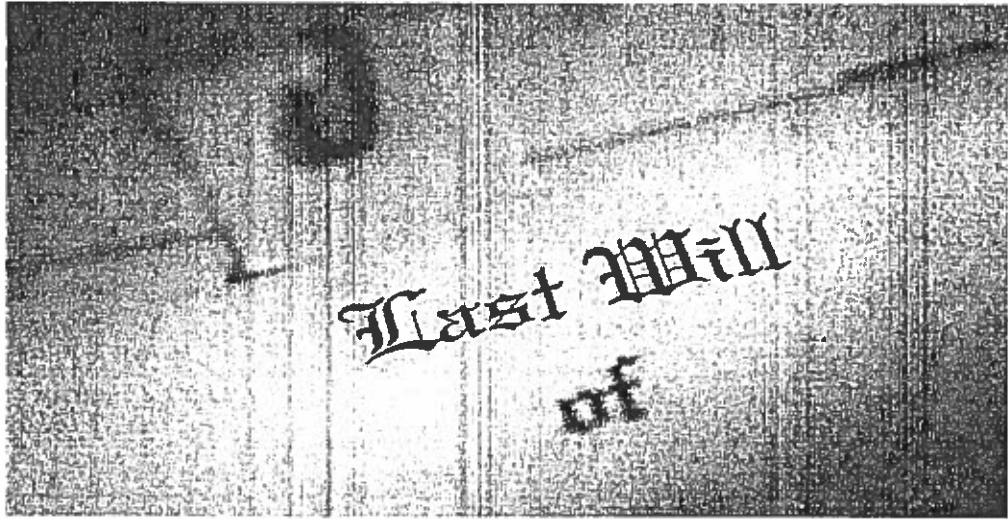


A Guide  
**PERSONAL & ESTATE PLANNING**

*Discover the Advantages  
Protecting and Preserving Your Estate  
&  
Leaving Your Legacy*



*Compliments of:*

**ADVANTAGE ESTATE PLANNING**

***Lisa A. Reeves, P.A.***

*Attorney at Law*

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# ADVANTAGE ESTATE PLANNING

*Lisa A. Reeves, Attorney at Law*

## INTRODUCTION

This guide is presented by Advantage Estate Planning and intended to help you understand the basic principles of estate planning, as well as lifetime personal planning. This guide is for clients whose personal and financial situations vary greatly and is not a substitute for the personal guidance and attention we will devote to your individual estate plan. While the term "Estate Planning" may have many different interpretations as unique as individuals, most of us can agree that this process involves the desire to control one's property while living, take care of self and loved ones in the event of disability, and upon death, to give what remains to desired beneficiaries, how and when it is best for the beneficiary's circumstances. Most plans also include goals of avoiding taxes, court and legal fees, as well as simplicity of plan execution. Your estate planning may have individual tax and non-tax factors, special beneficiary issues, or personal preference limitations. It is important to select advisors, including an attorney, with experience in the area of estate planning. In private legal practice since 1995, Lisa Reeves is an accredited member of the National Academy of Elder Law Attorneys, maintains certification by the Veteran's Administration, instructs advanced education in issues affecting the mature client and estate planning, and provides public informational seminars in her area of legal expertise.

*If you don't have a plan for your estate, the government does.*

If you do not implement an estate plan, the State of Arkansas (or state of residence upon death) will provide for the distribution of your assets through the laws of *intestacy*.

*Intestacy.*

When an individual dies without a valid Last Will and Testament, Trust, or other written estate planning document, the individual dies "intestate" and title to the property owned at death, both real and personal, passes to beneficiaries dictated by state law. Contrary to popular misconception, the property does not pass directly to the state or county; however, it rarely results in the distribution the owner desired.

