
By checking this block, I have requested and you have agreed that you and your spouse or partner both agree to waive all confidentiality and any actual or possible conflict of interest with respect to our representation in your estate plan. Let me explain briefly. If this estate plan will be prepared for a husband and wife or a couple, you each waive confidentiality allowing all information to be shared among the parties. It is common for a husband and wife or a couple to use the same lawyer for an estate plan. The firm will represent both of you, collectively. Ethics prohibit us from agreeing with either of you or to withhold information from the other. Thus you each authorize us to disclose to the other any matters that you might discuss with us or that we may learn from other sources. We will not give legal advice to either of you or make any changes in your estate planning documents without your mutual knowledge and consent. You are each entitled to separate counsel. If you had separate counsel, what you stated to counsel would be private and could not be revealed to another without consent. You are waiving this right. Also, you waive any conflict of interest: for example, each of you may have different ideas about how your property is to be disposed of, hence the conflict. Notify us immediately if you disagree with these waivers made at the initial interview and we will make other arrangements to meet your needs and concerns. See page 25 for a further explanation about and options you may select for conflicts.

Client: Please provide all information in the blanks and correct any mistakes listed and return to office.

We strongly urge that you fill out and return the attached Net Worth Financial Statements (and/or attach copies of your principal investment, pension, IRA, life insurance and bank accounts) so that we will have a starting point from which to administer your estate in the future and so we can advise on whether you need tax planning now.

This document will be sent to you as a protected PDF. The password will be *LSSH! Please write down and save for later.

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ESTATE PLANNING QUESTIONNAIRE

CLIENT NAME(S): _____

NOTE: This questionnaire is provided to help you consider and select various representatives, agents, beneficiaries and addresses matters which are important in developing your estate plan. I typically do the estate planning interview with you over the phone and send this questionnaire to you with the draft Estate Plan by e-mail. Please sign and return the waiver of confidentiality form below: most married couples waive confidentiality but the choice is yours. We often take the interview over the phone: if so, please correct spelling errors and fill in addresses and information requested here and return by mail, facsimile or e-mail. Also, we attach lots of information to assist you in creating your estate plan: (1) a Planning Memorandum (see pg. 23-24); (2) a Notice Regarding Conflicts of Interest (see pg. 25); and (3) How to Create a Personal Financial Inventory (see pg. 26).

PERSONAL INFORMATION

DATE: _____

1. Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Separated or about to divorce			
2. Your Name (First, Middle, Last)		Social Security No.	Date of Birth
3. Spouse's Name (First, Middle, Last)		Social Security No.	Date of Birth
4. Home Address (Number, Street)		City	State Zip
5. Mailing Address if Different From Above (Number, Street)		City	State Zip
6. Home Phone ()	Your Cell Phone ()	Spouse's Cell Phone ()	
7. Your E-Mail	Spouse's E-Mail	Preferred Contact Method	
8. Your Employer		Your Occupation	
9. Spouse's Employer		Spouse's Occupation	

1. **EXECUTOR.** Who is to serve as your executor? This is the general manager of your estate making executive decisions. Often, the surviving spouse is the first choice executor with important exceptions. The executor should be of good character, have enough business skill to sell a house and select this firm to assist in representing the estate.

For Client: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

For Spouse: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

2. **GUARDIANSHIP OF MINOR(S).** If any of your children are under 18 or are incapacitated, who is to be responsible for them if both parents predecease the children? Who will be their guardian(s)? We suggest you pick an individual for a first and second choice. The qualities we suggest you seek are love, care, tenderness, the ability to provide your children with a nice home and the ability to promote good values. We recommend you discuss your plans with each guardian to be certain they are willing to serve. Please give full names and addresses.

