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| ESTATE FORM  *This is a Microsoft Word document to be filled out on your computer. Do not print and fill out by hand. Various tables will have to be expanded to accommodate your additional information. After you and your spouse have completed this form, please email it to Karen@ContourFinancial.com.* | | |
| Client Name: | Spouse name: | Date:  / |

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| **POINTS TO CONSIDER REGARDING ESTATE**  *For areas of concern or interest, place an “X” in the adjacent box* | |
|  | *Agent* – Who will be trusted with decisions regarding health and finances if incapacitated? Is it necessary that the same agents be used for both the *Durable Power of Attorney for Health Care* and *Durable Power of Attorney for Finances*? Are these individuals willing to serve in this capacity? |
|  | *Agent –* Who will distribute assets at death? Are these individuals willing to serve in this capacity? |
|  | *Agent* – Where should documents be stored so they are found in a timely fashion? Are the agents aware of the location of these papers? |
|  | *Beneficiaries* – How will assets be divided at death? Should each child receive an equal share regardless of their financial circumstances? |
|  | *Beneficiaries*-Should the trust be named the primary beneficiary of a retirement plan? |
|  | *Beneficiaries-*Is a charity named as a beneficiary? Is the estate the beneficiary of a retirement plan? What impact can that have on the payout of retirement accounts to other beneficiaries? |
|  | *Changes –* Has any of the following occurred since the estate documents were last prepared: 1.) Birth of a child or grandchild 2.) Death of a spouse or other beneficiary 3.) Decline in health for either you or anyone else listed in the estate documents or 4.) Lawsuit, inheritance or property/business purchase? |
|  | *Children –* If there are minor children, who will be their guardian if something should happen? Have the potential guardians been approached as to their willingness to serve in this capacity? |
|  | *Children –* Does the guardian of a child also need to be the executor or trustee of the assets? |
|  | *Children –* Should children receive their inheritance in a lump sum at the age of majority? If not, when? Is it necessary to list an age when the trust shall cease to exist? |
|  | *History –* Has it been over five years since estate documents were last reviewed? |
|  | *Protection –* How can assets best be protected from creditors and lawsuits? |
|  | *Protection –* How can a special needs child, a spend-thrift, or drug/alcohol user beneficiary be protected? |
|  | *Referrals –* Due to the complexity and ever changing rules, it is best to use an attorney that practices solely in the estate field. If needed, Contour Financial can provide a list of estate attorneys. |
|  | *Taxes –* Is potential estate taxation a concern? What can be done to reduce the taxes? |
|  | *Will Versus Trust –* What differentiates these two documents? Is a trust needed for everyone, or is a will sufficient? |

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| **POINTS TO CONSIDER REGARDING ESTATE (cont’d)** | |
| *Additional Points or Comments:* |

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| **HAVE THE FOLLOWING DOCUMENTS BEEN PREPARED?** | | | | |
| **Description** | **Client** *Yes/No* | **Date1**  *MM/YYYY* | **Spouse** *Yes/No* | **Date1**  *MM/YYYY* |
| Will |  | / |  | / |
| Trust |  | / |  | / |
| Beneficiary forms for company retirement accounts *(e.g.-401k)* |  | / |  | / |
| Beneficiary forms for Individual Retirement Accounts |  | / |  | / |
| Beneficiary forms for life insurance policies |  | / |  | / |
| Beneficiary forms for annuities |  | / |  | / |
| Durable Power of Attorney for Health Care |  | / |  | / |
| Durable Power of Attorney for Finances |  | / |  | / |
| 1Date document was either created or last reviewed by an attorney. | | | | |