*Other methods of transferring title.*

In addition to intestacy, there are other intentional and too often unintentional methods of passing title to both real and personal property. Methods may include:

- **Joint Ownership.** Joint Ownership or Joint Ownership With Rights of Survivorship is ownership of real or personal property with another individual or individuals. Upon death of a joint owner, title (or ownership) passes automatically to the surviving owner or owners. Titling property in joint ownership is often used as a substitute for formal estate planning. While usually appropriate when held jointly between spouses (known as tenancy by the

entirety in Arkansas), joint ownership may take precedence over the provisions in a Will or Trust, resulting in unintended ownership after death.

While perceived advantages to joint ownership may include avoidance of the probate process and of unsecured creditors, disadvantages include unnecessary tax liability, loss of control, loss of ownership, lack of a contingency plan, and potential disputes between family members.

- **Pay on Death / Transfer on Death.** Various accounts, such as certificates of deposit, bank accounts, savings bonds, securities and other similar assets allow designation of a beneficiary upon the owner's death. Problems with this type of designation can arise when the beneficiary designation contradicts the terms of a Will, if there is an incapacity or disability issue, or a predeceased beneficiary.
- **Beneficiary Designations.** You may designate a beneficiary or beneficiaries on annuities, insurance contracts, or retirement plans, with proceeds to be paid upon death. Again, contingency or incapacity issues can result in unintended consequences.
- **Gifts During Lifetime.** Owners of property, either real or personal, can make an effective transfer of title by gifting an asset. However, gifting deprives the original owner of any future use of the asset and must be done within the limitations of gift and estate taxes to avoid any undesirable tax consequences.

Any of the above methods of passing title should carefully be considered, and if used, done so with planning to avoid problems, such as:

- conflicts with the terms of your Will or Trust;
- loss of control or ownership of assets;
- control or seizure by an unintended third party;
- death of the beneficiary, in which event the asset may revert back to your estate; and
- the unintended disposal or control of the asset by the beneficiary during your lifetime.

## ESTATE PLANNING

To avoid the pitfalls of intestacy and the other methods of passing title, first evaluate your present estate planning, establish your personal and estate planning goals and educate yourself on the steps necessary to accomplish your goals.

The first step is to familiarize yourself with certain principles of estate planning and the terminology.

### *What is an Estate Plan?*

An estate plan is the arrangement by which you provide for independent authority to manage assets during lifetime, but also during any period of disability or inability to manage independently. An estate plan is also effective to transfer assets after death to intended beneficiaries. The goal is to give effect to your wishes, both your unique desires for your lifetime

benefit as well as to allow your beneficiaries to receive your estate in a way which maximizes benefits to them and avoids unintended tax and non-tax factors.

### *What is a Will?*

A Last Will and Testament is the traditional method of designating the beneficiaries of the assets you own in your name alone at the time of your demise. A Will is revocable or changeable, but has no lifetime effect for the individual who creates and executes it. A Will results in a legal probate process, according to the laws of the state in which you reside at the time of your death, for any assets of your "probate estate" which will be transferred to designated beneficiaries. This probate estate does not include those assets which will pass by separate beneficiary designation (without unplanned for issues which may interfere), but does apply the Court supervised process for all other assets.

### *What is Probate?*

Probate of a Decedent's Estate is a formal process, established and conducted according to state law, that allows the conveyance of legal title from the deceased's estate to the beneficiaries designated in the Will — or by law, if the decedent died intestate. The Probate Court determines the validity of the decedent's Will, and appoints an executor or administrator to gather the assets, conduct necessary sale of assets through court order, notify and pay creditors and distribute the assets pursuant to the Will's terms. The court governs the process by requiring approval and accountings at various steps throughout the procedure and grants costs and standard fees, which may be up to six percent of the gross probate estate.

### *What is an Executor/Administrator?*

An Executor (Executrix) is the individual designated in a Last Will and Testament to administer the estate probate process(es) and transfer a decedent's assets pursuant to the terms established in the decedent's Will. Often the Executor must be appointed or approved by the court before he or she may act. An Administrator (Administratrix) is appointed by the court in an intestate probate proceeding and serves under direction of the court. Additionally, the Executor or Administrator may be required to post a bond while serving the Estate.

