PLAN AHEAD:
Protect Your Estate and Investments

Frank J. Eberhart
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Being organized is key to setting up a financial plan. Knowing all your important information and that of your family can help you determine what you already have and what you need to get to secure your long-term financial future. This information can also help you establish a family tree or legacy.

Fill out the worksheets in this chapter as completely and accurately as you can. They will provide the groundwork of your financial planning and budgeting. If there is any information you do not know or understand, leave it blank until you have worked through the whole book, and then come back at the end to fill in the gaps and update the information.

Remember to keep this information updated as your situation changes. You should also make photocopies of your social security numbers, birth certificates, and other important documents and put them in a safe place.
Worksheet 1: Your personal information

1. PERSONAL INFORMATION

<table>
<thead>
<tr>
<th>Full Name</th>
<th>SS#/EIN#:</th>
<th>Home Address</th>
<th>Home Phone</th>
<th>Work</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>_____________________________</td>
<td>____________</td>
<td>_________________________________</td>
<td>__________</td>
<td>________</td>
<td>__________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>E-mail</th>
<th>E-mail work</th>
<th>Occupation</th>
<th>Employer</th>
<th>Employer Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>___________________________</td>
<td>____________</td>
<td>____________________________</td>
<td>___________</td>
<td>____________________________</td>
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</table>

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>Citizenship</th>
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<td>_____________</td>
<td>___________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Spouse</th>
<th>SS#/EIN#:</th>
<th>Spouse Maiden Name</th>
<th>Occupation</th>
<th>Employer</th>
<th>Employer Address</th>
<th>Phone</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>____________</td>
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<td>__________________________</td>
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<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>Citizenship</th>
</tr>
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<tr>
<td>_____________</td>
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CHILDREN:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>DOB</th>
<th>SS#</th>
<th>Children</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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You should make photocopies of your social security numbers and birth certificates and put them in a safe place.

PARENTS:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>DOB</th>
<th>Name changes</th>
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<td></td>
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<td></td>
<td></td>
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</tbody>
</table>

SS#:

<table>
<thead>
<tr>
<th>Mother</th>
<th>Father</th>
</tr>
</thead>
<tbody>
<tr>
<td>_______</td>
<td>_______</td>
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</tbody>
</table>

State or Country of Birth:

<table>
<thead>
<tr>
<th>Mother</th>
<th>Father</th>
</tr>
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<tbody>
<tr>
<td>_______</td>
<td>_______</td>
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## Worksheet 1 — Continued

### GRANDCHILDREN:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>DOB</th>
<th>Parent</th>
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<tbody>
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### GREAT GRANDCHILDREN:

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</tbody>
</table>

### PRIOR MARRIAGES:

Yours: ____________________________________________

Spouse’s: _________________________________________

Are there any obligations to provide child support, continued life insurance, health insurance, or alimony for the benefit of prior spouse or children? [Provide details on separate sheet.]

### ESTATE PLANNING DOCUMENTS

- **Living Will or health directive for life support?** YES _____ NO _____
- **Existing Will?** YES _____ NO _____
- **Existing Trusts?** YES _____ NO _____
- **Are the trusts funded?** YES _____ NO _____

### 2. ASSETS

**Inherited Assets:**

- **Have you filed 706, 1040, or 1041?** YES _____ NO _____

- **Value of inheritance** $ _________________________

- **Federal Estate Taxes paid** $ _________________________

**COMMENTS:** ________________________________________________________________

_____________________________________________________________________________
## Worksheet 1 — Continued

**CURRENT ASSETS:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Market Value ($)</th>
<th>Joint/Individual</th>
<th>Location/Account #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Residence</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Real Estate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stocks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bonds</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Certificates of Deposit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Managed Portfolios</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stock Options</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annuities (Variable/Fixed)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life Insurance Cash Value</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business Interests</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Managed Trusts**

(e.g., family estate trusts, investment management trusts, family limited partnerships, charitable remainder trusts, contract trusts, etc.)

<table>
<thead>
<tr>
<th>Description</th>
<th>Market Value ($)</th>
<th>Joint/Individual</th>
<th>Location/Account #</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managed Trusts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobles</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jewelry, Art, Antiques</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Assets</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Grand Total Assets:** $________________

**Net Worth:** $________________

**Minus**

**Grand Total Liabilities (from next page, section 3: Debt)** $________________
### Worksheet 1 — Continued

#### 3. DEBT

<table>
<thead>
<tr>
<th></th>
<th>Balance</th>
<th>Loan #</th>
<th>Lender</th>
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</thead>
<tbody>
<tr>
<td>Primary Residence</td>
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<td></td>
</tr>
<tr>
<td>Investment Real Estate</td>
<td></td>
<td></td>
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<tr>
<td>Bank Loans</td>
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<td></td>
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<tr>
<td>Business Loans</td>
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<td></td>
</tr>
<tr>
<td>Credit Cards</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Automobile(s)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 4. LIFE INSURANCE

<table>
<thead>
<tr>
<th></th>
<th>Policy 1</th>
<th>Policy 2</th>
<th>Policy 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(e.g., variable, term key person, long-term care, disability)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owner</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Face Value</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Value</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beneficiaries</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is insurance on a trust or transferred to new owner for estate tax purposes?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance Company</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
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</tbody>
</table>
### Worksheet 1 — Continued

**5. ADMINISTRATION OF YOUR ESTATE**

#### YOURSELF:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Relationship</th>
</tr>
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<tbody>
<tr>
<td>Executor:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustee:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guardian:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Power of Attorney</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Durable Power of Attorney (Health Care)</td>
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</tr>
</tbody>
</table>

#### SPOUSE:

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executor:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trustee:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guardian:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Power of Attorney</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Durable Power of Attorney (Health Care)</td>
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</tr>
</tbody>
</table>

Special instructions or requests for the above-mentioned persons in the event of simultaneous deaths:

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

Plan Ahead: Protect Your Estate and Investments
### Worksheet 1 — Continued

#### 6. SPECIAL NEEDS & CIRCUMSTANCES

People I wish to provide for *(e.g., parents, children, grandchildren, and yourself)*

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Relationship</th>
<th>DOB</th>
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<tbody>
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</tbody>
</table>

**SPECIAL NEEDS REQUIREMENTS** *(e.g., long-term health care policies, Medicaid/Medicare plan, QTIP trusts, special needs trust)*

____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

**Notes:**
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________
____________________________________________________________________________

Organizing Your Personal Information 7