

**A
Personal
And
Charitable
Financial
Record**



www.wholelifectr.org
610-417-2067

Courtesy of PBS



**The personal and financial information
record of**

The culmination of your assets according to your desires in the manner, time, and amounts that you prescribe. By taking pen in hand to accurately complete this record booklet, you provide a source of vital information to those individuals who will be charged with the task of carrying out your wishes.

Please accept our invitation to call upon our staff for assistance at any time. If you have a question about estate planning, would like proper will language, or would like to know the financial advantages of a living trust or a bequest, your answer is as close to you as your telephone.

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I. Vital Statistics

A. Personal information

Name _____

Permanent address _____
_____ Phone _____

Summer/winter residence _____
_____ Phone _____

Business address _____
_____ Phone _____

Date of birth _____

Place of birth _____

Social security No. _____

Military service No. _____

Taxpayer identification No. _____

B. Marital information

Current marital/relationship status

single married widowed

divorced separated _____

significant other _____

Name _____

Date and place married _____

Marriage certificate locate _____

Formerly married to _____

Date and place married _____

Marriage terminated by death divorce

annulment

Date and place terminated _____

Termination papers located _____

Comments _____

C. Family information*

Father's name _____ Year of birth _____

Address _____

Mother's name _____ Year of birth _____

Address _____

Children's names, birth dates, addresses:

Brothers' and sisters' names, birth dates, addresses:

*If a family member is deceased, list names followed by (deceased).

Grandchildren's names, birth dates, addresses:

Charitable planning pointer: The charitable gift annuity is the oldest, simplest, and most popular of the charitable life-income plans. In exchange for a transfer of cash, marketable securities, or, in some circumstances, real estate, we contractually guarantee to make specified annuity payments to you and/or another beneficiary for life, the payout rate depending on the age and number of beneficiaries.

Immediate payments—You can claim a current charitable deduction for the portion of the transfer that represents the charitable gift element—the amount by which the present value of the property transferred to us exceeds the fair-market value of the annuity received.

Note: Income from a gift annuity receives favorable tax treatment (similar to a commercial annuity) in that a portion of each income payment is considered a tax-free return of principal over the donor's life expectancy.

Deferred payment—Payments begin at a designated time in the future, such as at retirement. A deferred gift annuity is particularly attractive if you have a high current income, can benefit from a current tax deduction, and are interested in augmenting future retirement income on a tax-favored basis.

Personal comments _____

II. Employment and Business Interests

Employer _____ Phone _____

Address _____

Date employed _____ Position _____

Other business interests:

•Name of business _____

Type: sole proprietorship a partnership
 closely held corporation LLC

Value of interest \$ _____

•Name of business

Type: sole proprietorship partnership
 closely held corporation LLC

Value of interest \$ _____

Disposition of business interests after death

III. Financial Information

A. Banks

Bank _____
Address _____
Type of account: joint individual

Account No. _____ Balance \$ _____

In name(s) of _____

Bank _____

Address _____

Type of account: joint individual

Account No. _____ Balance \$ _____

In name(s) of _____

B. Certificates of deposit / money market certificates

Bank _____ Amount \$ _____

Type _____ Maturity date _____

Bank _____ Amount \$ _____

Type _____ Maturity date _____

Bank _____ Amount \$ _____

Type _____ Maturity date _____

C. Retirement benefits

Pension plan/profit sharing

Description _____

Deferred-compensation plan

Payable as lump sum \$ _____ or

@ \$ _____ per _____ for _____ years

Stock option, type _____

Restrictions _____

IRA/401 (k) plan, other _____

Amount invested \$ _____

Type of investments _____

Options available _____

IRA/401 (k) plan, other _____

Amount invested \$ _____

Type of investments _____

Options available _____

IRA/401 (k) plan, other _____

Amount invested \$ _____

Type of investments _____

Options available _____

Annuities

Source _____

Investment \$ _____ Payment terms _____

Source _____

Investment \$ _____ Payment terms _____

Comments _____

Other retirement benefits _____

Other retirement benefits _____

Comments _____

Charitable planning pointer: *A gift of retirement plan benefits.* Most qualified retirement-plan benefits represent funds—the original contributions and their earnings—that have never been taxed. Consequently, distributions represent taxable income when they are paid out, even if they are paid out after death to someone other than the owner of the plan benefits. Collectively, such untaxed amounts are known as income in respect of a decedent (IRD).

If you plan to make charitable provisions at death, items of IRD make an excellent choice to fund such gifts. **Reason:** Because charities are tax-exempt, they do not pay income tax on items of IRD. It is far more beneficial to leave items of IRD to charity and other assets to other beneficiaries.

