



## Getting Organized and Taking Action

For many of us, the task of creating or updating our estate plan is one of those “to-do’s” we repeatedly move to the bottom of the list. It’s easy to ignore estate planning until it’s too late—but you owe it to yourself and your family to be prepared. And think of the priceless peace of mind you will feel knowing that your plans are in place, your loved ones cared for, and your wishes documented.

The workbook in the following pages will help you locate and organize all the important documents you need in order to create or update your estate plan, giving you peace of mind and assuring your wishes and legacy are honored. Take this information to your meetings with your estate planning attorney to make the planning process easier and keep costs to a minimum.

### These Four Questions Will Help You Get Started

1. What do I own? Before you can decide how to distribute your assets, you need a clear sense of what you own. An inventory worksheet follows.
2. What do I want to pass on? An estate plan not only helps you consider how and to whom you want to pass on your material assets, it is also an expression of your values.
3. Whom do I trust to carry out my wishes? Identify a small circle of people you can designate to carry out your wishes.
4. How can I best accomplish my goals? A qualified estate planning attorney can help you structure your plan to avoid problems, save money and taxes, protect loved ones and fulfill your wishes for a lasting legacy.



## Personal and Financial Goals

PERSONAL	FINANCIAL
Make your health care preferences clear should you be unable to communicate.	Provide for a surviving spouse, partner or children.
Organize your affairs to make the transition easier on your loved ones.	Distribute family heirlooms and valuable assets according to your wishes.
Name a guardian whom you wish to care for your minor children.	Minimize taxes and expenses associated with the distribution of your assets.
Maintain your privacy by avoiding leaving the distribution of your estate up to the courts.	Provide for the survival and transfer of a business.

### Make your goals as specific as possible. For example:

- Instead of “I want to leave gifts to charitable organizations,” specify, “I will leave 10 percent of my estate to Sempervirens Fund, an important organization whose work I have supported during my lifetime.”
- Instead of “I want to provide for my loved ones,” specify, “I want to leave sufficient funds to pay for the college education of each of my three grandchildren.”

## Your Goals

COMMON GOALS	YOUR GOALS
Provide for a spouse.	1. _____
Support minor children.	2. _____
Provide for a family member with special needs.	3. _____
Avoid probate.	4. _____
Provide for a spouse.	5. _____
Pass on a family residence.	6. _____
Leave a gift to children and grandchildren.	7. _____
Leave personal mementos to family or friends.	8. _____
Leave a gift to charity.	9. _____
Minimize taxes.	10. _____

## Planning Worksheet

Keep your worksheet on hand as you organize your plans. You may not have all of your information available; simply skip to the next section as necessary.

### Me:

Name	
Address	City/State/Zip
Home phone	Cell phone
Email address	Birth date/Place of birth
Social Security No.	Driver's license no.
Military service, years	Are you a U.S. citizen?
Current employer	Address
Phone no.	Date of employment

### My Spouse/Partner

Name	
Address	City/State/Zip
Home phone	Cell phone
Email address	Birth date/Place of birth
Social Security No.	Driver's license no.
Military service, years	Are you a U.S. citizen?
Current employer	Address
Phone no.	Date of employment

## My Parents:

Mother's name

Father's name

Address

Address (if different)

Home phone /Cell phone

Home phone/Cell phone (if different)

Birth date/Place of birth

Birth date/Place of birth

Date of death/Resting place

Date of death/Resting place

## Spouse's Parents:

Mother's name

Father's name

Address

Address (if different)

Home phone /Cell phone

Home phone/Cell phone (if different)

Birth date/Place of birth

Birth date/Place of birth

Date of death/Resting place

Date of death/Resting place

## Children

(Child 1) Name

Birth date/Social Security no.

Spouse's name

Home phone

Address

City/State/Zip

Grandchildren's names/Birth dates

Notes

(Child 2) Name	Birth date/Social Security no.
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Spouse's name	Home phone
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Address	City/State/Zip
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Grandchildren's names/Birth dates
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Notes
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(Child 3) Name	Birth date/Social Security no.
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Spouse's name	Home phone
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Address	City/State/Zip
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Grandchildren's names/Birth dates
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Notes
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*If you have more children, list them on a separate sheet of paper and keep it with this guide.*

## Other Important Information

### Accountant

Name
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Address	City/State/Zip
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Phone	Email address
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### Estate Planning Attorney

Name
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Address	City/State/Zip
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Phone	Email address
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## Financial Advisor

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City/State/Zip

\_\_\_\_\_  
Phone

\_\_\_\_\_  
Email address

## Car Insurance

\_\_\_\_\_  
Insurance company

\_\_\_\_\_  
Policy no.

