able to help or adopt

10. Medical history that could impact your health, fitness and wellness.

TIP: Families have many factors in common, including their genes, environment, and lifestyle. Together, these factors can give clues to medical conditions that may run in a family. By noticing patterns of disorders among relatives, healthcare professionals can determine whether an individual, other family members, or future generations may be at an increased risk of developing a particular condition. For these reasons share any notable medical history that might be beneficial for future generations to be aware of.

Financial Topics

1. Overall state of finances and philosophies on money management

TIP: This is meant to be a high-level overview of your finances. Just enough information to bring your survivors “up to speed” with the general health of your finances and how you have chosen to manage them. You are also encouraged to share any wisdom about how one should prudently manage money. Although your surviving loved ones may have their own approach he/she might find your wisdom informative and helpful.

2. How our trusted financial advisor(s) can lend a hand.

TIP: If you have a relationship with one or more financial advisors then this is your opportunity to share their contact information, the dynamics of your relationship with him/her and an explanation of how they might be of assistance.

3. A list of savings, assets and liabilities.

TIP: It is quite possible that you have documentation of your assets and liabilities elsewhere. In such a case simply provide a brief summary here. Otherwise, provide details about the description, amount, and location of savings and investments as well as assets and liabilities. Also, list any personal debt obligations to be paid or received.

4. The practice of paying bills and managing debt

TIP: Personal “IOU’s” and other informal arrangements are common. Identifying them will help your survivors make sure that such obligations are satisfied.

5. Details about death benefits from my life insurance.

TIP: Life insurance provides a monetary “death benefit” that can be helpful in various ways. It might be a means of replacing lost income, paying estate taxes, covering the cost of college, paying off debts, etc. Provide some insight as to how you envisioned the life insurance benefit would help your loved ones. Furthermore, if it is not documented elsewhere, list the insurance amounts, carriers and agent information. Don’t forget to record the less recognizable life insurance policies obtained from employer/union, mortgage provider, credit card issuer, university, etc.

6. Death benefits in addition to life insurance that my beneficiaries should collect.

TIP: Beyond life insurance your survivors might be eligible to collect other death benefits that provide a lump-sum or income stream. This is not where you would list accumulated savings. Rather, this is for contractual benefits that are only paid upon your death. They may come from:

- Social security and veteran benefits
- Pension plans
- Tax-deferred annuity

7. Income tax highlights that might save you money

TIP: If you have an accountant then he/she is likely to know most or all of the information necessary to prudently manage the taxes. In such case, you can simply list his/her name and a brief description of your relationship. If you do not have an accountant or simply would like to share additional information then list it here. Examples include location of cost basis data, estimated tax projections, typical tax withholdings, RMD rules, tips on how to minimize taxes, whether or not the taxes are paid electronically (via online accounts), etc.

Personal Topics

1. My personal values and/or principals

TIP: This is your opportunity to shape the legacy for which you will be remembered for. Share your perspective on what is important in life – your personal values and guiding principles. Unlike your physical property that can decay, disappear or become extinct, your values can live forever. To cultivate some ideas, here are some questions to ponder:

What is really important to me?

What have I done in life to stand up for my values?

How do I define true success?

What does spirituality mean to me?

In your own life, you will discover that the clearer your values become, the easier it is to make decisions about how to spend your time.

2. The lessons I have learned in my lifetime

TIP: Along the journey of life we all learn invaluable lessons. If you have life lessons that have influenced the way you live your life then record them here. It is a wonderful opportunity to positively impact future generations. To stimulate your thinking ask yourself:

Has there been an event (or person) that changed my life and why?

Are there any interesting or funny stories?

Are there accomplishments or actions I am proud of?

What are some things I have learned about love and relationships?

What are some things I have learned about dealing with challenges and/or opportunities?

3. Special instructions regarding personal possessions of emotional value

TIP: Very often, personal possessions of emotional value are treasured by loved ones more than material goods and money. Items such as photographs, family recipes, an old baseball glove, collectibles, a hand-made cookie plate, etc. Because each item has a unique meaning it might be best to let your loved ones choose who gets what. Nonetheless, if you would like to make suggestions or gift a certain item to a particular person then feel free to express your desires here.

4. Cherished traditions that celebrate the uniqueness of your family or culture.

TIP: Traditions are a valuable way to strengthen families, remind of us our heritage and create lasting memories. New or old, share any traditions that you would like embraced by future generations.

5. Your family history is an important part of who you are.

TIP: Knowing where you came from is a magical story that does more than satisfy curiosity. It helps one identify with who they are culturally and spiritually. Share a high level overview of the family history and if applicable, tell loved ones where they can go to obtain more information. If you have already obtained research through one of the many online ancestry services be sure to leave login credentials.

6. Meaningful stories and memories.

TIP: Record, share and preserve the stories of your life to strengthen and build the connections with your loved ones and future generations. Whether it be from childhood or today. Whether it's funny, sad, serious or silly, your story matters. To take it a step further consider visiting www.storycorps.org to learn about how you can vocally record your stories and have them preserved in the archive at the Library of Congress!

7. I leave to you my legacy letter.

TIP: In the format of a personal letter, write whatever you'd like to share with your loved ones. Whether it be life lessons, principles, or emotions. Share your blessings and speak from the heart.

To get inspired read Barak Obama's Love Letter and Richard Branson's Letter to my Grandchildren. They are easily found by searching the internet.

8. Who would you like your "messenger(s)" to be?

TIP: This should be one or more people that you trust to share your Wisdom Will and if necessary, assist in carrying out your wishes.

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