Name(s) of Minor Child(ren) (please include middle initial)

Ch1 _____ Ch of C&S[] C[] S[] Bd :__ :__ SS# _____ :__ :__

Ch 2 _____ Ch of C&S[] C[] S[] Bd :__ :__ SS# _____ :__ :__

Ch 3 _____ Ch of C&S[] C[] S[] Bd :__ :__ SS# _____ :__ :__

For Client: First choice

Name _____

Address _____

Phone _____

E-mail _____

Phone _____

Successor(s)

Name _____

Address _____

Phone _____

E-mail _____

Phone _____

For Spouse: First choice

Name _____

Address _____

Phone _____

E-mail _____

Phone _____

Successor(s)

Name _____

Address _____

Phone _____

3. **RESIDUARY ESTATE DISPOSITION.** Describe briefly who is to receive your property when you die? (For example, a disposition format that I often recommend is: to your spouse, if he/she survives by 30 days, but if your spouse does not do so, then in equal shares to your children, per stirpes.) Per stirpes means that if a beneficiary should predecease you but leaves children (or descendants if no children), then the beneficiary's children (or descendants if no children) would take the deceased beneficiary's share.

For Client: _____

For Spouse: _____

4. **TRUSTEE.** Who is to serve as your trustee? What if, heaven forbid, you die in an accident and your spouse survives but is too incapacitated to carry out their financial affairs? Who would lovingly and caringly spend on your spouse? Or, if your selected heir is a disabled/incapacitated beneficiary or a minor child, who would you want to manage and generally distribute the inheritance for them until majority or they are no longer incapacitated? The qualities I would like you to consider in a trustee include whether the trustee will generally lovingly spend for the care of the beneficiary, will spend caringly and wisely and can invest reasonably (but the trustee can use investment advisor(s) to help).

The Executor is different than the trustee. The executor manages the estate upon death after appointment when the Will is probated. When the money leaves the executor's hands, if the beneficiary is incapacitated or is a minor child, it cannot go to either of those two types of beneficiaries because of their incapacity or minority and therefore we appoint a trustee to receive the money and to pay it out in a loving, caring and kindly way. Since we have to include the spouse in the set of those who may be incapacitated in the future, I generally suggest appointing someone other than the spouse as the first choice and the second choice for the trustee position.

When I talk about spending lovingly and caringly for the beneficiary, what I have in mind is not saving every last penny but providing for goods, services and experiences to enrich and enlighten the beneficiary. For example, for a minor beneficiary, I would want the Trustee to spend on camp, travel, tutoring, sports camps and special experiences-not just save every last penny. For adults, I want the Trustee to spend to enrich the beneficiary's life and make them comfortable-not save every last penny.

For client: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

For Spouse: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

INTRODUCTION TO DURABLE POWER(S) OF ATTORNEY; SUGGESTIONS FOR GUARDIAN(S) AND YOUR LIVING WILL (ADVANCE HEALTHCARE DIRECTIVE).

The law allows you to make advance choices for the selection of representatives who can take care of you and make important decisions for you if you are or become incapacitated. The law allows you to name your agent for purposes of a Durable Power of Attorney. Because of the length and complexity of the directions to and matters covered in each, I have separated out Durable Powers of Attorney for Financial and Living Affairs from your Healthcare Power of Attorney (with Guidance for End-of-Life Treatment). I have a general concern that there could be disagreement between the financial agent and the healthcare agent on expenditure of funds so I generally seek to bypass that problem by suggesting that you name the same person to both positions. You do not have to do this and can select different agents. If for some reason, your Durable Power(s) of Attorney are no longer in effect at the time when needed for such reasons as, for example, they cannot be found, you have crossed them out, or you have torn them up, etc., then a Petition for Appointment of a Guardian would be required. In our estate planning documents, we suggest that you make a recommendation as to who you suggest should be your guardians. There are two types of guardians that should be selected for Pennsylvania and New Jersey: a Guardian of your Estate which correlates to the financial Durable Power of Attorney and a Guardian of your Person which correlates to the Healthcare Power of Attorney. I have only had to invoke this provision once during my career, however, the judge selected the person suggested. This can be helpful guidance for both the family and the court in the event a guardian needs to be appointed. Finally, the law allows you to create an Advance Directive which is more commonly known as a Living Will. This is the person who will make end-of-life treatment choices for you if you are unable to do so because you are so incapacitated that you cannot meaningfully participate in choices about whether or not heroic measures should be taken to keep you alive. It should be noted that I give this power to the Healthcare Power of Attorney agent so that the Advance Directive will only come into effect if there is no Durable Healthcare Power of Attorney or if the law should be interpreted that only the form provided by statute (this only applies in Pennsylvania) must be used in selecting a representative for your Advance Directive.