### *What is a Trust?*

A Trust is basically a contractual agreement whereby one or more persons (the Grantor) transfers property to another (the Trustee) to manage for the benefit of one or more persons (the Beneficiary). Initially, the Grantor, Trustee and Beneficiary may be one person, with designation of a Successor Trustee and any final or remainder beneficiaries. There are several types of trusts, and the most common include:

- **Revocable Trusts.** Also known as a "Living Trust", "Family Trust", "Loving Trust", or "Asset Protection Trust" this trust may be modified, should wishes or circumstances change, at any time during your lifetime. The assets which the Grantor conveys to the Trust are managed and distributed pursuant to the directions in the Trust, and do not pass through the probate process. Another contrast between a Will and a Trust is that a Revocable Trust may include lifetime planning, not merely instructions for asset distribution to beneficiaries upon death.

- **Irrevocable Trust.** This Trust is not subject to change or revocation and is used to make a completed gift without allowing the donee to have immediate or outright ownership. A Revocable Trust may become irrevocable upon the occurrence of an event. Irrevocable Trusts are also used in conjunction with other specific estate tax planning goals.
- **Testamentary Trust.** A Testamentary Trust is usually created in a Will and only comes into existence after your death. Unfortunately, the deceased's estate must often go through the probate process to obtain transferability to the newly created Trust.

#### *What is a Trustee?*

A Trustee is the individual(s) or institution who manages trust property under and during the terms of the Trust. Trustees may include the original Grantor and any subsequent or Successor Trustee designated by the Grantor.

Selecting a Trustee, as with selecting other fiduciaries, involves consideration of time, skills and abilities to act in the best interest of the beneficiaries.

#### *What is a Fiduciary?*

This term refers to an individual or institution fulfilling the responsibilities of an Executor, Administrator or Trustee, and describes the duties of trust and confidence required in acting for another's benefit.

#### *What is a Durable Power of Attorney?*

A Durable Power of Attorney is used to designate another person or entity (Agent) to serve in your general asset and resources management, or to manage your business affairs and finances. Another Durable Power of Attorney instrument may also be used to authorize another to make your health care decisions if you are unable to do so. When authorizing an agent to participate in care decisions, compliance with federal law (including the Health Insurance Portability and Account Act) and state law should be included in the directive. A "Special" or "Durable" Power of Attorney may state that it is effective only upon your incompetency, inability or incapacity, or that it is presently effective and continues in effect upon incompetency, inability or incapacity.

Powers of Attorney may be revoked at any time or specify a termination date within the document. However, any Power of Attorney terminates upon the death of the individual who granted the power (Principal).

#### *What is a Guardian?*

A Guardian is an individual appointed by the court to care for another's financial or personal matters when an individual is legally incapable of handling his or her own affairs. A Guardian serves under and reports to the Court. A Conservator or Custodian has duties similar to a Guardian, but with legally imposed restrictions.

A guardianship is typically necessary only when there is no lifetime planning or when there are no directives in place before incapacity, and involves a Court supervised process for the duration of the Guardianship.

#### *What is a Living Will?*

Technically called a "Declaration to Physicians," this document allows you to direct that certain future medical procedures be withheld or withdrawn if doctors determine that such a procedure only artificially prolongs the process of dying.

## MAKING THE DECISION

After evaluating your present plans, establishing your personal and estate planning goals, and beginning familiarity with the various methods and terminology, there are other considerations, including:

- What are my (our) goals for property and personal management during lifetime?
- How and when should my (our) assets be distributed after death?
- Is there any possibility that my (our) total estate exceeds the current amounts exempt from estate taxes, thereby incurring possible state taxes and Federal Estate Taxes?
- Who should serve as my (our) fiduciary?
- Do I (we) have any beneficiaries with special needs?
- What documents are best to carry out my (our) plans?

