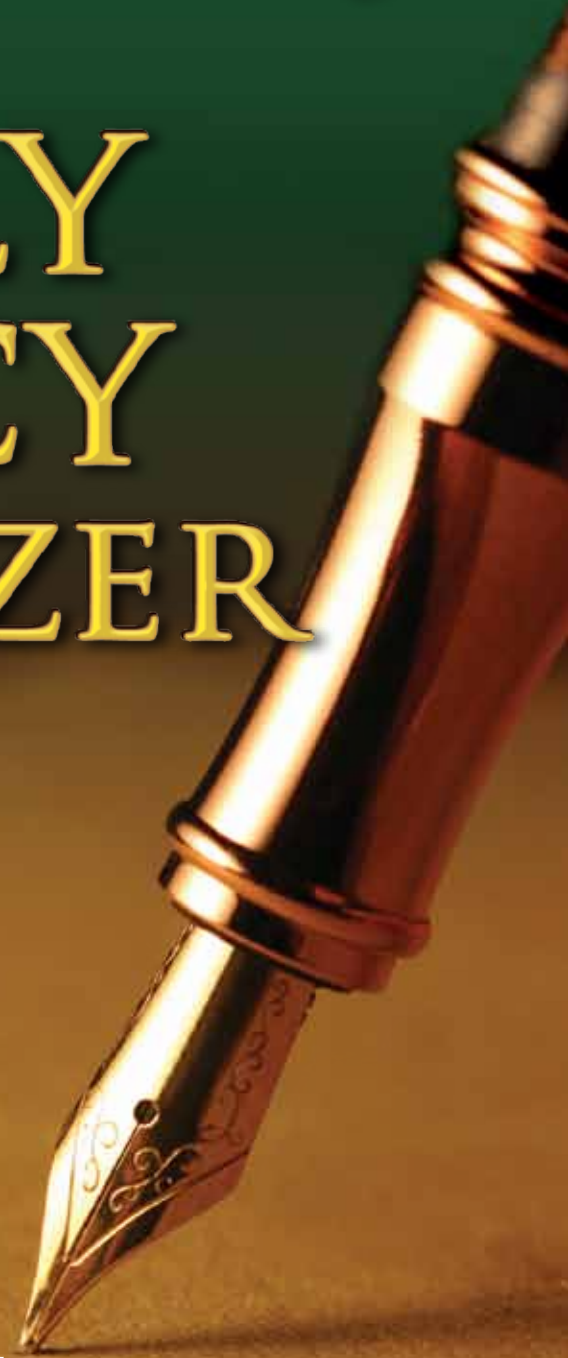
Because
You Are Loved

FAMILY LEGACY ORGANIZER

Valuable Forms for
You, Your Spouse,
Loved Ones and
Aging Parents



A Special Message from the Author

Growing up, my father always told me,
"A short pencil is better than a long memory."

Dear friend,

When it comes to living life and loving our families, there are so many things we need to remember. But it is truly impossible to remember everything we need to remember without writing it down somewhere. The problem for many of us is that we try to keep all the information in our own head or we write things down on slips of paper scattered everywhere that no one understands but us *(and sometimes we find notes that we wrote that we no longer know what they were about)!*

So, I set out to create for you and your loved ones the ultimate *LEGACY ORGANIZER* with the most comprehensive collection of helpful family forms available anywhere on the planet! The goal was to give you one source to record needed information that you could have in your home and/or share with loved ones.

It is my hope that by using my father's advice *("a short pencil")* and any of the pages in this LEGACY ORGANIZER so that you can help get your house (or the house of aging parents/relatives) in order by putting down valuable and important information and instructions for your loved ones.

I want you to know there are personal stories about real people connected to every page in this *LEGACY ORGANIZER*. As I was writing each form or list, I was always thinking of someone I knew that benefited from having this organized information or someone that struggled or suffered from not knowing these details. For help in inspiring you about the value of each page, you can hear or watch many of these personal stories by ordering the DVD or going to the audio and video files at www.EZlegacy.TV

I trust each and every page you choose to fill out will be a great help to you, your spouse, and your loved ones for years to come.

Yours for loving our families,

Brian

Dr. Brian Kluth

Note: An electronic Microsoft Word version is also available for those who prefer to use a keyboard instead of a pencil so they can easily make changes later and email completed forms to key people that need to have the information. For a computer version, go to: www.EZlegacy.TV

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Disclaimer: The FAMILY LEGACY ORGANIZER is only to be considered informative in nature and is designed to be a useful resource to help you better organize your personal information and instructions for loved ones. None of these forms is a legal document and should not be used as such. Please consult with an attorney, accountant, financial planner, funeral professional, and/or charitable estate planner to develop official and legal documents for your medical, estate, financial, charitable, or funeral needs. Special copyright rules apply for your personal use and sharing of the material in this manual, please see the bottom of the back inside cover for details. © Dr. Brian Kluth | 9415 Wickerdale Ct | Highlands Ranch, CO 80130 | organizer@kluth.org | 855-EZ-LEGACY | www.EZlegacy.TV

LEGACY ORGANIZER
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Recommendation:

In order for you and your loved ones to gain the greatest benefit from any of the forms and lists in this LEGACY ORGANIZER, it will probably be best to *set aside a specific 30-90 minute time period each week* to work on this over the coming months.

Also remember to write things in PENCIL, so you can easily erase and update information as things change.

NOTE: You also have the option of ordering an electronic Microsoft Word version and an Adobe PDF file so you can easily print, modify, or customize any of the forms and lists in the LEGACY ORGANIZER. See page 35 for ordering information or go to www.EZlegacy.TV.

OVER 100 FAMILY QUESTIONS

Ask or answer these family history and legacy questions

What is a legacy? A legacy by definition is something you "hand down or pass along" to others. When it comes to end-of-this-life issues, many people focus on handing down money and possessions but miss out on handing down a legacy of their life to their children, grandchildren, and/or loved ones. The truth is the money will soon be spent or redirected, and the amount given will be forgotten. What will be remembered most is your living legacy of lessons learned, loving counsel, and laughter springing from past memories that you share in stories, writings, or recordings.

RECOMMENDATIONS:

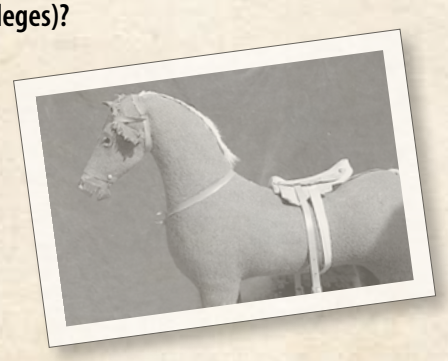
YOUNGER FAMILIES: Let your children look through the list and take turns asking any question they want to ask you. This would be especially good for conversations around the dinner table, in the car, or during family travels, vacations, and trips.

ADULT CHILDREN WITH AGING PARENTS: Look through the list and highlight some items you can use as conversation starters at holiday or family gatherings. If possible, have a recorder or videotape running. Or you can also ask a few questions each time you call to talk on the phone.

PARENTS OR GRANDPARENTS: You may want to write out, record (audio or videotape), email, or put on a website your answers to some of these questions and then give them to your children and grandchildren. Choose from the following list of ideas to jog your memory or to start family conversations about things you can hand down and pass along to your loved ones as part of your living legacy and heritage.

Places you've lived? Addresses, description, or location (if you can remember them)?

Names and cities of the schools you attended (grade school, middle/junior high, high school, colleges)?



Who were your best friends in school? What were they like?

What were your favorite pastimes or fun activities to do as a child?

What were some of your earliest memories about religion or God?

What type of jobs did your parents have while you were growing up?

Did you ever move from one place to a new place? How did you feel? How did it impact your life?

What did you used to do to celebrate birthdays? Christmas? Easter? Thanksgiving? July 4th? Spring break?

What were your family finances like while you were growing up? How did that affect you?

What did your family do on the weekends? Special outings? Vacations? Where did they go for trips?

Did you ever take lessons or special classes (music, art, sports, etc.)? Did you ever collect anything?

When you were a child or a teenager, what did you want to be when you grew up?

What was a favorite school subject, school memory, or year/grade in school? Favorite teacher? Why?

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How did you get to school (walk, bus, parents drive you, car pool, or…) ? How far was it?

Were you ever in band, choir, club, school play or drama production, student council, sports team, etc.?

What type of grades did you have in grade school? Why? Jr. High or Middle school? High school? College?

If you played sports, what sport and position did you play? Did you ever score/win? Were you ever hurt?
What were some of the biggest highlights and memories you have from being on this team?

Did you ever go to school dances or proms?

Was there ever a big tragedy among your immediate family, relatives, or friends?

Were you ever taken or called to the principal's office? Why? Did you ever go through a time of rebellion?

Special or silly talents or abilities you had growing up (or still have)?

Did you ever have any nicknames growing up? What were they? Who gave them to you?

What do you remember about the people and the neighborhood where you grew up? What did the kids do for fun in your neighborhood? What were some funny stories or people you remember?

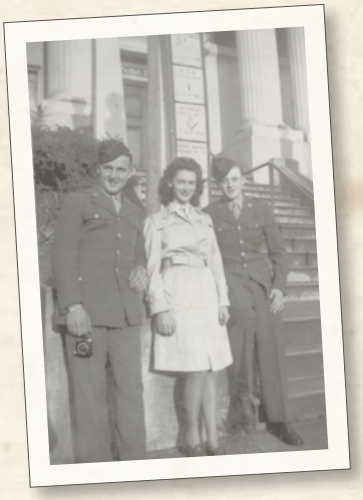
What were experiences you had growing up camping, hunting, fishing, going on vacations, going to camp, going to summer school, being on a farm, going on retreats, being in the scouts, etc.?

Awards, trophies, records, badges, medals, scholarships, elections, or prizes you won?

What about college—if you didn't go, why not? If you did go, what was your major and why did you choose this major?

First crush? First kiss? First serious boyfriend/girlfriend? First heartbreak? First job(s)? First car?

Most funny, unique, memorable, amazing, unusual memories you have of growing up?



Names (and cities where they live or lived) of aunts, uncles, cousins, and grandparents?