## Homeowners/Renters Insurance

\_\_\_\_\_  
Insurance company

\_\_\_\_\_  
Policy no.

## Long-Term Insurance

\_\_\_\_\_  
My Insurance company

\_\_\_\_\_  
Policy no.

\_\_\_\_\_  
My spouse's Insurance company (if different)

\_\_\_\_\_  
Policy no.

## Guardians of my children

\_\_\_\_\_  
1) Name

\_\_\_\_\_  
Address/Phone

\_\_\_\_\_  
2) Name/Alternate

\_\_\_\_\_  
Address/Phone

## Power of Attorney for Health Care

☐ I have completed a power of attorney for health care.

\_\_\_\_\_  
1) Name

\_\_\_\_\_  
Address/Phone

\_\_\_\_\_  
2) Name/Alternate

\_\_\_\_\_  
Address/Phone

☐ I have signed a HIPAA release form.

## Power of Attorney for Property

☐ I have completed a power of attorney for financial matters.

1) Name	Address/Phone
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2) Name/Alternate	Address/Phone
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## Executor of Estate

1) Name	Address/Phone
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2) Name/Alternate	Address/Phone
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*If your will leaves assets to a trust, indicate the trustee responsible for distribution to the beneficiaries or for continued management.*

## Trustee

1) Name	Address/Phone
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2) Name/Alternate	Address/Phone
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## ASSETS

### Real Estate

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1) Primary residence address

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Name(s) on title

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Purchase price

Current value (approx.)

Loan balance/Bank

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2) Vacation property address

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Name(s) on title

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Purchase price

Current value (approx.)

Loan balance/Bank

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3) Investment property address

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Name(s) on title

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Purchase price

Current value (approx.)

Loan balance/Bank

*If you have additional properties, list them on a separate piece of paper and keep it with this guide.*



## Cash/Brokerage accounts (Non-IRA)

Includes checking accounts, CDs, money market accounts, and brokerage accounts

Account type	Account no.	Institution	Owner name	Beneficiary
Value _____ as of _____				
Value _____ as of _____				
Value _____ as of _____				
Value _____ as of _____				

## Retirement accounts

Includes pensions, profit sharing, IRAs, 401Ks, 403Bs, simple/SEP, Keogh plans, etc.

Account type	Account no.	Institution	Owner name	Beneficiary
Value _____ as of _____				
Value _____ as of _____				
Value _____ as of _____				
Value _____ as of _____				

**Stocks, bonds and mutual funds (Not held in a brokerage account)**

Description	Date Purchased	Cost Basis	Owner name
100 shares ATT	10/1/1998	\$2500	Sue Smith

**Commercial annuities**

Institution	Account no.	Value	Owner name
Beneficiary _____ Cost basis _____			
Beneficiary _____ Cost basis _____			
Beneficiary _____ Cost basis _____			

**Stocks, bonds and mutual funds (Not held in a brokerage account)**

Organization	Annuitant(s)	Donation Amount

### Life insurance

Company	Policy no.	Insured	Owner name
Death benefit _____ Beneficiary _____			
Death benefit _____ Beneficiary _____			
Death benefit _____ Beneficiary _____			

### Business interests owned (Partnerships, Proprietorships, Corporations)

Name of company	Address	Cost basis
Title/Ownership _____		
Title/Ownership _____		

Additional assets not listed (such as cars, artwork, family heirlooms or other personal property)

### Liabilities (Other loans or debt in addition to mortgages)

Loan amount	Payable to	For

**Location of important documents/possessions**

**Safe deposit box**

<b>Location:</b>	<b>Number:</b>	<b>Location of key:</b>
<b>Co-owner (if any):</b>		

**Storage locker**

<b>Storage unit name/address:</b>	
<b>Unit no:</b>	<b>Access code:</b>

List other places and locations of keys, if applicable, where important items may be found.