The information outlined above may help clarify many of these decisions. However, the issue of Federal Estate Taxes can factor into your personal estate planning, especially if your estate, or your estate combined with your spouse's estate, exceeds the Federal Estate and Gift Tax Credit Amount. This credit, when applied to Federal Estate Tax Rates, provides for an individual exemption in 2020 of \$11,580,000 (up from the 2019 individual exclusion of \$11,400,000 which was indexed annually to increase this amount) as a temporary change. In Revenue Procedure 2019-44, the IRS announced the estate tax exemption will be \$11,580,000.00 per person (or \$23,160,000.00 per couple). However, this increase in exclusion amounts from Estate Taxes is not permanent like the exclusion amount of Five Million Dollars which became permanent under the American Taxpayer Relief Act ("ATRA" of 2013), indexed annually. The temporary status of this law makes advising clients uncertain until the sunset provision of the law on December 31, 2025, at which point (absent changes to the law), the exemption drops back to \$5,000,000.00 plus inflation increases scheduled from 2011. Even if there's a reduction of the Estate Tax on January 1, 2026, appropriate personal and estate planning may allow for exemption of twice the Federal Estate and Gift Tax Credit for married couples and create peace of mind in avoiding or reducing Federal Estate Taxes.

Examining what may facilitate exclusion or elimination of estate taxes on combined gross estates if the anticipated values exceed the exemption is imperative while both spouses are able to make appropriate planning. Without prior estate planning, needless Estate Taxes may be incurred at the death of the second spouse at rates that have been up to 55%. However, if your estate individually does not exceed \$11,580,000 or the combined estate of both spouses does not exceed \$23,160,000, you will not incur estate taxes at death under the present law. Estate Planning created under previous laws with lower or unpredictable rules may now be unnecessarily complicated. It is important to periodically review your plan to ensure compatibility with present circumstances or wishes.

### *Why are Federal Estate Tax consequences undesirable?*

Federal Estate Taxes are assessed on amounts exceeding the "exempt" amounts established by Congress. For 2020 the law authorizes an individual exemption of \$11,580,000 with indexed increases in the exemption for future years until the expiration on December 31, 2025. Estate taxes on any amounts exceeding the exclusion are taxed at rates up to 40%. However, the laws passed on

January 2, 2013 and in November, 2018, don't necessarily identify the future of Estate Taxes and the increasing exemption amounts and decreasing tax limits in 2025 and future years may dramatically decrease the amount of property exempt from Estate Taxes. Unfortunately the word "repeal" may lead you to assume that there is no need for planning to reduce or eliminate Estate Taxes, which is far from the truth, with the current status of the law leaving many issues in a state of uncertainty.

Previous and Current Estate Tax Exclusions:

Value of Estate at Death	Estate Tax Exemption
\$3,500,000	2009 cap at 45%
2010	Tax Repealed (free year)
2011	Sunset Provision provided for \$1,000,000 exclusion with cap at 55% but temporary law allows \$5,000,000 with 35% cap
2013 and beyond	2013 Permanent Exclusion \$5,000,000 Future Estate Tax exclusions indexed with 2018 at \$5,600,000 with Temporary Reductions of Twice These Amounts until 12/31/2025

Personal and Estate Planning for a married couple whose combined estates exceed the exclusion amount may reduce or eliminate estate tax consequences with appropriate trust directives which involve the creation of two shares of Trust or at least one Trust for the surviving spouse. If planning is completed for reduction or elimination of estate taxes, a Joint Trust may, at the death of one spouse, divide into two shares with one share of Trust assets equal to the current exemption of the deceased spouse so these assets are not calculated into the estate of the surviving spouse. The assets of the deceased spouse which exceed the current exemption may pass directly to the surviving spouse without estate tax consequences. In other words, instead of making an outright bequest of these "excess assets" to the surviving spouse, the parties may have elected to create a second Trust to qualify for the marital deduction.

