

Your Personal Financial Planning Record





As we hurry through life, we rarely pause long enough to find out exactly where we are both personally and financially. Although we dutifully fill out the records and forms required by governments and companies, we never seem to complete one of the most important records for ourselves – a **personal financial record**.

Such a record can serve many valuable purposes. Here are a few:

1. It can provide important personal information about you and your family that will be most helpful to your personal representative when it comes time to settle your estate. The personal representative can easily locate beneficiaries, the existence of a safe deposit box, abstracts, titles, certificates, wills, trusts agreements and other important documents.
2. You can readily list all of your assets and liabilities to determine your net worth. In the process, you will be able to make sound judgements affecting your current financial status. For example: Do you have sufficient life insurance (or too much, now that your children are grown)? Do you have too much cash and not enough in savings or investments? Should certain stocks and bonds now be sold (due to changing markets) or should others be purchased? Is it the right time to reduce your real estate holdings for the purpose of achieving liquidity?
3. Your record of assets and liabilities (which results in your net worth) can be the basis for creating your estate plan and providing for the future well being of your loved ones.

You owe it to yourself and your loved ones to complete "Your Personal Financial Record" now.



1. Last Name: _____ First Name: _____ M.I. _____
Social Security #: _____

2. Spouse
Last Name: _____ First Name: _____ M.I. _____
Social Security #: _____

3. Residence Address: _____
City: _____ State: _____ Zip: _____ - _____

4. Home Phone Number: _____

5. Work Phone Number: _____

6. Spouse's Work Phone Number: _____

7. Date of Birth: _____ Place of Birth: _____

8. Spouse Date of Birth: _____ Place of Birth: _____

9. Number of Children: _____

10. Please complete the following information for each child:

Name	Phone #	Address	Sex	Birth Date	# Children
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

11. Your Employer's Name: _____
Address: _____

12. Spouse's Employer's Name: _____
Address: _____

13. Father: _____ Age: _____ City/St: _____
Mother: _____ Age: _____ City/St: _____



Spouse's
Father: _____ Age: _____ City/St: _____

Spouse's
Mother: _____ Age: _____ City/St: _____

14. Inheritance Expected: _____ From: _____

15. Other Relatives in Estate Plans:

Name	Phone #	Relation	Husb/Wife	Address
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

16. Attorney Name: _____ Phone Number: _____

17. Tax Preparer: _____ Phone Number: _____

18. Do you have a Will? Yes No

19. Does your spouse have a Will? Yes No

20. If so, where are they located? _____

21. Date of your Will: _____

22. Date of your Spouse's Will: _____

23. Personal Representative's (Executor's) Name: _____

Address: _____

24. Trusts (created by you):

• Do you have a Trust(s)? Yes No

• Date of Trust(s): _____

• If so, where is the Agreement located? _____

• Trustee(s) Name: _____

Address: _____

• Successor Trustee(s) Name: _____

Address: _____

• Are you a beneficiary of a Trust created by someone other than yourself? Yes No

If so, who created the trust and who is the Trustee?

25. Trust (created by your Spouse);

- Does your spouse have a Trust(s)? Yes No
- Date of Trust(s): _____
- If so, where is the Agreement located? _____
- Trustee(s) Name: _____
Address: _____
- Successor Trustee(s) Name: _____
Address: _____
- Is your spouse a beneficiary of a Trust created by someone other than your spouse?
 Yes No
If so, who created the Trust and who is the Trustee?

