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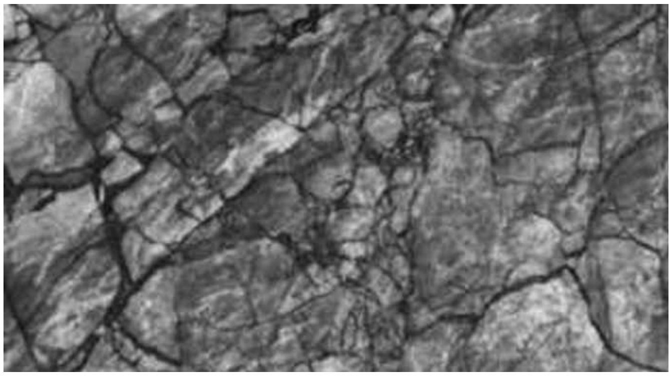

Estate Planning: Your Records and Personal Information

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Before you see an estate planning professional, do your homework. It will save you time and money when you prepare your legal documents and when your estate is settled. Take time now to put your estate planning information together. Put it in three-ring notebooks or folders, label it, and let your family or executor know where to find the information at the time of your death.

Keeping this information together will make it easier for you to review it on a regular basis.

What Information Do You Need?

Your attorney or estate planning professional will want to know the details of your assets and liabilities, including the value, type of ownership, and in whose name each one is listed. These assets and liabilities may include:

- Your residence.
- Other real estate.
- Bank accounts, cash, and other money accounts.
- Stocks, bonds, and mutual funds.
- Life insurance policies.
- Retirement benefits, IRAs.
- Personal property.
- Business interests.
- Mortgages, notes, money owed.
- Current will and trusts.

The following information also will be helpful to your executor(s) as they settle your estate:

- Birth and marriage records.
- Names, addresses, and phone numbers of relatives.
- Names of family advisers.
- Location of any valuable papers not included in your estate planning notebooks or folders.
- Your Social Security number.
- Names and account numbers of financial accounts.
- Stock certificates.
- Bonds and other securities.
- Personal property list.
- Insurance policies.
- Military record and service number.
- Retirement and pension plans.
- Information on money owed.

Attached to this publication are sample pages to help you list and organize your estate planning information. If you need additional pages, you may photocopy the ones you need or make your own lists.

Take this information with you when you visit with the estate planning professionals who help you prepare your will or trust documents.

Putting the information together will be helpful to you. You may be richer than you think. Remember to keep this information in a secure location. You may want to consider purchasing a small fire-proof safe to ensure your personal documents and records are protected.

Personal Information

List all members of your immediate family (you, your spouse, and children, including those who are married and/or living away from home).

Name	Address	Date of Birth	Where Birth Recorded	Social Sec. No.	Military Branch	Military No.	Comments
You							
Spouse							
Children							

Close Relatives or Friends

List those who should be notified when serious emergencies occur.

Name	Address and Phone Number

Family Advisers

List advisers you depend on in your personal and business affairs.

Type of Adviser	Name	Address and Phone Number
Accountant		
Attorney		
Banker		
Broker		
Clergy		
Doctor(s)		
Dentist		
Financial Planner		
Insurance Agent(s)		
Other		

Location of Valuable Papers

Being able to find valuable papers quickly is vital to you and your survivors. Under the Location column, clearly identify the specific desk and drawer, closet, safe deposit box, box, etc., where each valuable paper is kept.

TYPE OF INFORMATION	LOCATION
Wills/Trusts and Instructions	
Your will/trust	
Spouse's will/trust	
Copies of wills/trusts	
Burial, cremation, funeral directions	
Memorial society membership	
Special letters of instruction	
Power of attorney	
Health care power of attorney	
Personal	
Birth certificates	
Baptism certificates	
Marriage certificates	
Adoption certificates	
Divorce certificates	
Death certificates	
Naturalization papers	
Diplomas	
Passports	
Social Security cards	
Employment records	
Armed forces records	
Family health records	
Personal Property	
Checkbooks	
Savings passbooks and certificates	
Insurance (life, health, accident)	
Stock certificates	
Savings bonds	
Safe deposit box and key	
Income tax records	
Canceled checks and stubs	
Inventory of household goods	
Motor vehicle title(s)	
Registrations—motor vehicle, dog, etc.	