As depicted in this graphic, the surviving spouse has access to all income and principal, if necessary, in both shares of Trust assets. Trust principal is available if needed for the surviving spouse's health, support and maintenance. Upon death of surviving spouse, all remainder to Beneficiaries.

TOTAL ESTATE



FIRST EXEMPTION

(at first spouse's death)

**MARITAL DEDUCTION TRUST**  
(included in surviving spouse's estate)



**BYPASS TRUST**  
(not included in survivor's estate)



After taking advantage of TWICE the Estate Tax Exclusion, at death of surviving Grantor,  
ALL remaining assets transfer to named BENEFICIARIES



Other than Federal Estate Tax, other taxes which should be considered when drafting an estate plan, may include:

**Gift Tax.** An outright gift (other than a gift to a spouse eligible for the marital deduction) must be tested to see if it qualifies for the 2020 annual exclusion of \$15,000 per year per person (law continuing in effect from January, 2019). The annual gift tax exclusion is increased to \$30,000 if your spouse joins in the gift. (The annual exclusion does not apply to gifts to custodians under the Uniform Gift to Minors Act or other certain types of Trusts meeting specific qualifications.)

**Generation Skipping Transfer Tax.** The Generation Skipping Transfer Tax may apply to certain estates where a trust has beneficiaries in two or more generations younger than the Grantor(s). The Generation Skipping Transfer Tax may also be imposed on gifts or bequests to grandchildren or great-grandchildren.

## TAKING ACTION

This “overview” information on estate planning will only be the beginning of achieving your personal and estate planning goals.

Carefully select the professionals who will assist you in the implementation of your goals. Professionals, working together for your best interest, may include your accountant, banker, broker, insurance agent, financial planner and attorney.

To further your individual personal and estate planning process, take time to discuss your goals and needs with your estate planning attorney. During your free initial, no-obligation consultation, we can determine your next action in estate planning, as well as discuss your questions and concerns. We can evaluate your potential costs of probate and taxes, as well as alternatives to avoid such costs.

Following is the Estate Planning Workbook which you may complete to initiate your estate and personal planning. Although completion of the worksheets is not mandatory prior to your initial appointment, your free initial consultation will be more effective with completion of as much information as you can provide.

Information provided is held in complete confidence, and is used for the sole purpose of analyzing estate and personal planning needs and designing your individual documents.

— Lisa A. Reeves



**ADVANTAGE ESTATE PLANNING****FIDUCIARY SELECTION**

*Considerations in creating an effective Personal and Estate Plan will include determining who will serve you during any periods of incapacity or disability (including any contingent nominees), as well as have authority to fulfill distribution directions for your Trust Estate. When considering distribution of the remaining Trust Assets or Estate, determine not only the beneficiary identification but also if there are any special needs or desires for how and when assets are distributed. Much information and the options to meet your wishes and circumstances may be identified during the course of working together in effective Estate Planning.*

SUCCESSOR or AGENT	DESIGNATION	CONTINGENT
EXECUTOR or TRUSTEE:		
GUARDIAN OF PERSON OR ESTATE:		
ATTORNEY IN FACT:		
HEALTH CARE ATTORNEY IN FACT:		

**ADVANTAGE ESTATE PLANNING****BENEFICIARY DISTRIBUTION**

BENEFICIARY	SPECIFIC PROPERTY or SPECIFIC SUMS	PERCENTAGE

**SPECIAL DIRECTIVES or CONCERNS FOR BENEFICIARIES:**

BENEFICIARY:	
BENEFICIARY:	

# ADVANTAGE ESTATE PLANNING

# PERSONAL INFORMATION

## NAMES & ADDRESSES:

Last:	First:	Middle:	Known As:
Spouse's Last:	Spouse's First:	Spouse's Middle:	Known As:
Street Address:	City:	State:	Zip:
Other Street Address:	City:	State:	Zip:
Years of Arkansas residency:		State of previous residency:	

