

CONFIDENTIAL PERSONAL INFORMATION WORKSHEET

This information will assist us in counseling you regarding your estate plan. Please complete this worksheet and return it to us. If more space is needed, attach additional sheets.

I. PERSONAL INFORMATION

Please print your name the way you want it to appear on your documents:

Name _____ Date _____
Email _____
Address _____
Street _____ Home Telephone _____
City _____ State _____ Zip _____
County _____ Citizen of _____
Birth Date _____ Age _____ Birth Place _____
Social Security Number _____
Occupation/Employer _____ Cell Telephone _____

SPOUSE

Please fill in the following the way you want it to appear on your documents, if you are married:

Spouse's Name _____
Spouse's Email _____
Birth Date _____ Age _____ Birth Place _____
Social Security Number _____ Citizen of _____
Occupation/Employer _____ Cell Telephone _____
Place of Marriage _____ Date of Marriage _____
Any previous marriages for either spouse? Yes ___ No ___ If yes, provide details below

Children

Please fill in the following if you have children.

List the name and age of each child in the area below. Also include each child's address and telephone number if different than yours. If any child is a stepchild, please indicate it next to their name with the following codes: SH (stepchild of husband), SW (stepchild of wife).

Name	Age	Address & Telephone Number
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Do you have any children who have died, leaving children? Yes ___ No ___

Name of Professionals

Address

Financial Planner _____

Phone _____

Accountant _____

Phone _____

Insurance Agent _____

Phone _____

Are there any factors: family, health, financial or otherwise that you want us to consider in preparing your estate plan?

II. LAST WILL AND TESTAMENT

Your Last Will and Testament will distribute assets upon your death. Fundamentally, the Last Will and Testament addresses three issues:

1. The distribution of your property upon your death.
2. The appointment of Executors.
3. The appointment of Guardians for your children.

Each of these issues are discussed in more detail below.

1. Distribution of Property

The simple Will, which is sometimes referred to as a "Sweetheart Will", distributes all of your property: furniture, china, jewelry, stocks, bonds, bank accounts, real estate and other assets first to the surviving spouse, and if there is no surviving spouse, then to the Family Trust (to be discussed later) for the benefit of your children. Our basic estate plan follows this approach. Therefore, you need to provide us with a list of exceptions to this approach. Some clients will want family heirlooms, property or money to pass to someone other than their spouse or children. For example:

You have inherited Aunt Minnie's china. Upon your death, rather than leaving the china to your spouse or children, you would prefer that this property be distributed to your brother and/or sister who knew Aunt Minnie.

Do you want to follow the standard distribution plan? Yes ___ No ___
(i.e., all to spouse, then all to Family Trust)

If No, please provide details of any exceptions in the area below. List the name, address, age and relationship of any person you would like to leave a portion of your estate. Please also fully describe the asset or amount of money you are giving to each person listed.

2. Selection of Executor

The Executor on your Last Will and Testament is the person who "cleans up" the legal and financial details of your estate. Generally, he/she performs the following tasks:

- A. Makes the funeral arrangements.
- B. Signs the last income tax return and estate tax returns.
- C. Meets with the real estate agent and liquidates your home.
- D. Collects life insurance and retirement benefits.
- E. Pays bills and debts.
- F. Other business tasks related to closing your estate.

At the end of this process, the Executor will pass all of the assets pursuant to your Will, either to the surviving spouse or the Family Trust. Typically, people will name their spouse as the primary Executor with at least two successor Executors. Frequently, a parent, an adult child, brother, sister or friend will serve as the Executor. If you do not have anybody in your family that you can rely on to be the Executor, then you can appoint a bank or a financial institution. It is not a legal requirement for the Executor to live in the State of Ohio. However, geographic location is a practical consideration.

You may have more than one person to serve as Co-Executors. Sometimes clients like a representative of each family to serve as Co-Executors. The advantage of Co-Executors, of course, is that two heads are better than one. However, the practical disadvantage is that both Executors must sign on any and all checks, documents and be involved in all transactions

Beyond the surviving spouse, we prefer two back-ups. This is to provide for an Executor in the event the predecessor is unable or unwilling to serve at the time. By appointing at least two back-ups, you will likely eliminate the need for the Court to appoint an Administrator.

	Name	Relationship	Address
Husband's	_____	_____	_____
Alternate			_____
			Phone_____
Husband's	_____	_____	_____
Backup			_____
			Phone_____
Wife's	_____	_____	_____
Alternate			_____
			Phone_____
Wife's	_____	_____	_____
Backup			_____
			Phone_____

3. Selection of Guardian

There is a potential conflict of interest between the Trustee of your children's money and Guardians. The Guardians make demands on the trust money. The Trustee pays those demands. If the Guardian and the Trustee are the same person, there is no check and balance. The Guardian could withdraw money for unauthorized purposes. Clients fall into two categories.

1. Trustee and Guardian are the same - We trust them with our children, we trust them with our money.
2. Trustee and Guardian are different - We want a check and balance between the user of the money and the manager of the money.