What were your political affiliations, beliefs, involvements, offices, or views of voting and citizenship?

Did you have physical or medical problems as a child or in your adult life?
Were you ever in a serious accident? Were you ever in a hospital?

What was the biggest event you ever attended (concert, conference, rally, game, etc.)?

The three people that have had the greatest influence on you—what did you learn from them?

Lessons learned from failures or difficulties in your life? Hardest times in your life?

Places you've traveled? Most exciting or fun things you've ever done?

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Were you in any clubs, fraternities/sororities, civic groups, associations, non-profit boards, or government groups? Did you hold any leadership positions? Were you ever elected to a special office?

What was some of the best advice you ever received? Who gave it to you?

What are some of the most important lessons you learned about cars?

How or when you met your spouse? Why were you attracted to them? Details about your dating, courtship, engagement, wedding day, honeymoon, and early years before children? How did you know this was the person God had for you? Did you almost marry someone else—and if yes, what happened?

Marriage - How are you different from each other? How do these differences complement and strengthen you as people, as a couple, and as parents?

Favorite memories of your children? Most difficult, fun, or frightening experiences with your children?

Did you ever invent anything, write a book, make a musical recording, or…?

Lessons you learned along the way about money - earning, saving, giving, borrowing, investing, budgeting, gambling, credit, record keeping, paying taxes, shopping, etc.?

Lessons you learned about marriage and relationships - loving, forgiving, caring, helping, talking, or more?

Names of your sister(s), brother(s), their spouse (and where they live) and their children (and where they live)? How did you get along with your sister(s) and brother(s)?

Special attributes and abilities you see in each child and/or grandchildren? Things about them or special times when you were really proud of them?

What do you remember about how you chose each child's name?

Specific wishes and desires you have for your children and/or grandchildren?

Favorite aunt/uncle, coach, teacher, employer, friend, pastor, etc.? Why?

What are some of your favorite songs, funny songs, and hymns? If you can, sing them.

Jobs, vocations, occupations, and employers you've had over your lifetime?

What was the dumbest, bravest, most foolish, courageous, funniest, or smartest thing you ever did?

What were the circumstances or people that influenced you on your primary career path?

If you were in the military, where did you go, what was your rank, what are your most vivid memories, what did you learn, and how did you benefit from the military?

What are some funny stories from your personal life or family?

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Most meaningful successes or things you have been proud of in life?

Favorite jokes and stories? Favorite recipes, meals, and desserts? Favorite pets? Favorite toys? Favorite vacation(s) or trip(s)? Favorite house? Favorite place you lived? Favorite movie(s)? Favorite bands/singers?

Encounters you have had with any famous people?

What were the major life changing events in your life?

Instruments played? If you can, record your playing.

Stories and facts you know about your parents, grandparents, aunts, uncles, cousins, or siblings?

Where were your parents or grandparents born/raised? What did they do for a living? What do you most remember about them? What was their spiritual background/heritage? What stories do you recall about them? Where are they buried (if known, provide name of town/city, cemetery, address, row #, lot #, block #, section #)?

Where (cities/towns/areas) are most of your relatives living in (sisters/brothers, cousins, aunts/uncles)?

Lessons have you learned about gambling, lying, cheating, laziness, immorality, drinking, smoking, or drugs?

Favorite hobbies, interests, activities, and sports you enjoyed in your lifetime?

Greatest tragedies or disappointments you've experienced? Greatest regrets? Greatest joys?

What are your core spiritual beliefs?

How have you lived your life in reflection of these beliefs?

What would you like to pass along to your family spiritually?

Do you have any found memories or stories you would like to pass along?

Who are the people that were most influential to your spiritual journey?

What are the most important spiritual morals you live by?

What are your favorites books for spirituality?

Do you believe that giving generously and spirituality are connected?

What is your viewpoint of the purpose of life?

What is your viewpoint of what happens at death and where your spirit will live for eternity?

SPECIAL NOTE ABOUT PHOTOS: Take one evening a month and go through your family photos and write the approximate date, place, names, and connections (i.e. cousin, aunt/uncle, grandparents, etc.) of other people that may be in the photo.

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COUPLE'S FAMILY TREE

Record the person's name and then add any of the following information:

- **B** *(Date of birth/location)*
- **W** *(Wedding date/location)*
- **S** *(Spouse's first name/maiden name)*
- **L** *(Current location: city/town)*
- **O** *(Primary occupation/s)*
- **D** *(Date of death)*
- **C** *(Cemetary location)*
- **A** *(Adopted)*
- **H** *(Half-sibling)*
- **SS** *(Step-sibling)*

CHILD 1:
Grandchild
Great Grandchildren:
Grandchild
Great Grandchildren:
Grandchild
Great Grandchildren:
CHILD 2:
Grandchild
Great Grandchildren:
Grandchild
Great Grandchildren:
Grandchild
Great Grandchildren:
CHILD 3:
Grandchild
Great Grandchildren:
Grandchild
Great Grandchildren:
Grandchild
Great Grandchildren:
CHILD 4:
Grandchild
Great Grandchildren:
Grandchild
Great Grandchildren:
Grandchild
Great Grandchildren:
Suggestion: If your family is larger than the spaces allowed on this form, make a photocopy of this sheet to record additional people.

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MAN'S FAMILY TREE

Record the people's names and then add any of the following information:

- **B** *(Date of birth/location)*
- **W** *(Wedding date/location)*
- **S** *(Spouse's first name/maiden name)*
- **L** *(Current location: city/town)*
- **O** *(Primary occupation/s)*
- **D** *(Date of death)*
- **C** *(Cemetary location)*
- **A** *(Adopted)*
- **H** *(Half-sibling)*
- **SS** *(Step-sibling)*

FATHER:	
Father's Father:	
Father's Mother:	
Father's Sibling 1/Spouse:	
Children:	
Father's Sibling 2/Spouse:	
Children:	
Father's Sibling 3/Spouse:	
Children:	
MOTHER:	
Mother's Father:	
Mother's Mother:	
Mother's Sibling 1/Spouse:	
Children:	
Mother's Sibling 2/Spouse:	
Children:	
Mother's Sibling 3/Spouse:	
Children:	
SIBLING 1/SPOUSE:	
Child 1:	Child 2:
Children:	Children:
Child 3	Child 4:
Children:	Children:
SIBLING 2/SPOUSE:	
Child 1:	Child 2:
Children:	Children:
Child 3	Child 4:
Children:	Children:
SIBLING 3/SPOUSE:	
Child 1:	Child 2:
Children:	Children:
Child 3	Child 4:
Children:	Children:

Suggestion: If your family is larger than the spaces allowed on this form, make a photocopy of this sheet to record additional people.

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WOMAN'S FAMILY TREE

Record the people's names and then add any of the following information:

- **B** *(Date of birth/location)*
- **W** *(Wedding date/location)*
- **S** *(Spouse's first name/maiden name)*
- **L** *(Current location: city/town)*
- **O** *(Primary occupation/s)*
- **D** *(Date of death)*
- **C** *(Cemetary location)*
- **A** *(Adopted)*
- **H** *(Half-sibling)*
- **SS** *(Step-sibling)*

FATHER:	
Father's Father:	
Father's Mother:	
Father's Sibling 1/Spouse:	
Children:	
Father's Sibling 2/Spouse:	
Children:	
Father's Sibling 3/Spouse:	
Children:	
MOTHER:	
Mother's Father:	
Mother's Mother:	
Mother's Sibling 1/Spouse:	
Children:	
Mother's Sibling 2/Spouse:	
Children:	
Mother's Sibling 3/Spouse:	
Children:	
SIBLING 1/SPOUSE:	
Child 1:	Child 2:
Children:	Children:
Child 3	Child 4:
Children:	Children:
SIBLING 2/SPOUSE:	
Child 1:	Child 2:
Children:	Children:
Child 3	Child 4:
Children:	Children:
SIBLING 3/SPOUSE:	
Child 1:	Child 2:
Children:	Children:
Child 3	Child 4:
Children:	Children:

Suggestion: If your family is larger than the spaces allowed on this form, make a photocopy of this sheet to record additional people.

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SPECIAL DAYS, BIRTHDAYS & ANNIVERSARIES OF FAMILY, RELATIVES & FRIENDS

To find out the dates for all national holidays and celebration days, go to: www.holidaysmart.com

B= Birthdate **A=** Anniversary **D=** Death **E=** Engagement

JANUARY	FEBRUARY	MARCH

APRIL	MAY	JUNE

JULY	AUGUST	SEPTEMBER

OCTOBER	NOVEMBER	DECEMBER

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LIST OF ADVISORS & SERVICE PROFESSIONALS

This from is important for your spouse and loved ones to have readily available when you travel or are gone.

	Name, Company, Phone Numbers, Address or E-mail
Accountant	
Banker	
Estate Planning Attorney	
Estate Executor	
Financial Advisor	
Insurance Agent	
Life Insurance Advisor	
Med. Insurance Professional	
Med. Power of Attorney	
Stock Broker	
Tax Preparation	
Appliance repair	
Auto Insurance	
Baby sitter	
Car Dealer	
Car Mechanic	
Charitable Giving	
Clergy	
Computer support	
Contractor	
Dentist	
Doctor for:	
Doctor for:	
Doctor for:	
Electrician	
Employee Benefits	
Exterminator	
Handyman	
Heating & Air Cond	
Home Insurance	
Home Warranty	
Hospital	
Interior Designer	
Landscaping	
Lawn Care	
Mortgage Broker	
Pension Fund	
Pharmacy	
Plumber	
Pharmacy	
Real Estate Agent	
Snow Removal	
Veterinarian	
Other:	

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SEASONAL HOUSEHOLD TO DO CHECKLIST

Use this form prior to the start of each season (spring, summer, fall, winter) to help you and your spouse determine things you will do in the coming season. If you save each of the forms you fill out, this will help your spouse and loved ones know what needs to be done each season if you are gone or unable to help.

FAMILY EVENTS

Plan, schedule, invite, decorate, purchase gifts, food, planning, shopping, get tickets, etc.