(continued on next page)

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TYPE OF INFORMATION	LOCATION
Guarantees on appliances	
Credit card account information	
Real Estate	
Deed to your house	
Deed(s) to other real estate	
Records of property improvements	
Mortgage papers	
Mortgage payment receipts	
Insurance policies	

Banking Services

Banks, savings and loan associations, credit unions, etc., provide many financial services for families. List the services you use.

FINANCIAL FIRM'S NAME, ADDRESS	IDENTIFICATION NUMBER	IN WHOSE NAME(S)
Checking Accounts		
Savings Accounts		
Certificates of Deposit		
Money Market Certificates		
Trust Accounts		
Safe Deposit Box		
Other Services (include financial planners)		

Real Estate and Business Interests

List real estate owned by your family and business interests. (Kind of Ownership refers to tenancy in common, joint ownership, or single ownership.)

Kind of-Property	Location(address)	Name(s) of Owner	Kind of Ownership	Date Acquired	Purchase Price

Stocks, Bonds, and Securities

List any U.S. Savings Bonds, U.S. Treasury securities, government agency securities, corporate and govern- mental stock certificates, and other securities owned by you or an immediate family member.

Name of Asset	Serial Number	Date Purchased	Purchase Price	Other Useful Information (name of owner, no. of shares, maturity date)

Mutual Funds

List each mutual fund and money market fund owned by you or a member of your immediate family.

Company Name and Fund Type	Identification Number	Date Acquired	Original Amount	Other Useful Information (name of owner, no. of shares, maturity date)

Other Personal Property

List motor vehicles, boats, mobile home, and other items of value (jewelry, antiques, books, collections, royalties, patents, etc.) owned by you or a member of your immediate family.

Name of Asset	Date Acquired	Purchase Price or Value	Other Useful Information (name of owner, where acquired, where stored)

Property Insurance

Owners of property carry insurance on different kinds of risks such as fire, wind, liability, theft, etc. In this section, inventory your insurance policies.

Description of Property Insured	Kind of Risk Insured	Amount of Coverage	Policy Number	Name of Company
Real Estate				
Motor Vehicles				
Other Property				
Personal Liability				
Other				

Life Insurance and Annuities

List all life insurance policies and annuities carried on members of your immediate family. Indicate the kind of policy, such as term, whole life, endowment, family income, etc. If the owner of the policy is not the person insured, list both the owner and the insured.

Person Insured	Kind of Policy	Policy Face Value	Policy Number	Beneficiary	Name of Insurance Company

Health Insurance—Accident, Disability, Hospital

Include primary health care insurer, major medical, other employer's insurance, Medicare, long-term care insurance, and/or individual policies on family members.

Person(s) Insured	Kind of Policy	Amount of Coverage	Policy Number	Name of Group or Company Providing Insurance

Social Security, Employment, and Retirement

Information concerning these items is often needed in filing applications, checking records, settling estates, etc.

SOCIAL SECURITY

Name of Insured	Social Security Number

EMPLOYMENT RECORD

Name of Family Member	Employer's Name	Employment Date

RETIREMENT, PENSION, OR PROFIT-SHARING PLAN

Person in Plan	Plan Name

Money Owed

This list can help you to find out how much of your future income or other assets you have promised to others.

It would be extremely valuable to those who handle your affairs during any serious illness you have or after your death.

Person/Company Owed	Address	Size of Original Debt	Terms of Payment

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This is the third publication in a nine-part series on estate planning. Other publications in the series cover:

Getting Started (FCS5-420)
Objectives (FCS5-421)
Selecting Your Estate Planning Team (FCS5-423)
Financial Planners (FCS5-424)
Wills and Probate in Kentucky (FCS5-425)
Trusts (FCS5-426)
Federal and State Estate Taxes (FCS5-427)
A Glossary of Terms (FCS5-428)

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