5. AGENT FOR GENERAL FINANCIAL/PROPERTY DURABLE POWER OF ATTORNEY FOR FINANCIAL AFFAIRS.

Who is to serve as your agent for a durable power of attorney for financial affairs? If you were incapacitated during your life or wanted to appoint someone to carry out your financial and living affairs, who would it be? Please consider someone in reasonable proximity. There are two levels I would like you to consider. One level is suppose you have a broken leg and you need to appoint somebody to attend a closing on a second mortgage in your stead. The second level is suppose you are in an accident and you are incapacitated or in a coma and you really need somebody to take charge of your life affairs and (with reference to your Health Care Power of Attorney) your medical condition at the moment. Those are two different levels.

For client: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

For Spouse: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

6. HEALTH CARE POWER OF ATTORNEY (WITH GUIDANCE FOR END-OF-LIFE HEALTH TREATMENT).

Who is to serve as your healthcare agents in your Durable Healthcare Power of Attorney (With Guidance For End-of-Life Health Treatment) to make medical decisions for you if you are unable to do so because you are incapacitated (for Healthcare Power of Attorney (With Guidance For End-of-Life Health Treatment)? We generally recommend both attorneys for financial and healthcare agents be the same so there is no dispute about expenditures for healthcare.

For client: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

For Spouse: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

7. **FINANCIAL GUARDIAN.** A guardianship need generally arises if no power of attorney is in force and the court is needed to appoint your guardian. Who is to serve as your financial guardian if your power of attorney is not locatable or in force in the event of your incapacity (for guardianship).

For client: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

For Spouse: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

8. **GUARDIAN OF THE PERSON.** Who is to serve as guardian of your person, the person who makes care decisions for you like medical care and rehabilitation, if your power of attorney is not locatable or in force in the event of your incapacity (for guardianship).

For client: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

For Spouse: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

9. **LIVING WILL (a/k/a ADVANCE DIRECTIVE).** Who is to serve as your representatives in your Living Will (a/k/a Advance Directive) to make end of life medical decisions for you if you are unable to do so because you are incapacitated (for Living Will (a/k/a Advance Directive) and you do not have a Healthcare Power of Attorney)? In your Living Will, you make choices about whether you want heroic measures taken. Do you want to donate your organs and tissues after death? Yes/No (Circle one).

For client: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

For Spouse: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

10. **SPECIFIC BEQUESTS.** Any specific bequests? (List: item, to whom, will the gift lapse if the item no longer exists at the time of your demise; what if the beneficiary designated is no longer alive)

A. _____

B. _____

C. _____

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Estate Planning Information - Personal and Confidential

Client _____ Date _____
Address _____ H _____
_____ W _____
_____ WF _____
_____ Email _____

ABBREVIATIONS. The abbreviations used on this sheet have the following meaning:

Ctzn - Citizenship Oth - Other Bd - Birthdate SS# - Social Security Number
Add - Street Address Rel - Relationship Ch - Child
Ch of C&S - Child of Client & Spouse C - Client S - Spouse

FAMILY AND BENEFICIARY INFORMATION

Client _____ Ctzn US [] Oth [] Bd ____:____:____ SS# ____:____:____
Add _____ City _____ County _____ St _____ Zip _____
Spouse _____ Ctzn US [] Oth [] Bd ____:____:____ SS# ____:____:____
Add _____ City _____ County _____ St _____ Zip _____

Circle or fill in your answers	You	Your Spouse
1. Are you a U.S. Citizen?.....	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
2. Have you served in the US Military?..... If so, which branch?.....	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
3. Do you have a will or trust now?.....	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
4. How many living children do you have?.....	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
5. Do you have any deceased children?.....	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
6. Are all your children legally yours (natural or legally adopted)?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
7. How many stepchildren do you have?.....		
8. In which state do you vote?.....		
9. Which state issued your driver's license?		
10. In which state is your car registered?		