- ☐ Birthdays
- ☐ Graduations
- ☐ Weddings
- ☐ Anniversaries
- ☐ Mother's/Father's day
- ☐ Memorial weekend
- ☐ Sports events
- ☐ Family reunion
- ☐ Independence Day (July 4th)
- ☐ Vacations
- ☐ Labor day weekend
- ☐ Thanksgiving
- ☐ Christmas
- ☐ Hunting/fishing
- ☐ New Year's Day
- ☐ Super Bowl
- ☐ Coming travel/trips
- ☐ Date nights/social outings
- ☐

PERSONAL

- ☐ Volunteering
- ☐ Classes/Courses/Seminars
- ☐ Church
- ☐ Reading
- ☐ Exercise
- ☐ Sports
- ☐ Recreation
- ☐ Dentist
- ☐ Doctor
- ☐ Civic Group/s
- ☐
- ☐
- ☐

CHILDREN

- ☐ Sports
- ☐ Music
- ☐ Extracurricular activities/clubs
- ☐ Camps/Retreats
- ☐ Lessons/Classes
- ☐

VACATIONS/TRIPS

- ☐ Determine location(s)
- ☐ Flights/transportation
- ☐ Vehicle maintenance
- ☐ Passports/visas (overseas)
- ☐ Lodging plans/choices
- ☐ Activities
- ☐ People to see
- ☐ Meal plans
- ☐ Purchases for trip
- ☐

HOUSE

Possible items to inspect, clean, fix, take out of storage, store, prepare, repair, replace or update.

- ☐ Furnace inspection
- ☐ Furnace filters
- ☐ Hot water heater
- ☐ Humidifier
- ☐ Air Conditioning
- ☐ Washer/Dryer/Vent
- ☐ Refrigerator/Freezer
- ☐ Stove/oven/range hood
- ☐ Dishwasher
- ☐ Microwave
- ☐ Test smoke detectors
- ☐ Carpets cleaned
- ☐ Flooring
- ☐ Tiled surfaces
- ☐ Gutters/downspouts
- ☐ Hose/sprinkler system
- ☐ Outdoor furniture
- ☐ Pantry – clean out old food
- ☐ Tighten cabinet knobs
- ☐ Oil hinges/locks/springs
- ☐ Thermostat/settings
- ☐ Planting/gardening
- ☐ Plumbing inspection/leaks
- ☐ Sump pump inspection
- ☐ Weather-stripping
- ☐ Gardens/flowers/plants
- ☐ Lawn fertilizer/aeration
- ☐ Lawn care/mowing
- ☐ Trees/bushes/leaves
- ☐ Roofing/overhangs
- ☐ Attic vents
- ☐ Sinks/tile caulking
- ☐ Insect/pest control
- ☐ Windows/screens
- ☐ Patio/decking/stairs/porches
- ☐ Chimney cleaning
- ☐ Firewood
- ☐ Electric sockets/lights/bulbs
- ☐ Septic tank
- ☐ Insulation
- ☐ Siding
- ☐ Fire extinguishers
- ☐ Hose/sprinkler system
- ☐ Lawn mower maintenance
- ☐ Snow blower maintenance
- ☐ Driveway
- ☐ Walks/sidewalks/paths
- ☐ Shelving/storage
- ☐ Furniture/furnishings
- ☐ Housewares/dishes
- ☐ Kitchen items
- ☐ Medical/safety supplies
- ☐ Interior/exterior painting
- ☐ Fences/gates
- ☐ Sports equipment
- ☐ Pool maintenance
- ☐ Phones/long distance service
- ☐ Computers/networks
- ☐ Electronics/TV/Cable/Internet
- ☐ Closets/drawers (discard or rotate clothing)
- ☐

VEHICLES/ENGINES

- ☐ Inspection/tune-up
- ☐ Tires
- ☐ Routine maintenance
- ☐ Oil changes
- ☐ Brakes
- ☐ Exhaust
- ☐ Transmission
- ☐ Alignment
- ☐ License renewal
- ☐ Body work
- ☐ Motorcycle/ATV/RV/Boats
- ☐

FINANCIAL

- ☐ Church/ Charitable Giving
- ☐ Financial record keeping
- ☐ Year-end giving
- ☐ Because You Are Loved Guide
- ☐ Tax preparation
- ☐ Investment planning
- ☐ Investment planning
- ☐ Training/seminars/classes
- ☐

OTHER

- ☐
- ☐

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DOCUMENTS CHECKLIST

Gather your official, financial, and legal documents and let your spouse, key family member(s), personal representative, or executor know where they are located for easy access/retrieval.

Documents	Physical Location of Originals *(and/or name of hard drive location of computer file)*	Location of copies *(if applicable) or names of people who have copies with date given*
Disability Insurance Policies		
Employee Life Insurance Policies		
Financial account numbers		
Funeral instructions		
Home & Vehicle Insurance Policies		
Life Insurance Policies		
Personal Financial Statement		
Power of Attorney		
Pre-paid funeral arrangements		
Retirement/Pension Benefits		
Stock Certificates/Bonds		
Wills/Trusts/Estate Plans		
5 Wishes Document *(if applicable)* **www.agingwithdignity.org** *(See page 21)*		
This "Legacy Organizer" manual		
Automobile Titles		
Birth Certificates or Adoption papers		
Business Agreements		
Business or Partnership Agreements		
Citizenship Papers		
Death Certificates		
Debt/Loan Certificates		
Deeds		
Divorce/Separation Papers *(if applicable)*		
Financial/Bank/Inv. Statements		
Leases		
Marriage Certificates		
Medical Power of Attorney		
Memos/Instructions about distribution of personal, sentimental, or heirloom possessions		
Military Discharge Papers		
Mortgages		
Partnerships		
Passports		
Past Income Tax Returns		
Personal address book		
Recreational Vehicle/Equip Titles		
Social Security Cards & Benefits*		
Other:		
Other:		

Safe Deposit Box Info *(if applicable)* – Physical Location: _____ Box Number: _____
Location of keys: _____
Name of Financial Institution: _____ Phone Number: _____
Address: _____

**Note about Social Security Benefits. The SS phone number is 1-800-772-1213. To claim SS death benefits after the death of a spouse, go to your local Social Security office and bring with you your spouse's death certificate, social security card, birth certificate, marriage certificate/license, and the birth certificates for each child.*

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IMPORTANT HOUSEHOLD ITEMS

This from is important for your spouse and loved ones to have readily available when you travel or are gone.

LOCATION OF IMPORTANT HOUSEHOLD ITEMS:			
Main water turn off valve:			
Hose and/or sprinkler system turn off valve:			
Gas turn off valve:			
Phone line junction box on the exterior of the house:			
Electric circuit breakers/fuse box:			
TV satellite or cable box:			
Cans of paint used in interior or exterior:			
Family photos:			
Address book:			
Owner instruction manuals for appliances/etc:			
Passbooks for checkbook/saving accounts:			
Cash/gold/silver/coins/precious gems:			
Firearms:			
Inventory or video of household items (for insurance purposes in case of fire, etc.):			
Other:			
Other:			

LOCATION OF KEYS OR COMBINATION LOCK NUMBERS (XX-XX-XX) OR SECURITY CODES:							
Alarm/Security/Fire system:	Name of company:			Phone:			
Vehicles:							
Exterior house doors:			Interior house doors:				
Garage:							
Cabin/vacation home:							
Lawn mower or yard equipment:			Snow blower:				
Boat:	Boat trailer:		Motorcycle/ATV:				
RV or trailer:							
Gun cabinet:	Gun trigger locks:						
Boat house:							
Storage shed:							
Location of Safe:			Key location or combination:				
Location of Fireproof lock box:			Key location or combination:				
Electronic entry gates:							
Bicycle locks:							
Television satellite or cable security codes:							
Combination Lock for:	#'s:	- -	Combination Lock for:		#'s:	- -	
Combination Lock for:	#'s:	- -	Combination Lock for:		#'s:	- -	
Combination Lock for:	#'s:	- -	Combination Lock for:		#'s:	- -	
Other:							
Other:							

COMPUTERS		
Location of computer hub:		
Security code to access internet wi-fi:		
Location of internet modem:		
Location of computer software programs/CD's::		
Location of computer hardware owner's manuals and operating CDs:		
Computer #1:	Account name:	Password:
Computer #2:	Account name:	Password:
Computer #3:	Account name:	Password:
Email address:	Login:	Password:
Email address:	Login:	Password:
Email address:	Login:	Password:
Email address:	Login:	Password:
Other:		
Other:		

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LIST OF ACCOUNTS

Provide important and confidential information for the following types of accounts:

- **CK** *(Checking Account)*
- **SV** *(Savings Account)*
- **RF** *(Retirement/Pension Fund)*
- **ST** *(Stocks)*
- **BD** *(Bonds)*
- **CC** *(Credit Card)*
- **INV** *(Investment)*
- **MO** *(Mortgage)*
- **VP** *(Vehicle Payment)*
- **LO** *(Loans & Payments)*
- **ATM** *(ATM Card/Pin #)*
- **WS** *(Website Account)*
- **EM** *(Email Account)*
- **ON** *(Online shopping accounts—E-bay, Paypal, etc.)*
- **INS** *(Insurance—Life, Medical, House, Vehicle, Disability, etc.)*
- **CHR** *(Charitable Giving Account)*
- **FF** *(Frequent Flyer Account)*
- **AN** *(Annuity)*
- **FT** *(Funeral Trust)*
- **LI** *(Life Insurance)*
- **MD** *(Medical-Medicare or insurance)*

NOTE: Treat this info with the UTMOST CONFIDENCE. *Only give to a spouse and/or individuals involved in your finances and estate.*

Company *and/or* **Account Name:**	**Type:**	**Acct #:**	**Phone #:**	**Website & Login Info:**	**Contact Person** *(if applicable):*	**$ Value & Date:**

INCOME SOURCES

This form will help you and your spouse to understand your annual income sources.
It will assist you in knowing exactly where you are receiving income from and also how often.

Step 1

☑ Check any item that is a source of cash flow or income that you normally receive over a 12 month period.