26. Do you have a Safe Deposit Box?

Yes No

- Where is it located? _____
- Where is the key? _____
- Jointly held with: _____
- Box Number: _____

27. Records and Certificates:

- Birth and/or Citizenship and Marriage Certificates located:

- Titles, abstracts, leases, tax receipts (and other important papers) located:

28. Are you a Veteran? Yes No

Location of Discharge Papers: _____



29. Life Insurance policies located: _____

Name and address of life insurance agent: _____

30. Home Owner's Insurance policies located: _____

Name and address of life insurance agent: _____

31. Stocks and bond certificates located:

32. Name and address of bank officer: _____

33. Do you have a Durable Power of Attorney? Yes No

Name and address of appointed person: _____

34. Does your Spouse have a Durable Power of Attorney? Yes No

Name and address of appointed person: _____

35. Do you have a Health Care Power of Attorney? Yes No

• Where is it located? _____

36. Does your spouse have a Health Care Power of Attorney: Yes No

• Where is it located? _____

37. Do you have a Living Will? Yes No

• Where is it located? _____



38. Does your spouse have a Living Will? Yes No
• Where is it located? _____

39. Have you or your spouse made funeral or burial arrangements? Yes No
• If so, where? _____
• Cemetery plot or Mausoleum space: Yes No
• Located: _____
• Deed of Ownership/Contract located: _____

40. Name and address of personal physician: _____

41. People to be notified of death:

Name	Address	Phone #:	Relation
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

42. Property, persons or animals requiring immediate and special attention in the event of your death or disability.

43. Have you or your spouse completed anatomical gift forms? If so, describe:



44. Name of organizations – fraternal, trade, church affiliations, etc., to which you belong, and any benefits coming to the family from these (to be used for obituary as well as being sure family receives benefits):

45. Name of charitable organizations to be noted in obituary for donations in lieu of flowers, etc.



Asset Worksheet

By completing the following pages, you will be compiling important information that can assist you in estate and financial planning.

Titling of Assets

How assets are titled is very important in determining the need for probate proceedings and the amount of federal estate tax that may be due on death. It is important to note whether assets are held individually (“his” or “hers”) or in joint tenancy. Generally, assets held in joint tenancy will avoid probate on the death of one of the owners, but the value of that asset may still be included in your estate for federal estate tax purposes.

Valuation of Assets

You should note beneath the proper title column the estimated fair market value of the asset. Fair market value is the price that a willing buyer would pay to a willing seller, neither being under compulsion to sell or buy. This is the standard used by the tax code.

A. My Assets

1. Cash (savings and checking accounts, CDs)

<u>Type of Account</u>	<u>Institution</u>	<u>Joint</u>	<u>Balance:</u>	
			<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
	Totals	\$ _____	\$ _____	\$ _____

2. Real Estate

<u>Description and/or Location of Property</u>	<u>Date of Purchase</u>	<u>Cost Basis</u>	<u>Joint</u>	<u>Fair Market Value:</u>	
				<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____	\$ _____	
_____	_____	\$ _____	\$ _____	\$ _____	
_____	_____	\$ _____	\$ _____	\$ _____	
_____	_____	\$ _____	\$ _____	\$ _____	
	Totals	\$ _____	\$ _____	\$ _____	



5. Debts Due (mortgages held or notes receivable)

<u>Name of Debtor</u>	<u>Address</u>	Amount Due:		
		<u>Joint</u>	<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
Totals		\$ _____	\$ _____	\$ _____

6. Special and Personal Assets (Automobiles, jewelry, furniture, boats, paintings, collections, etc.)

<u>Description</u>	<u>Date of Purchase</u>	<u>Cost Basis</u>	Current Fair Market Value (Approximate):		
			<u>Joint</u>	<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____	\$ _____	
_____	_____	\$ _____	\$ _____	\$ _____	
_____	_____	\$ _____	\$ _____	\$ _____	
_____	_____	\$ _____	\$ _____	\$ _____	
Totals		\$ _____	\$ _____	\$ _____	

7. Life Insurance (List the dollar amounts for Joint and Survivor Life Insurance under the younger of the husband or wife. Note "Joint" after the Policy #.)