11. In which state(s) do you own real estate?		
12. Do you pay state income tax? If yes to which state?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
13. In which state do you plan to retire/live permanently?		
14. Have you ever lived in a Community Property State? (AZ, CA, ID, LA, NV, NM, TX, WA, WI & PR)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
15. Do you have a pre-nuptial or post-nuptial agreement?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
16. Do you have a divorce decree affecting your pension or other property rights?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
17. Are you a beneficiary of any major trust?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<i>If "yes" to questions, 3, 15, 16 or 17, please bring these documents to your appointment or e-mail them to us if there is a telephone interview.</i>		

Child's Name (First, Middle, Last)	Date of Birth	Spouse's Name (if any)
Home Address (Number, Street)	City	State Zip
Children of Child		

Child's Name (First, Middle, Last)	Date of Birth	Spouse's Name (if any)
Home Address (Number, Street)	City	State Zip
Children of Child		

Child's Name (First, Middle, Last)	Date of Birth	Spouse's Name (if any)
Home Address (Number, Street)	City	State Zip
Children of Child		

Parents (indicate if deceased)
Siblings (indicate if deceased)
Spouse's Parents (indicate if deceased)
Spouse's Siblings (indicate if deceased)

ADVISORS

Insurance Agent _____ Phone _____
 Accountant _____ Phone _____
 Banker _____ Phone _____
 Attorney _____ Phone _____

EXISTING DOCUMENTS.

Do you have a Will? Yes No Date _____
 Power of Attorney? Yes No Date _____
 Living Will? Yes No Date _____

If yes, please bring a copy to our first meeting. Bring a copy of any previous Trust Agreement, Employment Agreement, Property Settlement Agreement, Business Agreements (partnership, shareholder, buy/sell, employee deferred compensation, etc.).

INCOME INFORMATION

Please provide the following monthly or annual income information:

<u>Source</u>	<u>Client</u>	<u>Spouse</u>
Salary	_____	_____
Investments	_____	_____
Other	_____	_____

GIFTS

Have you made any gift of more than \$17,000.00 (this is the exempted amount for 2023 and varies annually) to one person in this year? Yes No

If yes, please give the following information:

Date of gift: _____ Recipient's Name: _____

What was given? _____

Was a US Gift Tax Return filed? Yes No

On a separate sheet please provide the requested information for each gift.

RETIREMENT ACCOUNTS

Please list in this section any pertinent details regarding your retirement accounts. Such accounts include Individual Retirement Accounts (IRAs), Pension Plans, 401(k) plans, and 403(b) plans.

1. Account Type _____
Account Owner _____
Company/Broker Managing Account _____
Company Name _____
Individual Name _____
Address _____
Phone Number _____
Account Number _____

2. Account Type _____
Account Owner _____
Company/Broker Managing Account _____
Company Name _____
Individual Name _____
Address _____
Phone Number _____
Account Number _____

3. Account Type _____
Account Owner _____
Company/Broker Managing Account _____
Company Name _____
Individual Name _____
Address _____
Phone Number _____
Account Number _____

4. Account Type _____
Account Owner _____
Company/Broker Managing Account _____
Company Name _____
Individual Name _____
Address _____
Phone Number _____
Account Number _____

5. Account Type _____
Account Owner _____
Company/Broker Managing Account _____
Company Name _____
Individual Name _____

Address _____
Phone Number _____
Account Number _____

ASSET INFORMATION

Following is a form for you to use to provide information about your assets and liabilities. In completing the section about the title to assets, please use the following designations:
Sole = just in one person's name; § Jt w/ spouse = in names of client & spouse; § Jt w/ _____ = in names of client and other identified person; Pay on death = there is a person designated to get the property; § Trustee = the property is held in the trust for someone else.