Step 2

Determine an approximate "financial value" ($ amount) that this item represents in your life. Indicate the frequency of how often you receive these funds:

- **W** (*Weekly)*
- **B** (*Bi-weekly or 2x a month)*
- **M** (*Monthly)*
- **Q** (*Quarterly)*
- **Y** (*Yearly/annually)*
- **S** (*Sporadically)*
- **O** (*One-time amount)*

☑	Normal Cash & Income Over 12 Months	Amount:	Freq:
☐	Income, wage or salary from:		
☐	Income, wage or salary from:		
☐	Income, wage or salary from:		
☐	Overtime pay		
☐	Bonuses		
☐	Tax returns/refunds		
☐	Commissions		
☐	Business income		
☐	Severance pay		
☐	Part-time work or moonlighting		
☐	Consulting fees		
☐	Sale of products or assets		
☐	Home-based business or services		
☐	Sale of stuff I/we own		
☐	Workmen's Compensation		
☐	Honorariums		
☐	Social Security		
☐	Pension income		
☐	Military pay or pension		
☐	Annuity		
☐	Union pay or pension		
☐	Disability income		
☐	Unemployment or workmen's compensation		
☐	Spousal or child support		
☐	Trust fund		
☐	Inheritance monies		
☐	Insurance settlement		
☐	Legal settlement		
☐	Income from rental or leased properties		
☐	Interest and/or dividends		
☐	Repayment of personal loans		
☐	Royalties from copyrights/patents		
☐	Rebates/Refunds/Returns/Coupons		
☐	Government welfare, food stamps, etc.		
☐	Other:		
☐	Other:		
☐	Other:		
☐	Other:		
☐	Other:		
☐	Other:		
☐	Other:		
	CHILDREN *(if applicable)*		
☐	Work projects		
☐	Allowances		
☐	Cash gifts *(birthday, Christmas, etc.)*		
☐	Part-time jobs or home business		
☐	Babysitting, lawn mowing, etc.		
☐	Other:		

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LIFESTYLE EXPENSES

Step 1 As best as you can, estimate how much money you are spending on a "monthly basis" in each area listed on the next page (Helpful hint: Take ANY quarterly, yearly, sometimes and one-time expenses and prorate this amount on a monthly basis).

Step 2 Carefully review the list. Are there any items you feel you want to eliminate or modify to be more generous in your life and/or to eliminate some or all of your indebtedness?

AVG:	"MONTHLY AVERAGES" OF WHERE YOUR MONEY GOING AS OF ___/___/2____
$	**GIVING:** Church: $____ Charities: $_____ Other: $____ Other: $____
$	**HOUSING:** Rent/Mortgage: $____ Utilities: $____ Trash $____ Lawn: $____ Maintenance/Repairs: $____ Furnishing/Decorations: $____ Special Projects/Purchases: $____ Other: $____ Other: $____
$	**TELECOMMUNICATIONS:** Phone: $____ Lg Distance: $____ Cell Phone/s $____ Internet: $____ Text: $_____
$	**VEHICLES:** Payments: $____ Gas: $____ Insurance: $____ Maint/Repair: $____ License: $____ Other: $____
$	**GROCERIES AND HOUSEHOLD:** Groceries: $____ Supplies: $____ Miscellaneous: $____
$	**ENTERTAINMENT/RECREATION:** Cable: $____ Videos/Movies: $____ Lessons: $____ Health Club: $____ Crafts/Hobbies: $____ Sports: $____ Events/Concerts: $____ Music: $____ Vacations: $____ Trips: $____ Camping: $____ Vacation Home: $____ Hunting/Fishing: $____ School/Scout/Civic: $____ Dinners Out: $____ Other: $____ Other: $____ Alcohol: $____ Tobacco: $____ Gambling: $____
$	**INSURANCES:** Medical: $____ Life: $____ Disability: $____ Other: $____
$	**CLOTHING:** Man: $____ Woman: $____ Children: $____
$	**MISCELLANEOUS:** Fast Food/Restaurants: $_____ Meals out at work: $____ Childcare: $____ Toiletries: $___Hair: $____ Pets: $____ Vet: $____ Subscriptions: $____ Coffee:$_____ Vending Mach:$_____ Other: $____
$	**GIFT GIVING & CELEBRATIONS:** Anniversaries: $____ Birthdays: $____ Weddings/Babies/Graduations: $____ Holiday Parties: $____ Children's Birthday Parties (cake/activity/favors/etc.): $_____ Other: $____
$	**MEDICAL:** Doctors: $____ Hospitals: $____ Dental: $____ Prescriptions: $____ Other: $____
$	**SAVINGS/INVESTMENTS:** Savings: $____ Pension: $____ College: $____ Investment: $____ Other: $____
$	**EDUCATION:** Tuition: $____ Books: $____ Fees/Activities: $____ Room & Board: $____ Other: $____
$	**DEBTS:** Cred Cd Pymts: $____ Personal Loans: $____ Student Loans: $____ Medical Bills: $____ Other: $___

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LIABILITIES & DEBTS

Today's Date: ___/___/20___	Lender	Account #	Phone #	Total Balance	Minimum Payment	% Rate
Sample	First Bank VISA	3456-7891-0123-4567	303-555-1234	$3211	$125	18%
Mortgage 1						
Mortgage 2						
Home Equity						
Car loan						
Car loan						
Furn/Appliance						
Furn/Appliance						
Rec Equip/Veh						
Rec Equip/Veh						
Electronics						
Electronics						
Credit Card 1						
Credit Card 2						
Credit Card 3						
Credit Card 4						
Credit Card 5						
Medical 1						
Medical 2						
Medical 3						
Medical 4						
Medical 5						
Medical 6						
Student Loan						
Student Loan						
Personal Loan						
Personal Loan						
Business Loan						
Business Loan						
IRS/Taxes						
Other						
Other						
People who owe money to me/us:						

There are books, classes, and counselors nationwide available to help you get out of debt:
www.DaveRamsey.com www.Crown.org
www.DebtProofLiving.com has a great online get-out-of-debt calculator *(RPDP = Rapid Debt Repayment Plan)*

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ASSETS & POSSESSIONS

Periodically, it is wise to consider what you have in your possession. This form will help you to do just that!

1. ☑ Determine the items (and the market or resale value) you have in your possession.
2. Determine which of these items you need and are actually using.
3. Are there any items that could be passed along to someone you know who could benefit from their use?
4. Are there any items that should be sold?
5. Are there any items (in the near future or after your funeral) that could be given to benefit a church, charity, cause, individual, or organization?

IMPORTANT NOTE: It is wise to discuss with your charities or church the best way to give an asset. Depending on the value and type of asset, it may be wise to have the organization assist you in obtaining the help of an experienced estate planning professional to determine how to most effectively and affordably "transfer" an asset. Careful planning with experienced professional counsel versed in evaluating tax and estate planning issues will maximize the value of this gift to a non-profit, to yourself and to your family.

☑	List of Assets You Have In Your Possession	Estimated Value as of: _____	Details, descriptions, or specific desires for these items. If applicable, identify any item(s) you would like to give to a charity now or in the future. *(i.e., sell the item and give the cash proceeds OR donate the specific item to a charity to use or sell)*
☐	Vehicle:		
☐	Vehicle:		
☐	Checking Account(s) & Cash		
☐	CD's or Savings Accounts		
☐	Motorcycles/Recreational Vehicles		
☐	Motor Home/RV/Trailer/Camper		
☐	Boats/Watercraft & Equipment		
☐	Home		
☐	Timeshare, Condo, Vacation Property		
☐	Sports, Exercise, Hunting Equipment		
☐	Workshop or Garage Tools/Equipment		
☐	Craft or Camera Equipment/Supplies		
☐	Musical instruments		
☐	Appliances/Furniture/Furnishings		
☐	Jewelry or Gems or Furs		
☐	Antiques, Art, Memorabilia or Heirlooms		
☐	Books – Videos – Albums		
☐	China/Crystal/Glassware/Silver/etc.		
☐	Stocks/Bonds/Mutual funds/CDs		
☐	US Notes/Bills/Bonds		
☐	Commodities		
☐	Pension Funds (Employer or Military)		
☐	Retirement Accounts		
☐	College Savings Funds		
☐	Collections (Coins/Stamps/Crafts/Toys)		
☐	Trust Fund(s) or Inheritance Funds		
☐	Rental Properties		
☐	Business, Farm, Ranch: Buildings/Land		
☐	Business Vehicles/Equipment/Supplies		
☐	Undeveloped Land or Farmland		
☐	Livestock, Animals		
☐	Possessions in Storage Units		
☐	Foundation or Donor-Advised Funds		
☐	Business Partnerships/Ownership		
☐	Real Estate Partnerships		

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CHARITABLE GIVING

"What organizations, projects, programs, and people do you care about and want to support?"

Step 1 Identify the organizations and charities you are currently supporting or would like to support *(see list below.)*

Step 2 Circle any existing organization or charity that you support or identify a new one that you would like to support.

Step 3 Determine *"future"* giving priorities, amounts, or percentages you would like to be able to give within the next few years.

Step 4 Determine end-of-life gifts *(percentages or amounts)* you want to give for a selected charity.

TYPES OF CHARITABLE ORGANIZATIONS OR SPECIFIC THINGS YOU CAN DONATE TO:

- **RELIGIOUS**: Houses of worship/ churches, ministers, missions, help for the needy, denominations, media, non-profits, music, and programs.
- **BUILDINGS & EQUIPMENT**: New facilities, relocation, expansion, renovations, vehicles, computers, program equipment, etc.
- **NEEDY**: Widows, homeless, urban ministries, crisis pregnancy, prisoners, refugees, relief, orphans, rescue missions, disabled, scholarships, etc.
- **EDUCATION**: Schools, colleges, universities, seminaries, etc.
- **SPECIAL INTEREST GROUPS**: Children, women, men, families, minorities, etc.
- **CULTURAL/ARTS/MUSIC**
- **SPORTS/CAMPS**
- **ANIMALS/WILDLIFE/ENVIRONMENT**

Organizations & Charities You Support:	Support in the past 12 months	If desired, Special Gift within 1-5 years?	If desired, $ or % to include in will?