**BENEFICIARIES**

Use this section to note how you would like your assets distributed after you are gone. This is a good opportunity to think about how you would like to provide for your loved ones, to create a legacy for future generations of your family and for your community, and to make a difference. One of the easiest ways to make a difference is by leaving a gift to the causes you championed during your lifetime, such as Sempervirens Fund.

**Specific tangible assets**

<b>Description</b>	<b>Recipient/Relationship</b>

**Gifts of fixed amounts of money**

<b>Amount or %</b>	<b>Recipient/Organization name/address</b>

## Gifts of percentages of whole estate or of remainder of estate

%	Recipient/Organization name/address

**Notes** (Example: Remember to make note of where your digital estate plan is kept.)

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## My Team: Attorneys, Executors and Guardians

Choosing the right estate planning advisor is essential to accomplishing your personal, financial and philanthropic objectives. Many websites offer templates for estate planning documents and, for a fee, will help you fill out these documents and provide a legal review. While these sites offer useful examples and education, it's in your best interest to work directly with an experienced estate planning attorney who is familiar with your state's laws and your own goals and circumstances.

### How to Find a Qualified Estate Planning Attorney

- Get references from family members or friends—preferably people whose finances are similar to yours.
- Ask your accountant, financial planner or the trust department of your bank for a referral.
- The American Bar Association maintains a Find Legal Help service ([www.findlegalhelp.org](http://www.findlegalhelp.org)). Enter the state where you live to get a referral to the local bar association, which can recommend an estate planning attorney.

### Choosing Your Executor

Your executor has the important task of carrying out your will's instructions and settling your estate. This person is also referred to as a personal representative and, in the case of a trust, may be referred to as a trustee. Successor is also a term that is used. For simplicity's sake, we have used the term executor as shorthand for any of these types of representatives. Identify someone who understands your objectives and has the financial or legal skill to administer your estate. Make sure your executor has an original copy of your will.

If you have a revocable living trust, a trustee manages the assets in that trust. Many people choose to be their own trustee and manage their affairs for as long as they are able. Married couples are often co-trustees, so that when one dies or becomes incapacitated, the surviving spouse continues to handle the finances with no other actions or steps required.

A successor trustee is named to step in and manage a revocable living trust when the trustee is no longer able to do so. Typically, several successor trustees are named in case one or more cannot act. If you have a living trust, make sure you have named a successor trustee.

Settling the lifelong financial affairs of a deceased loved one can be a complex and time-consuming process. You will want to make sure that they have the time, the skills, the right temperament, and an understanding of the applicable state rules. Can they afford to be the executor, and/or do they have the ability to travel if they live in a different state?

## **Choosing a Guardian for Your Minor Children**

If you have dependent children, one of the most important aspects of estate planning is to identify who should serve as guardian if both parents die or become incapacitated. Specify the person whom you choose as guardian of your children in your will or trust. Choose someone you know well and who shares your goals, values and parenting style. This person should be young enough to see his or her responsibilities through to your children's adulthood. Prior to designating a guardian, make sure he or she is willing to serve. It's also a good idea to designate a backup guardian in case your first choice cannot serve.

Consider naming someone else to handle your child's finances. Naming one person to raise the children and handle the money can make things simpler, because the guardian would not have to ask someone else for money. However, the best person to care for your child may not be the best person to handle the money.

Many parents set up a trust for the child's inheritance and name someone other than the guardian to be the trustee. There can be disagreements over expenses (for example, whether the child should go to public or private school), so be sure to name two people who can work together for the best interests of your child.

## **Choosing a Guardian for Your Companion Animals**

Our companion animals are members of our family, and we know how much they depend on us. Just as a will is one way to ensure your human loved ones are provided for, it's also important to make sure that the care and comfort of your companion animals continues if you are unable to take care of them yourself.

Including provisions for your companion animals in your estate plans can help you ensure that they receive the care and comfort they are accustomed to for the rest of their lives—and provide you with peace of mind.

It's important to maintain files with current information about your animals and the arrangements you have made for their care. This information should be provided to temporary caregivers, permanent guardians and your estate planning attorney.