(Attach additional sheets if necessary)

By: _____
Signature

Print Name
Date: _____

By: _____
Signature

Print Name
Date: _____

**LIST OF ASSETS AND LIABILITIES
CLIENT**

Is your net worth, combined with spouse, if any, greater than \$12,920,000.00 in 2023? (NOTE: THIS EXEMPTION FROM FEDERAL ESTATE TAXATION VARIES FROM YEAR TO YEAR DUE TO LEGISLATIVE INFLATION ADJUSTMENTS). Include in the net worth calculation all life insurance, pensions and annuities as assets. Then subtract liabilities to calculate your net worth. Yes/No (Circle one). If your answer is "Yes", then we recommend a tax planned estate plan and this costs far more than a simple estate plan.

Name _____

Address _____

Real Estate: List the addresses, title holders, and how title is held for real estate you own. We suggest you e-mail us a copy of your deed:

1. _____
2. _____
3. _____

ASSETS				LIABILITIES			
	Indiv.	Joint	If joint, w/whom		Indiv.	Joint	If joint, w/whom
Cash on hand and in banks				Notes payable to banks - secured - unsecured			
U.S. Government securities				Notes payable to relatives			
List securities				Notes payable to others			
Unlisted securities				Accounts and bills due			
Mortgages owned				Accrued interest, etc.			
Accounts and notes receivable due from relatives and friends				Taxes unpaid or accrued			
Accounts and notes receivable due from others - - - good				Mortgages payable on real estate			
- - - doubtful				Chattel mortgages and other liens payable			
Real estate owned				Other debts - itemize			
Cash value life insurance							
Automobiles							
Personal Property							
Other assets - itemize				TOTAL LIABILITIES			
				Net Worth			
TOTAL ASSETS				TOTAL LIABILITIES AND NET WORTH			

--	--	--	--	--	--	--	--

CONTINGENT LIABILITIES

	Indiv.	Joint	If joint, w/whom
As endorser or co-maker			
On leases or contracts			
Legal claims			
Taxes not shown above:			
Income taxes			
Delinquent or contested taxes			
OTHER SPECIAL DEBTS			

GENERAL INFORMATION

Are any assets pledged?

Are you defendant in any suit or legal action

Personal bank accounts carried at:

Individual: _____

Joint: _____

If Joint, with whom: _____

Have you ever taken bankruptcy?

If yes, explain: _____

LIST OF BANKS AND FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED

NAME(S) IN WHICH OBTAINED	NAME OF BANK OR COMPANY	HIGH CREDIT	PRESENT BALANCE	TYPE OF LOAN

REMARKS

U. S. GOVERNMENT AND LISTED STOCKS AND BONDS

HELD IN NAME(S) OF	DESCRIPTION	COST	MARKET VALUE

MORTGAGES, UNLISTED SECURITIES AND OTHER INVESTMENTS

HELD IN NAME(S) OF	DESCRIPTION, INCLUDING MATURITIES	COST	MARKET VALUE

REAL ESTATE OWNED

DESCRIPTION AND LOCATION	TITLE IN NAMES OF	MARKET VALUE	MORTGAGES	TAXES PAID TO

LIFE INSURANCE

OWNER(S)	NAME OF COMPANY	BENEFICIARY	AMOUNT	CASH VALUE	LOANS

ACCOUNTS AND NOTES RECEIVABLES

OWNER(S)	DEBTOR AND ADDRESS	PRESENT BALANCE DUE

PERSONAL PROPERTY AND VEHICLES

DESCRIPTION AND LOCATION	OWNER(S)	MORTGAGES

Date signed: _____, 20__ Signature _____

Date signed: _____, 20__ Signature _____

**LIST OF ASSETS AND LIABILITIES
S P O U S E**

Is your net worth, combined with spouse, if any, greater than \$ _____ million dollars? Include in the calculation all life insurance, pensions and annuities as assets. Then subtract liabilities to calculate your net worth. Yes/No (Circle one). If your answer is "Yes", then we recommend a tax planned estate plan and this costs far more than a simple estate plan.