## YOUR CHILDREN:

Legal Name:	Child of: <input type="checkbox"/> Both <input type="checkbox"/> Husband <input type="checkbox"/> Wife		
Street Address:	Date of Birth:		
City:	Social Security Number:		
State, Zip:	His / Her Spouse's Legal Name:		
Phone:			
Occupation:			
! His / Her Children's Legal Names !:	! Dates of Birth !:		
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage	
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage	
SPECIAL ISSUES OR COMMENTS:			

Legal Name:	Child of: <input type="checkbox"/> Both <input type="checkbox"/> Husband <input type="checkbox"/> Wife		
Street Address:	Date of Birth:		
City:	Social Security Number:		
State, Zip:	His / Her Spouse's Legal Name:		
Phone:			
Occupation:			
! His / Her Children's Legal Names !:	! Dates of Birth !:		
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage	
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage	
SPECIAL ISSUES OR COMMENTS:			

YOUR CHILDREN (continued)

Legal Name:	Child of: <input type="checkbox"/> Both <input type="checkbox"/> Husband <input type="checkbox"/> Wife	
Street Address:	Date of Birth:	
City:	Social Security Number:	
State, Zip:	His / Her Spouse's Legal Name:	
Phone:		
Occupation:		
1 His / Her Children's Legal Names 1:	1 Dates of Birth 1:	
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage
SPECIAL ISSUES OR COMMENTS:		

Legal Name:	Child of: <input type="checkbox"/> Both <input type="checkbox"/> Husband <input type="checkbox"/> Wife	
Street Address:	Date of Birth:	
City:	Social Security Number:	
State, Zip:	His / Her Spouse's Legal Name:	
Phone:		
Occupation:		
1 His / Her Children's Legal Names 1:	1 Dates of Birth 1:	
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage
SPECIAL ISSUES OR COMMENTS:		

Legal Name:	Child of: <input type="checkbox"/> Both <input type="checkbox"/> Husband <input type="checkbox"/> Wife	
Street Address:	Date of Birth:	
City:	Social Security Number:	
State, Zip:	His / Her Spouse's Legal Name:	
Phone:		
Occupation:		
1 His / Her Children's Legal Names 1:	1 Dates of Birth 1:	
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage
		From <input type="checkbox"/> Present <input type="checkbox"/> Previous Marriage
SPECIAL ISSUES OR COMMENTS:		

**BUSINESS RELATIONSHIPS:**

	NAME:	COMPLETE ADDRESS:
Principal Bank:		
Bank Officer:		
Accountant:		
Casualty Insurance Agent:		
Life Insurance Agent:		
Investments Broker:		
Attorney:		
General Physician:		
Specialist Physician:		
Funeral Home:		

**PERSONAL:**

HUSBAND:	WIFE:
Date of Birth:	Date of Birth:
Place of Birth:	Place of Birth:
Social Security Number:	Social Security Number:
Mother's Maiden Name:	Mother's Maiden Name:
Father's Name:	Father's Name:
Date of This Marriage:	Date of This Marriage:
Dates of Previous Marriages:	Dates of Previous Marriages:
Your Occupation:	Your Occupation:
Name of Company/Industry:	Name of Company/Industry:
General Health: <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor	General Health: <input type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor
Number of Living Children:	Number of Living Children:
Number of Deceased Children:	Number of Deceased Children:
Do you have any dependents?      How many:	Do you have any dependents?      How many:
Do you have a Will?      Location:	Do you have a Will?      Location:
Do you have a safety deposit box? Location:                      Number:	Do you have a safety deposit box? Location:                      Number:
Are you a beneficiary under the terms of a Trust or Will? Whose?	Are you a beneficiary under the terms of a Trust or Will? Whose?
Do you have a pension plan? Name of pension plan:	Do you have a pension plan? Name of pension plan:
Are you a veteran? Branch:                      Rank: Date enlisted:              Date discharged:	Are you a veteran? Branch:                      Rank: Date enlisted:              Date discharged:

**DOCUMENT LOCATIONS:**

	HUSBAND:	WIFE:
Birth Certificate:		
Marriage Certificate:		
Children's Birth Certificates:		
Deeds:		
Title Certificates:		
Safety Deposit Box Key:		
Stock Certificates:		
Annuity Contracts:		
Pension Documents:		
Insurance Policies:		
Income Tax Records:		
Mortgages:		
Promissory Notes:		

**PASSWORD INFORMATION:**

	INSTITUTION AND ACCOUNT:	CURRENT PASSWORD LOCATION:
Password for On-line Access to Account:		
Account:		
Account:		
Account:		
Account:		
Account:		
E-mail and Passwords for Social Media:		
Account:		
Account:		
Account:		
Online Access to Additional Information:		
Account:		
Account:		

# ADVANTAGE ESTATE PLANNING

## ASSET INFORMATION

### REAL ESTATE

<b>LEGAL DESCRIPTION:</b> (Deed or tax statements for interests outside of Benton County)		Value:
Lot:	Block:	Subdivision: County: State:
<b>LEGAL DESCRIPTION:</b> (Deed or tax statements for interests outside of Benton County)		Value:
Lot:	Block:	Subdivision: County: State:
<b>TIMESHARE:</b>	Description:	Value:
<b>MINERAL INTERESTS:</b>	Description:	Value:
<b>OTHER:</b>	Description:	Value:
<b>TOTAL REAL ESTATE VALUE:</b>		<b>\$</b>

### TANGIBLE PERSONAL PROPERTY

(Assets with significant monetary value or which may, through planning, specify a Beneficiary)

TYPE:	DESCRIPTION:	VALUE:
HOUSEHOLD FURNISHINGS:		
ANTIQUES & COLLECTIBLES:		
ELECTRONICS:		
OBJECTS OF ART:		



**TANGIBLE PERSONAL PROPERTY (continued)**

TYPE:	DESCRIPTION:	VALUE:
JEWELRY:		
SILVER, CHINA, ETC:		
RECREATIONAL EQUIPMENT:		
GUNS:		
TOOLS:		
OTHER:		
<b>TOTAL TANGIBLE PROPERTY VALUE:</b>		<b>\$</b>

**COLLECTOR AUTOMOBILES AND RECREATIONAL VEHICLES**

TYPE:	DESCRIPTION:	VALUE:
COLLECTOR VEHICLES:		
GOLF CARTS:		
BOATS:		
TRAILERS:		
OTHER:		
<b>TOTAL AUTOMOBILES VALUE:</b>		<b>\$</b>

**BANK ACCOUNTS**

CHECKING:		
ACCT. #1 ----- OWNER:		
INSTITUTION:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		BALANCE:
ACCT. #2 ----- OWNER:		
INSTITUTION:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		BALANCE:
SAVINGS:		
OWNER:		
INSTITUTION:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		BALANCE:

**BANK ACCOUNTS (continued)**

**MONEY MARKET/NON-RETIREMENT ACCOUNT:**

OWNER:		
INSTITUTION:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

**OTHER BANK ACCOUNTS:**

OWNER:		
INSTITUTION:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

**INVESTMENTS**

**STOCKS, BONDS & CERTIFICATES:**

OWNER:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:
OWNER:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:
OWNER:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:
OWNER:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

**INVESTMENTS (continued)**

**STOCKS, BONDS & CERTIFICATES (continued):**

OWNER:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

**BROKERAGE ACCOUNTS:**

OWNER:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

OWNER:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

OWNER:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

**IRAs, OTHER TAX DEFERRED ACCOUNTS**

**IRAs:**

OWNER:		
BENEFICIARY:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

OWNER:		
BENEFICIARY:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

**IRAs, OTHER TAX DEFERRED ACCOUNTS (continued)**

<b>OTHER TAX DEFERRED ACCOUNTS:</b>		
OWNER:		
BENEFICIARY:		
CUSTODIAN:		
ACCOUNT NUMBER:		
COMPLETE ADDRESS:		VALUE:
OWNER:		
BENEFICIARY:		
CUSTODIAN:		
ACCOUNT NUMBER:		
COMPLETE ADDRESS:		VALUE:

<b>ANNUITIES:</b>		
OWNER:		
BENEFICIARY:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

<b>INSURANCE:</b>		
OWNER:		
BENEFICIARY:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:
OWNER:		
BENEFICIARY:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:
OWNER:		
BENEFICIARY:		
ISSUING COMPANY:		
COMPLETE ADDRESS:		
ACCOUNT NUMBER:		VALUE:

**BUSINESSES, PARTNERSHIPS, LLCs, ETC.**

OWNER:			
BENEFICIARY:			
COMPANY:			
SHARES or % of Ownership:			
		VALUE:	
OWNER:			
BENEFICIARY:			
COMPANY:			
SHARES or % of Ownership:			
		VALUE:	

**OTHER ASSETS:**

OWNER:			
DESCRIPTION:			
ACCOUNT NUMBER:			
		VALUE:	
OWNER:			
DESCRIPTION:			
ACCOUNT NUMBER:			
		VALUE:	

**NOTES, MORTGAGES, CONTRACTS:**

OWNER:			
MAKER:			
ORIGINAL AMOUNT:		TOTAL DUE:	

<b>TOTAL OF ASSETS LISTED ABOVE:</b>		<b>\$</b>
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# ADVANTAGE ESTATE PLANNING

# MEMORIAL INSTRUCTIONS

For: \_\_\_\_\_

Place of Service: \_\_\_\_\_ Church Denomination: \_\_\_\_\_

Please contact:  Minister  Priest  Rabbi \_\_\_\_\_

Address: \_\_\_\_\_

Participating Organization (Military or Fraternal/Sororal): \_\_\_\_\_  
No. & Street City State ZIP

## PREFERENCES FOR MEMORIAL/FUNERAL SERVICE

Cremation and Memorial Service	Embalming and Funeral Service
Have you executed a Disposition of Remains document? <input type="checkbox"/> Yes <input type="checkbox"/> No	Casket: <input type="checkbox"/> Metal <input type="checkbox"/> Wood <input type="checkbox"/> Fiberglass Color (Exterior) _____ Color (Interior) _____
Urn or Container Preference:	Clothing from <input type="checkbox"/> current wardrobe or <input type="checkbox"/> new
Ashes: <input type="checkbox"/> Place in funerary niche at _____ <input type="checkbox"/> Scatter remains at _____	Wedding ring: <input type="checkbox"/> stays on, or <input type="checkbox"/> return/give to: _____
	Other jewelry: _____
	Flag: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> fold & place at head of casket <input type="checkbox"/> drape casket

## MUSIC

Organist: <input type="checkbox"/> Yes <input type="checkbox"/> No Name: _____ Music Selections: _____ _____	Soloist: <input type="checkbox"/> Yes <input type="checkbox"/> No Name: _____ Music Selections: _____ _____	Other Selections: _____ _____ _____ _____
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## CEMETERY DECISIONS

Location of Ownership Certificate (Deed for Cemetery Property): \_\_\_\_\_

Cemetery: \_\_\_\_\_  
Name Address City State

Prefer:  Mausoleum Entombment  Lawn Crypts  Spaces

Actual Description of Cemetery Property to be used:

Crypt or Space: _____	Tier or Lot: _____	Mausoleum or Lawn: _____
Vault: _____	Flower Container: _____	Memorial (bronze, granite or other): _____
Inscription: _____	Emblem: _____	

Special Instructions: \_\_\_\_\_  
\_\_\_\_\_

On this \_\_\_\_ day of \_\_\_\_\_, 2020

Signed by: \_\_\_\_\_