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HELPFUL INTERNET RESOURCES FOR RETIREES, AGING ADULTS AND CAREGIVERS

- ***Because You Are Loved*** **FAMILY LEGACY ORGANIZER** www.EZlegacy.TV *40 pages of valuable resources, checklists and forms for finances, household information, documents, family tree, life legacy, funeral plans, wealth sharing/distribution, aging parents, child guardians, estate planning and more!*
- **5 Wishes Booklet** www.agingwithdignity.org *A valuable "fill-in-the-blank" document to communicate your near-the-end-of-this-life medical, personal, emotional and spiritual wishes for family and medical staff/professionals.*
- **American Association of Retired Persons** www.aarp.org
- **Administration on Aging** www.aoa.gov
- **Aging Parents and Elder Care** www.aging-parents-and-elder-care.com *Excellent source for valuable articles, checklists, referrals and website links.*
- **Alzheimer's Association** www.alz.org
- **Assisted Living Info** www.assistedlivinginfo.com *Online guide for selecting an assisted living facility, retirement community, or other personal care facility anywhere in the United States.*
- **Benefits Checkup** www.benefitscheckup.org *Helps you find and enroll in federal, state, local and private programs that help pay for prescription drugs, utility bills, meals, health care and other needs.*
- **Caregiving website** www.caregiving.com
- **Center for MEDICAID and MEDICARE Services** www.cms.hhs.gov *Valuable online help and answers.*

- **Center for Medicare Advocacy** www.medicareadvocacy.org *Non-profit organization which provides education, advocacy, and legal assistance to help elders and people with disabilities obtain necessary healthcare.*
- **Children of Aging Parents Association** www.caps4caregivers.org *A nonprofit organization serving caregivers of the elderly or chronically ill with reliable information, referrals and support.*
- **Christian Association of Senior Adults** www.gocasa.org
- **Drugs.com** www.drugs.com *Comprehensive info on 24,000+ different drugs and medicines.*
- **Eldercare Locator** www.eldercare.gov
- **Family Caregiver Alliance** www.caregiver.org
- **Government Senior Citizens Resources** www.seniors.gov
- **Health Assistance Partnership** www.healthassistancepartnership.org *Information about the needs of Medicaid and Medicare beneficiaries, commercially insured consumers, and the uninsured.*
- **Mayo Clinic** www.mayoclinic.com *Health and wellness information from the Mayo clinic.*
- **Medicare** www.medicare.gov *The official US site for people with Medicare. Information about nursing homes, physicians, benefits, and coverage questions.*
- **National Alliance for Caregiving** www.caregiving.org
- **National Family Caregivers Association** www.nfcacares.org
- **Natl Assoc of Professional Geriatric Care Managers** www.caremanager.org *On-line referral service.*
- ***Nursing Home Info*** www.nursinghomeinfo.com *Info about choosing a nursing home, listings of facilities and a needs assessment tool.*
- **Senior Net** www.seniornet.org *Provides older adults education for and access to computer technologies.*
- **Social Security Administration** www.socialsecurity.gov
- **Web MD** www.webmd.com *Online medical information and advice.*
- **Well Spouse Foundation** www.wellspouse.org *Support to partners of the chronically ill and/or disabled.*

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FAMILY MEDICAL INFORMATION

Insurance (company, policy number, phone number):
Location of insurance cards (wallet/s, desk drawer or?)
Medicaid/Medicare info:
Location of organ donor card/instructions/permissions:
Prescription/Dental/Vision:
Doctors/Dentist/Etc. (name, specialty, phone number):

MEDICAL HISTORY

Name of family member/relative and approximate age at time of diagnosis (if known)

Heart disease:
Stroke:
Cancer (specific type/s):
Depression/suicide:
Diabetes:
High cholesterol:
High blood pressure:
Miscarriages:
Infant/childhood deaths:
Allergies:
Amputations (reason):
Other:
Other:

IMMUNIZATION HISTORY

Write names of family members and date(s) immunizations given (if known)

Hepatitis A:
Hepatitis B:
Influenza:
MMR:
Pneumonia:
Meningitis:
Tetanus:
Chicken pox:

MAJOR SURGERIES

Write person's name, type of surgery, year and/or approximate age at the time of surgery (if known)

PRESCRIPTIONS

Write person's name, doctor's name, name of medication, reason for medication (if known)

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MEDICAL & END-OF-LIFE DECISIONS

One of the easiest, most effective, and most broadly-recognized resources to help you make medical and end-of-this-life decisions is a booklet called, Five Wishes®. There are over four million in print. The booklet costs $5 (or $1 each for 100 copies or more). Place orders at www.agingwithdignity.org or by calling **1-888-594-7437**.

The *Five Wishes* document is one of many possible Medical Power of Attorney forms, important forms that help you express how you want to be treated if you are seriously ill and unable to speak for yourself. It is important to sign a Medical Power of Attorney that is valid in the state where you live, and that it is properly witnessed and notarized. The *Five Wishes* form is unique among living will and health agent forms because it looks to all of a person's needs: medical, personal, emotional and spiritual. It also encourages you to discuss your wishes with your family and physician.

The Five Wishes booklet lets your family and doctors know:

1. **Who you want to make health care decisions for you when you can't make them yourself.**
2. **The kind of medical treatment you want or don't want.**
3. **How comfortable you want to be.**
4. **How you want people to treat you.**
5. **What you want your loved ones to know.**

What is the Five Wishes booklet? The following information is from the Five Wishes website (www.agingwithdignity.org). *Five Wishes* is an easy-to-use legal document that lets you plan in advance for how you want to be cared for in case you become seriously ill. Some people refer to it as an "advance directive" because when you complete *Five Wishes* you give direction to your doctor and family, in advance, on how you want to be treated.

- **Wish One** lets you choose the person you want to make decisions for you when you can't make them for yourself. Lawyers call it a "durable power of attorney for health care."
- **Wish Two** is a living will. It lets you put in writing the kind of medical treatment you want, or don't want, if you become seriously ill and can't communicate to anyone.
- **Wishes Three and Four** let you describe in detail how you want to be treated so that your dignity can be maintained.
- **Wish Five** gives you a chance to tell others how you want to be remembered, and express other things that might be in your heart, like forgiveness.

Why should I fill out Five Wishes? Without an advance directive like *Five Wishes*, you may have no control over important medical care decisions that will be made if you ever get seriously ill – such as whether to give you life-support treatment or aggressively treat your pain. Everyone has different wishes and yours won't be followed unless you make them clear. Not expressing your wishes can put your family, friends and doctor in the difficult position of guessing what kind of treatment you want, which could lead to disagreements. Completing *Five Wishes* gives you control over your care and peace of mind for you and your loved ones.

When do I need to use Five Wishes? The best time to fill out a document like this is *before* you face a health crisis. You never know when you are going to need *Five Wishes*, and many people put it off until it's too late. If you are over age 18, you should complete the forms now. If you are married, you and your spouse each need to fill out your own *Five Wishes* document.

When does Five Wishes take effect? You will always make your own health care decisions, if you are able to talk with your doctor and understand what is being said. *Five Wishes* only takes effect when you are too ill to communicate. So if you have a stroke and can't speak, or are in a coma, then your *Five Wishes* and the person you chose to be your health care agent, can help direct your care with your doctor.

Is Five Wishes a legal document? Yes. It was written with the help of the American Bar Association's Commission on the Legal Problems of the Elderly. It meets legal requirements under the advance directive statutes in most states.

For additional answers, or to order booklets for you or your loved ones, go to: www.agingwithdignity.org

PERSONAL INFORMATION & FUNERAL PLANS (Man)

Use additional paper if necessary

Full Name:		Social Security Number:	
Date of Birth *(DOB)*:	Place of Birth:		
Driver's License State/Number:			
Full Name of Father:	Father's Birthplace:		Father's DOB:
Full Name of Mother:	Mother's Birthplace:		Mother's DOB:
Siblings and their current location:			
If married, Wedding Date:	Spouse's Maiden Name:		DOB:
Child #1 Name:	DOB:	Soc Sec #:	Spouse:
Child #2 Name:	DOB:	Soc Sec #:	Spouse:
Child #3 Name:	DOB:	Soc Sec #:	Spouse:
Child #4 Name:	DOB:	Soc Sec #:	Spouse:
Occupations/Position -Title/Years:			
Employers/Years:			
Do you have any life insurance with an Accidental Death Benefit *(which pays extra if you died accidentally)*?			
Grade School/s, Middle School/Jr. Highs/Cities:			
High School(s)/City/Year Graduated:			
College(s)/Universities/Years/Cities/Degrees/Majors:			
Places lived in/years:			
Military from _____to _____ in the (branch):	Rank:	Serial #:	Discharge Date:
Places served in Military:			
Churches Attended/Cities/Years:			
Professional Groups, Civic, Clubs, Lodges, Associations:			
Closest friends:			

FUNERAL PLANNING *Provide instructions, notes, name(s), addresses, phone numbers, emails, etc.*

Church/City:			Phone:	
Funeral Home/City:	If prepaid, account #:		Phone:	
Cemetery/City:	If purchased, what row #:	Lot #:	Block #:	Section #:
Casket or Urn Company:	If prepaid, account #:		Phone:	
Preferred Clergy:				
Meal after funeral? Where?				
Memorial Service *(in another city?)*:				
Obituaries *(what cities?)*:				
Preferred Pall Bearers:				
Flowers? Or Memorials to?:				
Special Songs Requested:				
Special Poems or Stories:				
Preferred Singer/s:				
Preferred Instrumentalist/s:				
Preferred Speaker/s:				
Should gospel *(&/or testimony)* be shared? Invitation for salvation given?				
Instructions for choosing casket or urn:				
Clothing or jewelry desires:				
Grave marker choice:				
Location of Will, Policies, etc.:				
Viewing choice: ■ Public Viewing ■ Private family viewing only ■ No viewing				
Burial/Cremation choice: ■ Casket followed by burial ■ Casket followed by cremation ■ Cremation				
If casket, open or closed?				
If cremated what to do with ashes?				
Items for the memorial table:				
Location of photos *(computer files?)*				
Other:				

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PERSONAL INFORMATION & FUNERAL PLANS (Woman)