<u>Name of Company</u>	<u>Policy #</u>	<u>Beneficiary</u>	<u>Cash Value</u>	Face Amount:	
				<u>His</u>	<u>Hers</u>
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
Totals			\$ _____	\$ _____	\$ _____



8. Employee Benefits (Pension, profit-sharing, IRA, Keogh Plans, etc., including face amounts of life insurance under plans)

<u>Description</u>	<u>Beneficiary</u>	Value of Vested Interests:	
		<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
Totals		\$ _____	\$ _____

9. Business Interests Owned (Proprietorship, Partnership, Corporation)

<u>Firm Name</u>	<u>Address</u>	<u>Cost Basis</u>	<u>Joint</u>	Value of Interest:	
				<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	_____	\$ _____	\$ _____
_____	_____	\$ _____	_____	\$ _____	\$ _____
_____	_____	\$ _____	_____	\$ _____	\$ _____
_____	_____	\$ _____	_____	\$ _____	\$ _____
Totals			\$ _____	\$ _____	\$ _____

10. Other Assets potentially included in Estate because of your interest in them (Interest in trust or estate, royalties, patents, etc.)

<u>Description</u>	<u>Joint</u>	Fair Market Value:	
		<u>His</u>	<u>Hers</u>
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
Totals		\$ _____	\$ _____

	<u>Joint</u>	<u>His</u>	<u>Hers</u>
TOTAL OF ALL ASSETS	\$ _____	\$ _____	\$ _____

B. My Liabilities

1. Mortgages

<u>Description</u>	<u>Name of Creditor</u>	<u>Joint</u>	Balance Owed:	
			<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
	Totals	\$ _____	\$ _____	\$ _____

2. Loans, Installment Debts (Bank loans, auto and personal loans, insurance loans, etc.)

<u>Description</u>	<u>Name of Creditor</u>	<u>Joint</u>	Balance Owed:	
			<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
	Totals	\$ _____	\$ _____	\$ _____

3. Current Bills (Department Store and other store charges, credit cards, etc.)

<u>Description</u>	<u>Name of Creditor</u>	<u>Joint</u>	Balance Owed:	
			<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
	Totals	\$ _____	\$ _____	\$ _____



4. All other Current Liabilities

<u>Description</u>	<u>Name of Creditor</u>	Balance Owed:		
		<u>Joint</u>	<u>His</u>	<u>Hers</u>
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
	Totals	\$ _____	\$ _____	\$ _____
		<u>Joint</u>	<u>His</u>	<u>Hers</u>
TOTAL OF ALL LIABILITIES		\$ _____	\$ _____	\$ _____



Our Services as Personal Representative, Trustee and Investment Manager

The “best laid plans often go awry” unless properly implemented. After you have completed “Your Personal Financial Record” and initiated the actual planning of your estate, you must then make some key decisions. Who should I appoint as personal representative of my estate? Who should act as trustee? Who will perform best as asset manager both now and later?

Here is why County Club Trust is your best choice in each instance:

You will gain the advantages of years of experience. Our trust officers manage trust on a daily basis, and are familiar with all kinds of trust, tax and estate planning strategies, and the legal responsibility of a trustee.

We can manage the assets in your trust now and/or after you die as your trust directs – buying and selling assets, paying bills, filing tax returns, maintaining accurate records, and distributing income and assets. We have experience with a wide range of assets.

You will enjoy the potential of even greater investment returns. At Country Club Trust, we give our full attention to managing your trust assets. Because our staff collectively has more experience and resources than an individual, we often achieve better results.

After discussing your financial goals, risk tolerance and long-term objectives with you, we will recommend the best investment strategy for you. We can provide ongoing advice, or make decisions for you, to make sure your investments stay on track to reach your goals.

You will receive reliable, professional service. A corporate trustee will not become ill or die, get divorced, go on vacation, move away or be distracted by personal concerns or emotions (as an individual might).

You will value our objectivity. We will follow your trust instructions objectively, something family members are often unable to do.

The lack of a plan could prove costly and tragic to your heirs. Enjoy the peace of mind that comes with having selected someone with experience and integrity to manage your financial affairs. Contact us today at 816-751-4200.