Name _____

Address _____

Real Estate: List the addresses, title holders, and how title is held for real estate you own. We suggest you e-mail us a copy of your deed:

1. _____
2. _____
3. _____

ASSETS				LIABILITIES			
	Indiv.	Joint	If joint, w/whom		Indiv.	Joint	If joint, w/whom
Cash on hand and in banks				Notes payable to banks - secured - unsecured			
U.S. Government securities				Notes payable to relatives			
List securities				Notes payable to others			
Unlisted securities				Accounts and bills due			
Mortgages owned				Accrued interest, etc.			
Accounts and notes receivable due from relatives and friends				Taxes unpaid or accrued			
Accounts and notes receivable due from others - - - good				Mortgages payable on real estate			
- - - doubtful				Chattel mortgages and other liens payable			
Real estate owned				Other debts - itemize			
Cash value life insurance							
Automobiles							
Personal Property							
Other assets - itemize				TOTAL LIABILITIES			
				Net Worth			
TOTAL ASSETS				TOTAL LIABILITIES AND NET WORTH			

CONTINGENT LIABILITIES

	Indiv.	Joint	If joint, w/whom
As endorser or co-maker			
On leases or contracts			
Legal claims			
Taxes not shown above:			
Income taxes			
Delinquent or contested taxes			
OTHER SPECIAL DEBTS			

GENERAL INFORMATION

Are any assets pledged?

Are you defendant in any suit or legal action

Personal bank accounts carried at:

Individual: _____

Joint: _____

If Joint, with whom: _____

Have you ever taken bankruptcy?

If yes, explain: _____

LIST OF BANKS AND FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED

NAME(S) IN WHICH OBTAINED	NAME OF BANK OR COMPANY	HIGH CREDIT	PRESENT BALANCE	TYPE OF LOAN

REMARKS

U. S. GOVERNMENT AND LISTED STOCKS AND BONDS

HELD IN NAME(S) OF	DESCRIPTION	COST	MARKET VALUE

MORTGAGES, UNLISTED SECURITIES AND OTHER INVESTMENTS

HELD IN NAME(S) OF	DESCRIPTION, INCLUDING MATURITIES	COST	MARKET VALUE

REAL ESTATE OWNED

DESCRIPTION AND LOCATION	TITLE IN NAMES OF	MARKET VALUE	MORTGAGES	TAXES PAID TO

LIFE INSURANCE

OWNER(S)	NAME OF COMPANY	BENEFICIARY	AMOUNT	CASH VALUE	LOANS

ACCOUNTS AND NOTES RECEIVABLES

OWNER(S)	DEBTOR AND ADDRESS	PRESENT BALANCE DUE

PERSONAL PROPERTY AND VEHICLES

DESCRIPTION AND LOCATION	OWNER(S)	MORTGAGES

Date signed: _____, 20__ Signature _____

Date signed: _____, 20__ Signature _____

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YOUR ESTATE PLANNING CONFERENCE PREPARATION MEMORANDUM

The purpose of this document is to explain the estate planning process and the importance of your proper preparation for our conference.

Estate planning is more than simply making a will to direct the distribution of your property when you die. To develop a thorough plan you should:

- Be certain your estate is sufficient to permit your family to live as comfortably as it did while you were living. To make this determination, we must be able to identify your income-producing assets; calculate the income they might produce and determine if there is any deficiency in available income. Of course, the amount needed will change as your circumstances change. For example, if you have young children, the amount needed will be much greater than if your children are grown or if you have no children.
- Consider steps to protect yourself if you become disabled. Protecting yourself and your family will require a determination if there will be adequate income for you and your family. If you had to be in a nursing facility, is there enough income to pay for your care and also maintain your family? If you were incapable of handling your affairs, who would speak for you, sign documents, pay bills, etc.? If there were insufficient income-producing assets, supplemental income could be provided through disability insurance or long-term-care insurance, or both. You could authorize someone to handle your affairs through use of a durable power of attorney.
- State your desires about the use of life-support equipment, nutrition and hydration, and organ transplants by having a "Living Will" to direct your medical care if you are unable to do so.
- Consider the need for a durable power of attorney for both financial affairs and healthcare in case you become incapacitated.
- Completing the Estate Planning Information Sheet is important for three reasons:
 1. If you provide complete information, we can help plan your estate.
 2. The plan you desire may require changing the way assets are titled or changing beneficiary designations on life insurance, pension plans, etc.