Use additional paper if necessary

Full Name:		Social Security Number:	
Date of Birth *(DOB)*:	Place of Birth:		
Driver's License State/Number:			
Full Name of Father:	Father's Birthplace:		Father's DOB:
Full Name of Mother:	Mother's Birthplace:		Mother's DOB:
Siblings and their current location:			
If married, Wedding Date:	Spouse's Maiden Name:		DOB:
Child #1 Name:	DOB:	Soc Sec #:	Spouse:
Child #2 Name:	DOB:	Soc Sec #:	Spouse:
Child #3 Name:	DOB:	Soc Sec #:	Spouse:
Child #4 Name:	DOB:	Soc Sec #:	Spouse:
Occupations/Position -Title/Years:			
Employers/Years:			
Do you have any life insurance with an Accidental Death Benefit *(which pays extra if you died accidentally)*?			
Grade School/s, Middle School/Jr. Highs/Cities:			
High School(s)/City/Year Graduated:			
College(s)/Universities/Years/Cities/Degrees/Majors:			
Places lived in/years:			
Military from _____to _____ in the (branch):	Rank:	Serial #:	Discharge Date:
Places served in Military:			
Churches Attended/Cities/Years:			
Professional Groups, Civic, Clubs, Lodges, Associations:			
Closest friends:			

FUNERAL PLANNING *Provide instructions, notes, name(s), addresses, phone numbers, emails, etc.*

Church/City:		Phone:		
Funeral Home/City:	If prepaid, account #:		Phone:	
Cemetery/City:	If purchased, what row #:	Lot #:	Block #:	Section #:
Casket or Urn Company:	If prepaid, account #:		Phone:	
Preferred Clergy:				
Meal after funeral? Where?				
Memorial Service *(in another city?)*:				
Obituaries *(what cities?)*:				
Preferred Pall Bearers:				
Flowers? Or Memorials to?:				
Special Songs Requested:				
Special Poems or Stories:				
Preferred Singer/s:				
Preferred Instrumentalist/s:				
Preferred Speaker/s:				
Should gospel *(&/or testimony)* be shared? Invitation for salvation given?				
Instructions for choosing casket or urn:				
Clothing or jewelry desires:				
Grave marker choice:				
Location of Will, Policies, etc.:				
Viewing choice: ■ Public Viewing ■ Private family viewing only ■ No viewing				
Burial/Cremation choice: ■ Casket followed by burial ■ Casket followed by cremation ■ Cremation				
If casket, open or closed?				
If cremated what to do with ashes?				
Items for the memorial table:				
Location of photos *(computer files?)*				
Other:				

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DISTRIBUTION OF SPECIAL PERSONAL POSSESSIONS

This form helps you consider leaving specific personal items to specific people or organizations – your children, grandchildren, relatives, special friends, colleagues, church, charities, etc.
Items to be considered could include:

- Special collections
- Jewelry
- Instruments
- Certain articles of clothing
- Military paraphernalia
- Awards
- Artwork
- Handmade items
- Travel artifacts
- Family heirlooms
- Dishes
- Silverware
- Kitchenware
- Books
- Sports/Hunting/Recreation Entertainment equipment
- Electronics
- Furniture
- Vehicles
- Antiques
- Craft items
- Pictures or Photographs
- Tools
- _____
- _____
- _____

In the form below, write a description for the specific item, then put a "P" after the item if you have personally talked with the person about this item, and they know it has been promised to them. Put an "S" after the item if this gift will be a surprise to them. To be a legally binding document, it will be important to provide this information to the person who draws up your will or estate plans, so they can include this information as part of your official wishes.

Description and Location of Item	Person/Relationship or Ministry/Organization	P or S

EQUITABLE DISTRIBUTION OF FAMILY POSSESSIONS

After the distribution of Special Personal Possessions *(see previous form),* there will usually be additional items that need to be distributed. Use this form to equitably distribute remaining possessions.

Instructions:

A. Have one individual go through the remaining possessions and write down brief item descriptions *(Make additional copies of this form if necessary)*.

B. Make copies of this completed inventory and distribute to family members.

C. Allow everyone a specific time period (probably 24 or 48 hours) to fill out this sheet.

D. Have everyone put the following numbers by each item:

- *1=Would really like*
- *2=Would be willing to take*
- *3=No interest*

E. Then have the executor of the estate, or a trusted family member, seek to equally and equitably divide up the number of #1's or #2's each family member receives. Distribute unwanted items to charity.

Name(s) of family members:

Item Description	Choice #	Item Description	Choice #	Item Description	Choice #
1		24		47	
2		25		48	
3		26		49	
4		27		50	
5		28		51	
6		29		52	
7		30		53	
8		31		54	
9		32		55	
10		33		56	
11		34		57	
12		35		58	
13		35		59	
14		37		60	
15		38		61	
16		39		62	
17		40		63	
18		41		64	
19		42		65	
20		43		66	
21		44		67	
22		45		68	
23		46		69	

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DESCRIPTIONS OF FAMILY HEIRLOOMS, TREASURES, AND POSSESSIONS

Make photo copies of this page and find pictures of family heirlooms, treasures, and special possessions that you currently own or owned in the past—jewelry, dishes, furniture, artwork, vehicles, houses you've lived in, recreational vehicles/equipment, sports memorabilia, guns, collections, musical instruments, etc. Provide a helpful description—where did it originally comes from, when was it purchased, who purchased it or how did your family receive it, what is the sentimental importance, financial value, who has possession of it now or what happened to it, address (if a home), etc.

Place photograph in this box

Place photograph in this box

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PEOPLE AND GROUPS TO NOTIFY ABOUT MY PASSING AWAY

Suggestion: It is often possible to have your family contact "one key person" who will contact/call someone and have them call others on your family's behalf (e.g. one well networked cousin can contact all of our other cousins).

LOCATION OF MY ADDRESS BOOK: _____.

Potential people or groups to be notified of your homegoing could include:

- Parents
- Grandparents
- Siblings
- Cousins
- Aunts-Uncles
- Nieces-Nephews
- Children
- Grandchildren
- Great Grandchildren
- Employers
- Sports friends
- Work friends
- Childhood friends
- School friends
- Hobby friends
- Churches
- Civic Groups/Clubs
- Fraternal Organizations
- Professional Organizations/Associations
- Professional journals/ magazines/newsletters
- Alumni magazines
- Current town/ city Newspapers
- Past town/city Newspapers

Notice of my passing away, funeral plans, and/or copies of my obituary should be sent to the following:

Person's name, Group, or Newspaper	Telephone or Email or Address	Relationship	Who should they tell about my death

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40+ THINGS TO DO AFTER A LOVED ONE DIES

Date	Items a Spouse, Family Member(s) or Executor Needs to Review and Act Upon *(As Applicable)*
	1. Make sure the person's organ donation wishes are followed.
	2. Contact funeral home *(if applicable, have prepaid funeral plans or life insurance information available)*.
	3. Contact clergy and/or church.
	4. Locate address book and notify family and friends *(by phone and/or e-mail)*.
	5. Place obituary(s).
	6. Contact Veterans Administration *(Military honors for funeral and death benefits)*. www.va.gov
	7. Conduct viewing and/or service(s).
	8. Order an adequate number of death certificates from the funeral home *(at least 10-15)*.
	9. Locate will, trusts, important papers/documents/statements/memos/deeds/titles.
	10. Review will, trust, estate, and probate information with executor and/or attorney *(identify attorney fees)*.
	11. Distribute personal possessions *(as recorded in this booklet, will, or estate papers)*.
	12. Write thank you notes for food, flowers, memorials, people who assisted in the service(s), etc.
	13. Notify employer or employer's HR department *(apply for any life insurance benefits, pension benefits, transfer any medical coverage into the name of the spouse)*.
	14. Notify life insurance companies and apply for benefits.
	15. Gather unpaid bills you find or that come in the mail. Organize the information for payment from the estate.
	16. Notify the Social Security Department and apply for benefits. 1-800-772-1213 www.ssa.gov
	17. Notify company(s) holding pension account(s) and apply for benefits.
	18. Notify any provider of income source(s) about the person's death.
	19. Notify company(s) holding annuity account(s).
	20. Notify the motor vehicle department and change titles for vehicles, boats, recreation vehicles.
	21. Notify stock brokerage houses and investment companies where the person had accounts.
	22. Notify motor vehicle departments.
	23. Notify the post office.
	24. Notify credit card companies *(apply for any possible life insurance benefits that might exist on the account)*.
	25. Notify bank(s) or credit union(s) and change account information.
	26. If applicable, reestablish title/ownership of Safe Deposit Box.
	27. Change all jointly held accounts, investments, mortgages.
	28. Get help going through a person's personal belongings—identify items you will keep, items you will give away to specific individuals, and items you will donate or have picked up (by a church or a local charity) for their use or resale.
	29. Distribute any memorial gifts or charitable gifts to church or non-profit organizations.
	30. If applicable, apply for Veterans Administration benefits. www.va.gov
	31. Review bank records and cancel automatic withdrawals related specifically to the deceased.
	32. Notify any union, professional, religious, or fraternal organizations or associations to which the person belonged. Some groups will announce this to their membership. Also, check to see if there are any life insurance benefits the person may have had through their membership in these groups.
	33. Review mail and cancel subscriptions and reoccurring charges *(cell phone, etc.)*.
	34. Contact Medicare for possible assistance with the final medical bills, if the person was 65 or over.
	35. Finalize hospital bills, doctor bills, nursing home accounts.
	36. Notify any creditors and mortgage companies *(Note: See if any loans were insured. For example, the person may have had a home owner's insurance policy that pays off the mortgage at their death)*.
	37. Locate previous tax records. File federal and state taxes for the year the person passed away.
	38. Have executor transfer assets and inheritances to heirs and beneficiaries.
	39. If applicable, become part of a grief support group or identify someone(s) who can journey with you through the grieving and adjustment process.
	40. Have an autoresponder setup on a person's e-mail address. After several months, delete e-mail address.
	41. Give charitable gifts or establish scholarship accounts in loving memory of the person that passed away.
	42. Distribute any pictures, personal mementos, family heritage/legacy information to family, relatives, friends.
	43. Research if there is any unclaimed money sitting in insurance companies, banks, utility companies, stocks, etc., go to: www.missingmoney.com

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TOP 10 ESTATE PLANNING MISTAKES

