

LIFE INSURANCE POLICIES

Policies Inside the Estate

INSURED	OWNER H / W	BENEFICIARY H/W/OTHER	COMPANY NAME OR POLICY NO.	FACE AMOUNT	CASH VALUE	POLICY LOANS	*
1. Husband				\$	\$	\$	
2. Husband				\$	\$	\$	
3. Husband				\$	\$	\$	
4. Husband				\$	\$	\$	
5. Husband				\$	\$	\$	
1. Wife				\$	\$	\$	
2. Wife				\$	\$	\$	
3. Wife				\$	\$	\$	
4. Wife				\$	\$	\$	
5. Wife				\$	\$	\$	
1. Survivor	Both	Other		\$	\$	\$	
2. Survivor	Both	Other		\$	\$	\$	
3. Survivor	Both	Other		\$	\$	\$	

Policies Outside the Estate

(e.g., owned by an Adult Child, Irrevocable Trust, etc.)

INSURED	OWNER & BENEFICIARY	COMPANY NAME OR POLICY NO.	FACE AMOUNT	CASH VALUE	POLICY LOANS	*
1. Husband	Third Party		\$	\$	\$	
2. Husband	Third Party		\$	\$	\$	
3. Husband	Third Party		\$	\$	\$	
4. Husband	Third Party		\$	\$	\$	
5. Husband	Third Party		\$	\$	\$	
1. Wife	Third Party		\$	\$	\$	
2. Wife	Third Party		\$	\$	\$	
3. Wife	Third Party		\$	\$	\$	
4. Wife	Third Party		\$	\$	\$	
5. Wife	Third Party		\$	\$	\$	
1. Survivor	Third Party		\$	\$	\$	
2. Survivor	Third Party		\$	\$	\$	
3. Survivor	Third Party		\$	\$	\$	

* Reserved for advisors notes

FAMILY

- | | | |
|--|--------------|----------------------|
| 1. Should the family remain in the present house ? | Yes/No | <input type="text"/> |
| 2. Should minor children remain together if neither parent is living? | Y/N | <input type="text"/> |
| 3. Should there be management assistance for funds going to? | Wife/Husband | <input type="text"/> |

FINANCIAL

- | | | |
|--|-----------------|---|
| 1. Is saving taxes important to you? | Y/N | <input type="text"/> |
| 2. What is your approximate current income ? Husband: \$ <input style="width: 100px;" type="text"/> | Wife: \$ | <input style="width: 100px;" type="text"/> |
| 3. How much can you save annually for retirement ? | | \$ <input style="width: 100px;" type="text"/> |
| 4. How much do you desire for monthly retirement income ? | | \$ <input style="width: 100px;" type="text"/> |
| 5. Are you interested in " split-interest gifts " to charity , which produce income during your life to you as well as a current income tax deduction? | Y/N | <input type="text"/> |
| 6. Would you remain in your current home at retirement or " trade down " to a lower priced (smaller) home or condominium? | Y/N | <input type="text"/> |
| 7. What income do you desire per month for your family if you die prematurely ? | | \$ <input style="width: 100px;" type="text"/> |
| 8. Are you eligible for Social Security Benefits? | Y/N | <input type="text"/> |
| 9. What do you think is a fair return on safely invested capital? | Percent | <input style="width: 100px;" type="text"/> |
| 10. Would you want the mortgage on your residence paid off if you die? | Y/N | <input type="text"/> |

ESTATE

- | | | |
|--|-----|---|
| 1. Do you have a Will and/or Trust ? (If yes, bring it to the meeting.) | Y/N | <input type="text"/> |
| 2. Do you desire to avoid probate ? | Y/N | <input type="text"/> |
| 3. Is it important to you to reduce your death tax obligation ? | Y/N | <input type="text"/> |
| 4. Are you interested in bequests to charity ? (College, hospitals, church, etc.) | Y/N | <input type="text"/> |
| 5. Have you given any gifts in excess of \$10,000 per year to persons in recent years? | Y/N | <input type="text"/> |
| 6. Would you like to discuss a gift program to your children or a trust for them? | Y/N | <input type="text"/> |
| 7. Are any of your assets located in other states ? | Y/N | <input type="text"/> |
| 8. If you (and your spouse) die prematurely, at what ages do you want your children to receive your estate? (Example: 1/3 at 21, 1/3 at 25 and 1/3 at 30.)
Until these ages, the Trustee would take care of their financial needs. | | <input style="width: 100px;" type="text"/> at <input style="width: 50px;" type="text"/> ; <input style="width: 100px;" type="text"/> at <input style="width: 50px;" type="text"/> ; <input style="width: 100px;" type="text"/> at <input style="width: 50px;" type="text"/> ; <input style="width: 100px;" type="text"/> at <input style="width: 50px;" type="text"/> ; <input style="width: 100px;" type="text"/> at <input style="width: 50px;" type="text"/> |
| 9. Should your children predecease you , or should you all die in a common accident, to whom would you want your estate to pass? | | <input style="width: 100%; height: 20px;" type="text"/> |
| 10. Would you like to discuss removal of life insurance from your taxable estate? Y/N | | <input style="width: 100px;" type="text"/> |

EXECUTORS	
Husband's Will	
1	<input style="width: 100%; height: 20px;" type="text"/>
2	<input style="width: 100%; height: 20px;" type="text"/>
3	<input style="width: 100%; height: 20px;" type="text"/>
Wife's Will	
1	<input style="width: 100%; height: 20px;" type="text"/>
2	<input style="width: 100%; height: 20px;" type="text"/>
3	<input style="width: 100%; height: 20px;" type="text"/>

TRUSTEES	
Family Trust	
1	<input style="width: 100%; height: 20px;" type="text"/>
2	<input style="width: 100%; height: 20px;" type="text"/>
3	<input style="width: 100%; height: 20px;" type="text"/>
4	<input style="width: 100%; height: 20px;" type="text"/>

GUARDIANS	
Husband's Will	
1	<input style="width: 100%; height: 20px;" type="text"/>
2	<input style="width: 100%; height: 20px;" type="text"/>
3	<input style="width: 100%; height: 20px;" type="text"/>
Wife's Will	
1	<input style="width: 100%; height: 20px;" type="text"/>
2	<input style="width: 100%; height: 20px;" type="text"/>
3	<input style="width: 100%; height: 20px;" type="text"/>

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