Our view is to focus on the role. Pick the best person(s) to be guardian and pick the best person(s) as Trustee. If they happen to be the same - so be it.

The Guardian of your minor children is conceptually the easiest role to understand. The Guardian would be responsible for your minor children and exercising parental control. Your children will reside with the Guardians. Here again, we like to appoint at least two Guardians in the event that the first is unable or unwilling to serve at the time of your death. Guardian(s) of your minor children, if you both die.

	Name	Relationship	Address
Alternate	_____	_____	_____ _____ Phone_____
Backup	_____	_____	_____ _____ Phone_____

Please indicate if the Guardian applies to less than all of the children. Frequently, a stepchild will go back to his/her biological parent and the children born of your current marriage go to a different Guardian.

Are there any exceptions? Yes ___ No ___ If yes, please note:

III. ESTATE TAXES

The federal government only taxes estates larger than:

Year	Amount	Year	Amount
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If the fair market value of your estate exceeds these amounts, then you need to meet with an attorney to discuss the estate tax consequences of your estate plan. There are a number of trusts which are designed to minimize and avoid estate taxes. You may continue to use this form as a worksheet. However, we cannot prepare a first draft of your estate plan without a meeting to discuss these options.

IV. DISTRIBUTION PLAN

There are numerous distribution plans available. Your age, marital and financial status, age of your children, and prior marriages are some of the factors that are considered in determining the best distribution plan for you. The basic premise is to utilize a trust to provide for an orderly distribution of your assets.

A typical estate plan distributes assets first to the surviving spouse. Upon the death of both spouses (assuming you are married), then the trust distributes assets to your children or other beneficiaries.

The following are three common distribution plans:

OPTION 1: Adult Child/Beneficiary

The Trust terminates at your death and the trust distributes assets outright to your child/beneficiary

OPTION 2: Minor Child/Beneficiary

Stage I (Support) From the date of your death, until your youngest child attains the age of 18, the Trustee distributes so much of the income and principal as needed for your child(ren)'s health, education, support and maintenance. This includes food, clothing, shelter, braces, private schools and medical cost. All expenses related to raising your children can be paid from the trust. The Trustee may also make a one time payment to the Guardian to buy a larger house or to add on to an existing house to accommodate your children.

Stage II (Division) When the youngest child attains the age of 18, the trust splits into equal shares for your children. The only offset is for college cost. For example, if the oldest child had spent \$50,000 on college cost out of the family trust at the time of the division, the Trustee would put an extra \$50,000 in the younger child's trust.

Stage III (Support) The Trustee continues support until age 22 for college cost, health, support and maintenance of any child under the age of 22.

Stage IV (Income Distribution) This stage starts at the division of the trust and continues until your child attains the age of 35. Income (interest and dividends) is distributed annually. This income supplements your child's own earnings and teaches them how to live on the extra income. In addition, the principal of the trust can be distributed by the Trustee if needed by your child for health,

education, support and maintenance. Therefore, if your child continues their education, has any medical need or other justified need, the Trustee can use principal for those reasons.

Stage V. Principal is distributed 1/3 at age 25, 1/3 at age 30, and 1/3 at age 35.
(Principal Distribution) The theory being that if your child inherits all of the money at 25, he/she may mismanage it or spend it unwisely. Thus, we give them three opportunities to receive an inheritance and allow them to grow up and mature before the trust is finally distributed.

OPTION 3: Child/Beneficiary of Any Age

Establish your own plan at any age, stage, or for any reason.

These stages, ages and distribution rules may be changed as you deem appropriate for your child or beneficiary. One formula may be used for one child and a different formula for another. Please select the option that you prefer:

- ___ Option 1: Adult Child/Beneficiary.
- ___ Option 2: Minor Child/Beneficiary.
- ___ Option 3: Child/Beneficiary of Any Age.

If you chose Option 3, please describe in more detail:

Disaster Clause

With many young families, if death does occur, it is a result of an accident. How often are you, your spouse and your children in the same car, plane or house together? If you and all of your children died in a common accident, who would be the beneficiary of your Trust? People will do many things at this level. Some are as follows:

1. Divide it among remaining family members including parents, brothers, sisters, or college funds for nieces and nephews.
2. Include charities.
3. Distribute it to friends.

Please provide details here.

Other Beneficiaries

Please list all other people that you wish to have included in your Trust if you all die in a common accident. Include each beneficiary's full name, address, and the percentage, dollar amount, or specific property of the bequest.

Name	Address Bequest	%, \$, or specific property
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Charities

Do you wish to include charitable contributions to your church, educational institutions, etc.?

Yes ___ No ___ If yes, please explain:

Trustee

The trustee will hold and manage the trust estate for the benefit of your designated beneficiaries, but will only distribute the assets pursuant to your instructions. The Trustee is responsible for the investment of all trust assets. The Trustee's role may continue for many years (i.e. until your youngest child reaches age 35). The Trustee also makes quality of life decisions during the support stage. How much of the trust assets should be used for health, support and maintenance, liberal distribution or conservative distributions?