Here is a "Top 10 List" pertaining to an important topic—will and estate planning. This list may start you thinking about your estate plan. Perhaps you're making one or more of the following mistakes:

1. **Thinking you don't need an estate plan:** No estate is too small, and you're never too young to have an estate plan. This lets your loved ones know how you want your assets distributed. Every adult, regardless of age, should have an estate plan.
2. **Putting off writing or updating your will:** Later may be too late. It is especially important for families with minor children to have a will specifying legal guardians and trustees.
3. **Having a will as your total estate plan:** There are other important parts to an estate plan besides a will. Many of the forms in this Legacy Organizer will be vital to your family's welfare.
4. **Underestimating the size of your estate:** Your estate is probably worth more than you think. Have you considered life insurance, appreciated value of your home and property, potential inheritances, retirement plans, etc.? Accurate values make a big difference in estate tax planning.
5. **Leaving your entire estate to your spouse or having all assets in joint ownership with your spouse:** For some this may be a good plan, for others it might be the wrong thing to do. Poor planning can result in substantial and unnecessary federal estate taxes or probate expense upon the death of the surviving spouse.
6. **Not understanding estate taxes:** Estate taxes may be considerably reduced or avoided with proper planning.
7. **Not using the annual gift tax exclusion:** This is a good way to enjoy sharing your estate with loved ones and individuals now. It may also help reduce future estate taxes.
8. **Keeping life insurance in your estate:** Life insurance will be considered part of your taxable estate unless you take steps to avoid this potential estate tax liability.
9. **Failing to keep good records:** All of your financial assets, accounts, wills, trusts, capital improvements, insurance policies, etc., should be up-to-date and easy to find. You should tell someone you trust where to find these important records.
10. **Failing to name your church or favorite charities in your estate plan:** Have you considered leaving part of your estate to your church or charity? The government supports your decision to include charitable causes in your estate plan, and such gifts can help reduce your taxes now and later.

Source: Dick Edic of www.visionresourcing.com Used by permission.

There are only three places to distribute your estate: family/friends, church/charity, or the government. If you don't do any planning, the government may get more than you ever intended, your family may be left confused, angry or short-changed, and the organizations you care about will get nothing.

WHEN should you consider changing or updating your existing will, trust, living will, estate, or charitable giving plans?

- You need to change your estate executor, personal representative, power of attorney, or medical power of attorney because you have changed your mind, the person has died, or the selected person cannot fulfill this role.
- Additional children have been born or adopted, or your choice(s) of guardians has changed for underage children.
- You want to restate your end-of-life medical preferences and wishes.
- You have moved to a different state or have purchased real estate in a different state.
- Your financial affairs and assets have changed.
- You desire to make a specific or significant charitable gift to a church or charity.
- A beneficiary has died.
- Tax laws have changed that will impact your estate.
- Professional advisors have shown you ways to restructure your estate plans to decrease your tax liability and increase the amount you can leave to children, church/charities.
- Your attorney, accountant, or estate planner has advised you that changes are necessary.
- Your spouse has died, or you have become divorced.
- You want to include additional individuals in your estate plans (i.e., new grandchildren or great grandchildren).
- You want to change (add, delete, modify) how much a specific individual, church/charity receives.

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GUARDIAN CHOICES FOR CHILDREN

One of the most important decisions you need to make concerning your under-age children is who will become their guardian if you were to die before they were 18. Even after 18 years old, it is still important to designate someone who can help provide spiritual counsel, wisdom, direction, and care for their life and their choices.

It will be helpful to consider each child individually, as well as the family unit, when it comes to guardianship issues. It is usually best to appoint a few choices in order of your preference, in case a desired guardian is unavailable or unable to serve in this important role.

In addition to family considerations, it is important to identify potential guardians who share similar values and personal beliefs.

Name of Child:	**Date of Birth:**	**Soc Sec #:**

Likes & Dislikes:	Special notes:	Wishes for future activities/ experiences:	Your hopes/dreams for their future:

1st Choice - Name(s): Location:
Email: Phone: Relationship:

2nd Choice - Name(s): Location:
Email: Phone: Relationship:

3rd Choice - Name(s): Location:
Email: Phone: Relationship:

Name of Child:	**Date of Birth:**	**Soc Sec #:**

Likes & Dislikes:	Special notes:	Wishes for future activities/ experiences:	Your hopes/dreams for their future:

1st Choice - Name(s): Location:
Email: Phone: Relationship:

2nd Choice - Name(s): Location:
Email: Phone: Relationship:

3rd Choice - Name(s): Location:
Email: Phone: Relationship:

Name of Child:	**Date of Birth:**	**Soc Sec #:**

Likes & Dislikes:	Special notes:	Wishes for future activities/ experiences:	Your hopes/dreams for their future:

1st Choice - Name(s): Location:
Email: Phone: Relationship:

2nd Choice - Name(s): Location:
Email: Phone: Relationship:

3rd Choice - Name(s): Location:
Email: Phone: Relationship:

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HELPFUL IDEAS FOR A FAMILY MEETING

Over many generations, when people were nearing the end-of-life they often gathered their family members around them and communicated important information with them.

If you effectively use many of the forms and lists in this *LEGACY ORGANIZER*, you will be in a wonderful position to clearly communicate a great deal of valuable information and important instructions to your spouse and loved ones. The best way to normally do this is to schedule a special evening, weekend retreat, or even a family vacation to gather family together and share important information everyone needs to know and understand. Without some type of clear verbal and written communications, family members often find themselves confused, upset, and hurt about things that happen in the closing months and the months following the death of a parent.

NOTE: Sometimes a family meeting is called and organized by the aging parents for their adult children (and possibly spouses and older grandchildren). Other times it is the adult children that come to the realization that they need to schedule a time to meet with their aging parent(s) to go over a number of important items together. On occasion, some families even decide to utilize outside professional counsel or a trusted family friend to help plan and guide a family meeting.

Suggestions for the type of things that could be covered or included in one or more family meetings:

1. Take turns to express love and appreciation for each other.
2. Recall and share positive stories or life changing memories/moments with each other.
3. Reflect on the character qualities, personal attributes, and positive strengths of each other.
4. Ask or answer some key questions from the *LEGACY ORGANIZER* 100 questions *(see pages 1-4)*.
5. Identify and ask for forgiveness for any specific wrongs that have been done in the past.
6. Have the parent(s) express their wishes for their children's and grandchildren's futures.
7. Talk about future housing plans/needs and timing *(i.e. transitioning from a house to an apartment/ townhome/condo, retirement community, living with adult children or sibling, assisted living, etc.)* and transportation plans (when it will be necessary to stop driving, who can help drive to appointments, etc.).
8. Talk about who *(adult child? adult children? sibling? relative? paid worker? assisted living staff?)* will assist with caregiving needs that arise in the future.
9. Review and discuss in detail the financial picture—current and future *(see pages 23-29)*. Decide who will have power of attorney, access to financial accounts, and/or check writing authority.
10. Go over health insurance coverage and end of life medical wishes *(see page 21)*.
11. Share highlights of your faith journey.
12. Share and discuss funeral plans and wishes *(see pages 22-27)*.
13. If applicable, family business issues and planning for the future.
14. Share key aspects of the estate plans: Charitable giving decisions and wishes, how will the estate finances be handled and divided up, who is the executor or trustee (why?), specific instructions on how assets and possessions are to be handled and divided up, where are key documents located, and any other questions.
15. Determine if there is a specific family member that can assist in helping to fill out many of the helpful forms associated with the *LEGACY ORGANIZER*.

Some of these helpful ideas were provided by investment and family advisor, T. Randall Fairfax of www.highlandusa.net

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ESTATE PLANNING TOOLS FOR EFFECTIVE CHARITABLE GIVING

Estate planning is the process of planning your estate in such a way that after you die, it properly affects the people in your life, transfers your property efficiently while minimizing probate and tax expense, and guides those who will assist you in achieving your goals. It involves the right legal documents that will direct those in the process of settling your estate. Included in this process is the opportunity to leave a charitable gift. This is the special privilege given to us so we can have leave a legacy that will impact many lives for years after we are gone.

Here is a list of helpful tools for giving gifts from your current assets or estate plans.

Bequests A bequest through a will or trust is the most common type of planned gift. Almost every adult should have a will or living trust, and every person should at least consider making gifts to their church and favorite charities through his or her estate. A gift through a will or trust can be a specified dollar amount or a percentage of the estate. Since the final size of the estate is uncertain at the time the will is written, it is often more desirable to use percentages than dollar amounts to describe how the estate is to be distributed. One of the benefits of a will or trust is that it can be changed at any time. A person can reevaluate his or her giving priorities as family and financial circumstances change over time. Any gift through a will or trust to a qualified charity is deductible for Federal Estate Tax purposes.

Life Estate Gift A person may deed a personal residence, farm, or other real property to the Lord's work now, but retain lifetime enjoyment and use of the property. The person may continue to live in the home. In the case of other property, the person may continue to collect any income generated. The person continues to pay the taxes, insurance, and maintenance of the property. At the person's death, the property becomes the immediate property of the charity. If desired, the charity may sell the property and use the cash proceeds. In the case of a personal residence, the charity may decide to keep the home and use it for the benefit of others. An irrevocable Life Estate Gift will generate a tax-deductible gift based on the "remainder interest" the person holds in the property. This value is determined according to government tables and the person's age. This amount may be claimed as a deduction for Federal Income Tax purposes in the year the agreement is completed. This arrangement removes the property from the estate, and it will not be subject to either probate or the Federal Estate Tax.

Life Insurance Gifts Life insurance is one way of making a larger gift than a person may be able to make otherwise. This gift option is available for both new and existing policies. If done properly, the annual premiums paid on the policy can be deducted as a charitable gift for Federal Income Tax purposes. Life insurance proceeds are included in the gross estate for calculation of the Federal Estate Tax. If the beneficiary of the policy is a qualified charity, there is a charitable deduction for purposes of the Federal Estate Tax. Sometimes people have old life insurance policies they no longer need. They may be paid-up policies with significant cash value. These policies can be gifted directly to a charity, who in turn can decide whether to cash them out or wait until it receives the death benefits. Another option is to encourage people to add their charity as one of the beneficiaries of an existing policy. Some people also choose to use the concept of giving a portion of their life insurance proceeds just like in their will or living trust. They do this by changing their beneficiary designations .