3. We normally base our fees for estate planning on the amount of time we have to spend to develop your plan and prepare the documents; therefore, the less time we spend just gathering information about your assets, the lower our fees can be.

In completing the real estate section, please list the street address of each piece of property. When noting the titled owner(s), please look at your deed.

In the stocks, bonds and marketable securities section, we need to know what securities you own, how they are owned (individually or jointly), their approximate value and where your accounts are. The same is true for certificates of deposit, money funds and savings accounts.

When completing the retirement benefits and insurance sections, please review the actual designation forms you signed with your employer or insurance companies.

If you have any questions about any of the information, please bring the information with you to our first conference.

If you do not make your own will, your state legislature has already made one for you so to speak under the laws of intestacy! If you have children, all of your assets do not go to your spouse. In Pennsylvania, if you are married, any property that you own jointly with your spouse does not pass through your estate. Instead, your spouse is simply the sole surviving owner of that marital property after your death. But if you are married and own any property solely in your own right, your spouse's share of your separate property is determined by whether you have children and how many of them have survived you. If you have one surviving child, your spouse is entitled to roughly one half of your estate; if you have more than one child, your spouse is entitled to roughly one-third of your estate.

The share that remains after your spouse's share, or the entire estate if you are unmarried, passes to your children. If no children survive you, the remaining share or the entire estate passes to your parents. If no children and no parents survive you, the remaining share of the entire estate passes to your brothers and sisters and the surviving children of any of your deceased brothers and sisters. If you still have no survivors in the successions described above, the estate then goes to any surviving grandparents under a detailed set of sub-rules that seek to equalize treatment of your maternal and paternal grandparents. If you still have no survivors, final successions rules benefit your aunts, uncles, and their children. If no one survives you within this statutory scheme, then all of your property is transferred to the Commonwealth of Pennsylvania.

There are also a number of expenses involved in the administration of an estate, when a person dies without a will, which could easily be avoided by virtue of a will. In many cases, considerable tax savings are also possible with a customized estate plan rather than the one your state has already made for you.

Langsam Stevens Silver & Hollaender llp

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NOTICE REGARDING CONFLICTS OF INTEREST & CONFIDENTIALITY PLEASE READ CAREFULLY

If we are doing estate planning for both you and your spouse, each of you is our client. Representing each of you could create a conflict of interest situation for our firm because your interests may be different. Therefore, we think it is important for you and your spouse to acknowledge and accept the conflict while directing that we continue to represent both of you and to understand the possible arrangements we could make with you and how each would affect the confidentiality of the information you provide. There are 3 situations which we will discuss below.

Represent Each of You - NO Confidentiality

If you and your spouse have a joint meeting with us to discuss your objectives and goals, we will explain each of your rights in the other's estate and how the decisions will affect your plan. There will be *no confidentiality* of information, even if one of you gives us information when the other is not present. If you and your spouse later have a disagreement about the plans and either of you contacts us about a change which would have an effect on the other's plan, we will have to withdraw from representing either of you.

Representing Each of You - TOTAL Confidentiality

If you and your spouse each want us to represent you, but also want to maintain your right to confidentiality, we can do so, but, only if we meet with each of you separately. If we represent both of you separately and confidentiality, we will not discuss with either one of you what your spouse said. Furthermore, we will not use information from one of you in preparing the other's plan, even if the two plans are not compatible.