Consult with your attorney to incorporate your plans for your animal companions into your will or trust. There are a number of options available, including bequeathing animals directly to their permanent guardians along with funds for their care, or creating an enforceable trust that takes effect upon your death or in the event that you become incapacitated.

## WHEN TO UPDATE YOUR PLANS

While it can be a great relief to complete and finalize your plans, don't forget to review and update them every five years or so. Reasons you may want to review and possibly revise your estate plan include the following:

YES	NO	
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- |                          |                          |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Have you welcomed a new child or grandchild?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you moved to a new state?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you recently retired?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Has your marital status changed?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Has your health status changed?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you recently changed jobs?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you noticed a change in the circumstances of your executor, one of your beneficiaries or the person you've identified to become guardian of your minor children? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you sold or purchased a business?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Has it been three or more years since you last reviewed your plan?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Would you like to leave a gift to charity in your plan?   |

If you answered "yes" to any of these questions, it's time to create or update your plan.

## Planning your Legacy:

Many people like to create their enduring legacy by leaving gifts to loved ones and to charity in their will, in their trust or by beneficiary designation. If you are considering including a gift to Sempervirens Fund, it's important to know that most gifts enable you to:

- Keep control of the asset for as long as you need it.
- Direct a percentage of the asset to Sempervirens Fund or name Sempervirens Fund as a contingent beneficiary. That means Sempervirens Fund is second in line after your primary beneficiary.
- Allocate any amount you choose. Every gift makes a difference.
- Change your mind. The beneficiary forms that designate who inherits an asset can be modified as your situation changes, often at no cost.

## Sempervirens Fund is Committed to Transforming the Future.

Sempervirens Fund's mission is to protect and permanently preserve redwood (*Sequoia sempervirens*) forests, wildlife habitat, watersheds, and other important natural and scenic features of California's Santa Cruz mountains, and to encourage public appreciation and enjoyment of this environment.

Sempervirens Fund protects, connects and cares for the local redwood forests between Silicon Valley and the Pacific Ocean—while we open up more ways for people to enjoy them. Since 1900, Sempervirens Fund has permanently protected more than 54 square miles of local redwood forests and watersheds for people, wildlife and future generations.

As California's oldest land trust and the only organization focused entirely on this local redwood forest, Sempervirens Fund works on behalf of the community to re-establish a vast, beautiful, accessible redwood world that provides crucial refuge and recreation in our own backyard.

When you include to Sempervirens Fund in your will or trust, through an IRA or other beneficiary designation, or establish a life income gift you create a lasting legacy that communicates your values and your dreams for the future.

- To leave the majority of funds to your loved ones, name Sempervirens Fund the beneficiary of a specific amount or percentage of your estate.
- To give Sempervirens Fund what's left after loved ones are provided for, use a residuary bequest. Sempervirens Fund will be second in line after all costs and gifts to others have been satisfied.
- To leave your estate to family and friends, unless you outlive one of your beneficiaries, use a contingent bequest. This means that Sempervirens Fund will receive the funds originally intended for the now-deceased beneficiary.

We welcome gifts that support our general mission as well as those designated for a specific program. Making a general gift enables Sempervirens Fund to address the biggest challenges and opportunities at the time your gift is received. To designate your gift for a particular program, please discuss your objectives with a member of our staff. We would like to ensure your wishes for your gift are honored.

**“I hereby give and bequeath (a specific amount/a percentage of your estate/or specific assets) to Sempervirens Fund, a not-for-profit, tax exempt land conservancy incorporated under the laws of the State of California, tax ID # 91-2155097, for Sempervirens Fund's general purposes.”**

#### **For Beneficiary Designation Forms:**

Sempervirens Fund, tax ID # is 94-2155097, P.O. Box 1417, Los Altos, CA 94023

### **We're Here To Help**

Contact us to explore your charitable planning options and to learn more about how they can benefit you and Sempervirens Fund. If you have already made a gift for Sempervirens Fund, we hope you will let us know. With your legacy gift, you become a member of our Redwood Legacy Society, a passionate group of givers who intend for future generations to enjoy the magnificent coast redwoods of the Santa Cruz mountains. Society members receive special invitations to Sempervirens Fund events.

#### **Amanda Krauss, Director of Tribute and Legacy Giving**

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