Charitable Remainder Unitrust is designed for the person who wants to make a charitable gift, but needs income during life. This trust is especially suited for a person with highly appreciated property (either securities or real estate). It is possible to transfer the property to the trust and avoid all tax on capital gain. A Federal Income Tax deduction is available for the year the trust is created. It is based on the value of the trust, the age of the person, and the payout percentage selected. A Charitable Remainder Unitrust may be created and funded at the time of death for the benefit of one or more survivors. Assets transferred to the trust would not be subject to probate or the Federal Estate Tax. One or more charitable beneficiaries may be named in the trust. At the death of the person, the assets from the trust would be distributed to these charities. The Charitable Remainder Unitrust is one of the most technical gift plans, and requires expert help to both set up and manage. Your charity's professional staff, or independent counsel should be able to assist from the beginning to the end of this process.

Charitable Lead Trust is almost the opposite of the Charitable Remainder Unitrust. The person creates a trust to provide current income to a charitable organization for a specified period of time (5, 10, 15, or more years). At the end of that time the assets

of the trust are returned to family members. The Charitable Lead Trust may help wealthy families transfer assets to heirs, with little or no estate or gift tax. Seek professional counsel.

Gift Annuity Agreement - Deferred Gift Annuity Agreement is a perfect plan for a person who wants to make a future gift and receive a guaranteed stream of income for life. Annuity rates are based on age, and often are quite competitive with what a person can earn from low risk investments in the market. A deferred payment annuity allows for payments to begin at a later day (such as at retirement), and results in both a larger charitable gift and a greater annual income. Both immediate and deferred annuity plans are an excellent means of "supplementing" retirement income, but are not meant to be retirement plans.

Charitable Gift Annuity is less complicated than a Charitable Remainder Unitrust (CRUT), but the CRUT has greater flexibility and applications. This plan provides a Federal Income Tax deduction in the year that the annuity is entered. The amount of the gift is determined by the age of the annuitant, the annuity rate, and the principal amount. Another advantage of the gift annuity is that part of the annual income is considered tax-exempt. Also, if the annuity is funded with appreciated securities, there is significant savings related to capital gains tax. A portion of the capital gain is avoided altogether, and the remainder is reported in small increments over the life expectancy of the annuitant. All remaining funds in the agreement at the annuitant's death are available for the ministries designated by the person. The amount placed in the annuity during life is removed from the estate and will not be subject to probate or the Federal Estate Tax. NOTE: The Gift Annuity Agreement and Deferred Gift Annuity Agreement are less complicated than the Charitable Remainder Trust. However, few charities would be able to administer their own annuity program. Contact your financial professional or independent counsel for details and additional information about planned giving administration.

Living Trust is a good "will substitute" estate-planning tool for some families. Such a trust can be written to include a charitable bequest, just like in a will. Assets in the trust are distributed according to the terms of the trust and do not pass through the probate process.

Naming a church or charity as a beneficiary One easy method of making a planned gift is by naming the church or charity as beneficiary of any account that allows such a designation. A checking account or savings account would be one example. In a banking situation, this is often known as a Pay on Death (or POD) account. Some institutions may refer to this arrangement as Transfer on Death (or TOD). These arrangements allow for the assets to pass directly to the named beneficiary and avoid the probate process.

Retirement plans allow the owner to name a beneficiary, or beneficiaries. At the death of some high wealth individuals, there may be two taxes levied against a qualified or tax-deferred retirement account—income and estate. These taxes can be avoided if the "secondary" beneficiary of the plan is a qualified charity. This is "win-win" because family members would end up inheriting the same amount or more when using this tax strategy. With married couples, when a spouse dies, the "primary" beneficiary is usually the other spouse. The surviving spouse could then "roll" the tax-deferred retirement account into a personal tax-deferred retirement account and continue to defer any income taxes. When he or she dies and the proceeds of the account go to a "non-spouse," like children, that becomes a "taxable event." Current tax laws allow children to "stretch out" their receipt and subsequent taxation of the proceeds. However, by naming a charity as the "secondary" beneficiary, some or all of potential income taxes can be avoided. Since other assets in the estate may not be subject to income taxes at death, such as cash, life insurance or real estate, consider "using" the tax-deferred retirement account for any charitable gifts and pass the other assets to children or friends.

Automatic Transfers at death are often referred to as "will substitutes" because they bypass distribution through the will. Such transfers avoid the probate process. These assets will avoid the Federal Estate Tax when transferred to a qualified charity. Examples are joint tenancy, life insurance, IRAs and business agreements.

Endowment or Scholarship Funds can be set up so that members can make current or deferred gifts into the endowment or scholarship fund knowing that it will annually give from the earnings of the investment portfolio in the fund. These funds can produce an economic "hedge" against hard times.

Outright Gifts (other than cash) Gifts other than cash can be a significant benefit to a charity. Such gifts might include stocks, bonds, mutual fund shares, real property, or tangible property. Transfer of ownership will often require some form of legal document. There are special Internal Revenue Service rules for valuing and reporting non-cash gifts. The tax-deductible value of some gifts will be limited to the person's cost basis or the Fair Market Value (whichever is lower). You will be allowed to deduct the full value of some gifts (including all appreciation), and will avoid any tax on capital gain. Any property given during life will be removed from the estate, and will not be subject to probate or the Federal Estate Tax.

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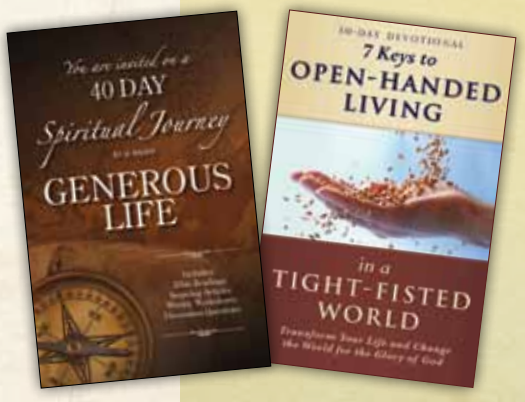
DR. BRIAN KLUTH'S GUEST SPEAKING, MEDIA INTERVIEW, AND OTHER RESOURCES



GUEST SPEAKING & MEDIA INTERVIEWS

Dr. Brian Kluth is recognized as a national media expert and speaker on end of life issues, giving trends in America, and generosity. He has been interviewed or his work has been featured by CNN, NBC, CBS, FOX, CBN, USA Today (front page), Washington Times (front page), National Public Radio, Wall Street Journal, Kipliners, Reuters, Christianity Today, Chronicle of Philanthropy, and hundreds of radio programs, newspapers, and magazines. Brian is also a frequent key note guest speaker at financial conferences, large churches, colleges, clergy events, healthcare conventions, and fundraising events. For video/audio clips of Dr. Kluth's speaking, *go to:* www.BrianKluth.org. For TV/radio interview clips, *go to:* www.BrianKluth.com

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Brian's generosity devotionals, videos, and companion materials have been used by thousands of churches across America and around the world to inspire greater generosity and increase giving. Some church have even reported giving increases of 10%, 20%, 35%, 50%, 60%, 100%.

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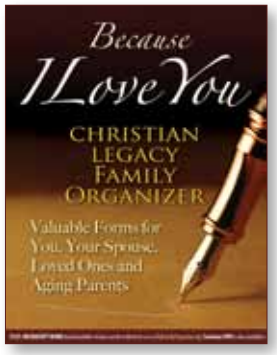

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"In this LEGACY ORGANIZER I tried to create for you and your loved ones the most comprehensive collection of helpful family forms anywhere on the planet! I trust that any and every form you choose to fill out and use will help save hours, hassles, headaches, and heartache for you and the people you care about." DR. BRIAN KLUTH

TOP 10 TIPS

on how to best use your LEGACY ORGANIZER

1 Go to the www.EZlegacy.TV website and listen to any of the available audio files or watch the videos to hear true stories that will inspire you on why and how to use many of the pages in this manual.

2 Go to the www.EZlegacy.TV website and check out the sample pages to see how others have used some of the pages to benefit their family.

3 Pick out a regular block of time each week for a few months *(a morning, afternoon, or evening)* to work on filling out pages that you know will be the most helpful to you, your spouse, and your loved ones.

4 Write in pencil so you can later update or edit any information that changes.

5 Bring the **LEGACY ORGANIZER** along to family gatherings *(Christmas, Easter, Thanksgiving, family reunions, birthday parties, etc.)* and have people discuss and fill out information on your family tree, 100 questions, birthdays and anniversaries, gift giving ideas, and more.

6 If you have aging parents, have personal or family meeting(s) with them and help them fill out important information that is needed concerning their end of this life issues *(especially the family tree and history section, financial information, medical wishes and history, funeral pages, distribution of possessions, spiritual matters, etc.)*.

7 Organize a small group of people to meet together 4-8 times to work through the **LEGACY ORGANIZER** together and to hold each other accountable to keep making progress on filling out many of the key pages in this manual. The group could consist of people in your neighborhood, workplace *(meet over the lunch hour)*, friends, family, church, Sunday School, Bible study, book group, and ladies group.

8 Purchase copies as gifts for others you know and care about.

9 Go to the www.EZlegacy.TV website and order the electronic version so you can customize any page to fit you and your situation. You can also print out pages and put them in a 3-ring binder.

10 Order the electronic version so you can update and edit the information and easily email it to family members in other places. Keep a file of this paper version or electronic document with your will.

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About the Author and Speaker

DR. BRIAN KLUTH is a bestselling author, inspirational speaker, minister, and a leading media expert on end of life issues, giving in America, and generosity. He has been interviewed or his work has been featured by CNN, NBC, CBS, FOX, CBN, *USA Today, Washington Times, National Public Radio, Wall Street Journal, Kipliners, Reuters, Christianity Today, Chronicle of Philanthropy,* and hundreds of radio programs, newspapers, and magazines. Brian is also a frequent key note speaker at large churches, colleges, financial conferences, clergy gatherings, leadership conventions, and fundraising events. Brian lives with his family in Denver, CO.

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