Like the Executor, you may have Co-Trustees. The Trustees are typically parents, siblings, trusted friends, the guardians (potential conflict) or banks.

Successor Trustees of your Trust after you and your spouse.

	Name	Relationship	Address
Alternate	_____	_____	_____
			Phone_____
Backup	_____	_____	_____
			Phone_____

Are any of these Trustees Co-Trustee? Yes ___ No ___ If yes, who? _____

Do you want a Trust Advisor? Yes ___ No ___ If yes, who? _____

If you do not know a Trust Advisor, would you like us to supply you with several contacts?

Yes ___ No ___

Schedule of Assets

Please list assets at approximate fair market value that are under the husband's name, wife's name, or jointly owned.

	Husband's Name	Wife's Name	Jointly Owned
1. Cash in Bank (checking, savings, etc.)	\$ _____	\$ _____	\$ _____
2. Stocks/Bonds	\$ _____	\$ _____	\$ _____
3. Business Interest	\$ _____	\$ _____	\$ _____
4. Personal Property	\$ _____	\$ _____	\$ _____
5. Automobiles	\$ _____	\$ _____	\$ _____
6. Home	\$ _____	\$ _____	\$ _____
7. Other real estate	\$ _____	\$ _____	\$ _____
8. Retirement programs (IRA, 401K, profit sharing)	\$ _____	\$ _____	\$ _____
9. Life Insurance (face amount)	\$ _____	\$ _____	\$ _____
10. Other Assets	\$ _____	\$ _____	\$ _____
11. TOTAL ASSETS	\$ _____	\$ _____	\$ _____
12. Liabilities/Debts	\$ _____	\$ _____	\$ _____
13. Mortgages	\$ _____	\$ _____	\$ _____
14. NET WORTH (ASSETS - LIABILITIES)	\$ _____	\$ _____	\$ _____

Do you or your family anticipate an inheritance of any property in the foreseeable future from someone's estate or trust who has already died? Yes ___ No ___ If yes, give details:

IV. DISABILITY DOCUMENTS

The Wills and Trusts which you just completed deal with the time period after you die. Disability documents deal with the time period where you are mentally or physically incapacitated, but prior to death. In these documents, you appoint people to make medical and financial decisions for you if you can not. Again, the spouse is *first*. Who would make the decision if both of you were involved in a common car accident?

1. Durable Power of Attorney for Finances

If you become mentally or physically unable to manage your own financial affairs, the Power of Attorney gives your spouse the power to manage the household financial affairs. Because this Power of Attorney is effective upon signing it, even while you are fully competent, it must only be given to a trusted person. It may be revoked at any time if circumstances changed. This Power of Attorney includes the following powers:

- 1. Power to pay bills.
- 2. Power to make investment decisions.
- 3. Power to sell the house and sign deeds.
- 4. Power to make all financial decisions.
- 5. Power to make gifts and disclaim property.

Who would make financial decisions as a backup if your spouse can not? Generally, the same person is appointed for both spouses. However, you may have different agents or even co-agents.

Name	Relationship	Address
_____	_____	_____

		Phone _____

Would you like a Durable Power of Attorney? Yes ____ No ____

Would you like a Springing Power of Attorney (only valid if incompetent)? Yes ____ No ____

Please provide additional comments in the area below:

2. Power of Attorney for Health Care

The Durable Power of Attorney for Health Care Decisions is a document in which you appoint a person to make medical decisions for you. The power granted to that person includes:

1. The power to make informed medical consent decisions.
2. The power to select, hire, and fire medical care providers.
3. The power to give, release, and receive all information regarding your physical and mental health.
4. The power to make decisions consistent with the wishes stated in your Living Will.

Who would make health decisions as a backup if your spouse can not? Generally, each spouse selects their own backup. For example, Husband selects his parents, wife selects her parents.

	Name	Relationship	Address
Husband's Alternate	_____	_____	_____ _____ Phone_____
Husband's Backup	_____	_____	_____ _____ Phone_____
Wife's Alternate	_____	_____	_____ _____ Phone_____
Wife's Backup	_____	_____	_____ _____ Phone_____

3. Living Will

A Living Will is your written expression of your desire to withhold life sustaining treatment, to withdraw it if such treatment has started and to allow you to die naturally with the least amount of pain. The Living Will takes affect under two circumstances.

1. If you are terminally ill and death is imminent.
2. If you are permanently unconscious (brain dead).

These terms are defined by the law and in the document. Your treating physician and one other doctor must determine whether one of these conditions is present.

Do you want a Living Will? Yes ___ No ___

V. OTHER INFORMATION/QUESTIONS/ISSUES

Please use the area below to provide us with any other information, questions, and/or issues.

Items to be sent along with this worksheet

Please send the following information to our office at your earliest convenience:

1. Copies of current wills, trust and other estate planning documents.
2. Copies of deeds to real estate.
3. Copies of any premarital agreement, divorce decree *that effect your estate plan.*
(i.e. You must include your children in your estate plan or you must provide insurance or support Trust.)
4. Any other document that you want us to consider when preparing your estate plan.

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