D. Lifetime and testamentary charitable gifts

*Charity _____

Type of gift _____ Date _____

Phone _____

Comment _____

*Charity

Type of gift _____ Date _____

Phone _____

Comments _____

***Charity** _____

Type of gift _____ Date _____

Phone _____

Comments _____

***Charity** _____

Type of gift _____ Date _____

Phone _____

Comments _____

***Charity** _____

Type of gift _____ Date _____

Phone _____

Comments _____

IV. Insurance

A. Life Insurance

*Company _____

Face amount \$ _____ Policy No. _____

Description of policy _____

Date of issue _____ Premium \$ _____

Due on _____

Insured _____ Policy owner _____

Beneficiaries: 1st _____ 2nd _____

Cash value \$ _____

Loan outstanding _____

Settlement options _____

*Company _____

Face amount S _____ Policy No. _____

Description of policy _____

Date of issue _____ Premium \$ _____

Due on _____

Insured _____ Policy owner _____

Beneficiaries: 1st _____ 2nd _____

Cash value \$ _____

Loan outstanding _____

Settlement options _____

*Company _____

Face amount \$ _____ Policy No. _____

Description of policy _____

Date of issue _____ Premium \$ _____

Due on _____

Insured _____ Policy owner _____

Beneficiaries: 1st _____ 2nd _____

Cash value \$ _____

Loan outstanding _____

Settlement options _____

Charitable planning pointer:

There are many creative ways to use life insurance in your charitable giving. For example, you can simply designate our organization as the beneficiary of a policy you already own or you can designate us the beneficiary of a new policy. If you have a policy that was taken out for a particular purpose that you no longer need—perhaps a policy purchased to ensure the availability of education funds in case of premature death—you can make a gift of that policy and obtain a valuable deduction.

One of the most creative uses of life insurance in charitable planning is for wealth replacement: Make a significant charitable gift and use the resulting tax savings to purchase life insurance to replace its value in your estate.

B. Health, Medical, and Other Insurance

Hospitalization Policy No. _____

Company _____

Surgical Policy No. _____

Company _____

Major Medical Policy No. _____

Company _____

Accident & Health Policy No. _____

Company _____

General Liability Policy No. _____

Company _____

Homeowner's Policy No. _____

Company _____

Automobile Company _____

Description of car _____

Policy No. _____

Description of car _____

Policy No. _____

Description of car _____

Policy No. _____

V. Property

A. Residences

*Description _____ Date acquired _____

Cost Basis \$ _____ Addition to basis _____

Current value: land \$ _____ + building \$ _____

= total \$ _____ Date _____

Mortgagee _____ Balance \$ _____

Terms _____ Date _____

Held: ___ a jointly ___ community ___ tenants-in-common

Names of other owners and percent contributed by each

*Description _____ Date acquired _____

Cost Basis \$ _____ Addition to basis _____

Current value: land \$ _____ + building \$ _____

= total \$ _____ Date _____

Mortgagee _____ Balance \$ _____

Terms _____ Date _____

Held: jointly community a tenants-in-common

Names of other owners and percent contributed by each

Charitable planning pointer: If you are planning to leave your personal residence or farm to our organization, you may benefit from a special plan that makes your gift irrevocable during life: You make the gift right now of the remainder interest in your farm or personal residence and retain a life estate, giving you the right to live there for the rest of your life and claim a sizable charitable deduction.

Generally speaking, the more valuable the property and the older the donor(s), the larger the deduction.

B. Investment Real Estate

*Description _____ Date acquired _____
Cost basis \$ _____ Addition to basis _____
Current value: land \$ _____ +building \$ _____
= total \$ _____ Date _____
Mortgagee _____ Balance \$ _____
Terms _____ Date _____
Held ___ jointly ___ community ___ tenants-in-common

Names of other owners and percent contributed by each

*Description _____ Date acquired _____
Cost basis \$ _____ Addition to basis _____
Current value: land \$ _____ +building \$ _____
= total \$ _____ Date _____
Mortgagee _____ Balance \$ _____
Terms _____ Date _____
Held ___ jointly ___ community ___ tenants-in-common

Names of other owners and percent contributed by each

C. Personal Property

Stocks and Bonds

Company	Shares	Cost basis	Date acquired
---------	--------	------------	---------------

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Total cost basis \$ _____

Mutual Funds

Company	Shares	Cost basis	Date acquired

Total cost basis \$ _____

U.S. Bonds

Type	Face amount	Issue date	Maturity date
	\$ _____		
Serial No.			
	\$ _____		
Serial No.			
	\$ _____		
Serial No.			
	\$ _____		
Serial No.			

Tangible Assets/Collections

Type	Cost basis	Date acquired
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Trust

*Trustee _____ Phone _____
Address _____
Attorney of record _____ Phone _____
Address _____
Type of Trust _____
__ revocable __ irrevocable Est. value\$ _____
Retained powers, if any _____

*Trustee _____ Phone _____
Address _____
Attorney of record _____ Phone _____
Address _____
Type of Trust _____
__ revocable __ irrevocable Est. value\$ _____
Retained powers, if any _____

*Trustee _____ Phone _____

Address _____

Attorney of record _____ Phone _____

Address _____

Type of Trust _____

__ revocable __ irrevocable Est. value\$ _____

Retained powers, if any _____

Safe-Deposit Box

Box location _____

Box No. _____

Key location _____

Other Investments

Description _____

Value _____

Comments _____

Charitable planning pointer: Federal tax laws provide some very special benefits for using appreciated securities and real estate to fund charitable gifts. Donors are entitled to take a charitable deduction for the full fair-market value of the assets but do not recognize or pay tax on any of the paper gain.

VI. Obligations

A. Accounts Receivable

*Due from _____ Phone _____

Address _____

Amount \$ _____ Terms _____ Due date _____

Comments _____

*Due from _____ Phone _____

Address _____

Amount \$ _____ Terms _____ Due date _____

Comments _____

*Due from _____ Phone _____

Address _____

Amount \$ _____ Terms _____ Due date _____

Comments _____

B. Liabilities

*Due from _____ Phone _____

Address _____

Amount \$ _____ Terms _____ Due date _____

Comments _____

*Due from _____ Phone _____

Address _____

Amount \$ _____ Terms _____ Due date _____

Comments _____

*Due from _____ Phone _____

Address _____

Amount \$ _____ Terms _____ Due date _____

Comments _____

C. Claims or Lawsuits

The following claims or lawsuits are pending:

Attorney of record _____

Phone _____

Attorney of record _____

Phone _____

D. Credit Cards

Company Account No. Line of Credit

VII. Location of Important Papers

Vital statistics _____

Trust agreements _____

Last will and testament _____

Bonds and securities _____

Bank Books _____

Insurance policies _____

Business agreements _____

Inventory of personal property _____

Titles and deeds _____

Tax papers _____

Charitable documents _____

Others _____

VIII. Personal Advisors

***Physician** _____

Address _____

Specialty _____ Phone _____

***Physician** _____

Address _____

Specialty _____ Phone _____

***Clergy person** _____

Address _____

Phone _____

***Attorney** _____

Address _____

Phone _____

***Accountant** _____

Address _____

Phone _____

***Insurance Agent** _____

Address _____

Phone _____

***Trust officer** _____

Address _____

Phone _____

***Investment broker** _____

Address _____

Phone _____

***Tax consultant** _____

Address _____

Phone _____

***Other** _____

Address _____

Phone _____

IX. Philanthropic Interests

My principal philanthropic interest are in the following organizations (also see page 10):

Notes to executor _____

X. Last Will and Testament

***Executor under will** _____

Address _____

Phone _____

Alternative _____ Phone _____

Address _____

***Guardian/Conservator** _____

Address _____

Phone _____

Alternative _____ Phone _____

Address _____

***Trustee** _____

Address _____

Phone _____

Date of last will _____ codicil

***Attorney of record** _____

Phone _____

Comments _____

XI. Funeral and Burial Instructions

***Funeral director** _____ Phone _____

Address _____

***Religious affiliation** _____

Clergy person _____ Phone _____

***Fraternal affiliation** _____

Officer _____ Phone _____

***Designation of memorial gifts** _____

__ Cemetery plot __ Cemetery vault __ None

***Name, location** _____

Phone _____

Section No. _____ Plot No. _____

Location of deed _____

***Other Instructions** _____

The Importance of Estate Planning

A carefully constructed estate plan is vitally important for two reasons. First, it allows you to distribute your property to whom and in what amounts you wish. Second, it permits you to take advantage of a variety of tax-minimizing techniques that can increase your family's security and make it possible to fulfill your personal desires and objectives.

However, once your plan is complete it should not be filed away and forgotten. Changes in personal and financial circumstances and revisions in the tax laws require this personal and financial information record, you have discovered that such a review might be necessary.

We would also like to show you how the various forms of outright and deferred giving can be incorporated effectively into your plans. All such consultations will be arranged and conducted confidentially and with no obligation.

The information contained herein is offered for general information and educational purposes. The figures cited in the examples and illustrations are accurate at the time of writing and are based on federal law as well as IRS discount rates that change monthly. State law may affect the results illustrated. You should seek the advice of an attorney for applicability to your own situation.