Separate Representation

If you and your spouse do not want to do your estate planning jointly, we could represent one of you and the other could get separate counsel. If you and your spouse feel it is necessary to do your estate planning in confidence from one another, we strongly recommend that only one of you is represented by us and the other, by separate counsel.

If we are to represent both of you, please indicate the type of representation you want by initialing the blanks next to the appropriate selection and signing the form where indicated. Please bring this form with you to the initial conference so that we may make it part of your file.

Husband

Wife

Represent Both of You - NO Confidentiality

Represent Both of You - TOTAL Confidentiality

CONFLICT ACKNOWLEDGED AND ACCEPTED:

Husband _____

Wife _____

Dated: _____, 20__.

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**Planning for your family's future:
How to create a personal financial inventory.**

Although the ongoing debates about taxes create uncertainties for estate planning, there are steps that we all can take to reduce uncertainties for our heirs.

This special section is designed to help you assemble information, a personal financial inventory, that will be essential to those who follow you. It also includes guidance for family members who are facing a loss.

Thinking about mortality is a chore that many find difficult, but there can be great satisfaction in knowing that you've spared your family worry over unanswered questions and helped to prepare them for the future.

Organize your important papers

If your spouse, executor, or adult child suddenly had to take charge of your affairs, would he or she be able to find your will, your life insurance policy, powers of attorney, living will, and your investment accounts?

This list will ease the burden on your survivors by telling them where to look for your important documents. Once it's complete, share it with your attorney, executor and your spouse, or another family member whom you trust. As with all your other essential documents, the list itself should be kept in a secure and accessible place.

Make a list of important contacts

Knowing whom to call can alleviate a major source of stress for family members. For example, if you've expressed your wishes about funeral arrangements, your family will need to review the list to make certain that your wishes are met. If you have insurance policies, they'll need to contact your insurance agent. Contacting our firm, Langsam Stevens Silver & Hollaender LLP, will ease the responsibilities of carrying out your estate plan.

An important question to ask yourself as you look at this list: Do your intended executors, guardians, or trustees know they will have these roles? If not, be sure to discuss your wishes with them.

Documents and records	Location (examples: safe deposit box, filing cabinet in den, computer file name)
<i>Banking</i>	
Bank records (savings and checking accounts)	

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Documents and records	Location (examples: safe deposit box, filing cabinet in den, computer file name)
Bills to be paid	
Credit card statements	
Safe deposit box and key	
<i>Financial statements</i>	
IRAs	
401(k)s and 403(b)s	
529 plans (college savings)	
Annuities	
Nonretirement investment accounts	
Other holdings	
Tax returns	
<i>Personal papers</i>	
Birth certificates (yours, your spouse's, and your children's)	
Marriage certificate, prenuptial agreement	
Divorce decree	
Military discharge papers	
Passport, naturalization papers	
Safe and combination	
Car and other vehicle titles	
<i>Home</i>	
Keys (to your residence, second home)	
Mortgage and other loan documents	
Property appraisals	
Real estate titles and deeds	
Title insurance documents	

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Documents and records	Location (examples: safe deposit box, filing cabinet in den, computer file name)
<i>Insurance and other benefits</i>	
Social Security records	
Employee benefit information (pension, health insurance)	
Life insurance documents	
<i>Estate planning</i>	
Living will (advance directive for health care)	
Powers of attorney	
For health care	
For property	
Revocable trusts	
Will and trust agreements	
Uniform organ donor cards	
Instructions for funeral and cemetery deed, if any	
Contact list and asset valuation information	
Other	

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Key contacts	Name	Contact information (phone/e-mail/address)
<i>Estate planning</i>		
Lawyer (estate)		
Executor for estate		
Trustees		
Survivor estate		
<i>Investments and finances</i>		
Banker		
Broker		
Financial advisor		
Mutual fund company for:		
IRAs		
401(k)s		
529 plans (college savings)		
Other		
Real estate agent		
Tax preparer		
<i>Family and friends</i>		
Children		
Guardian for children		
Clergy		
Neighbors		

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Key contacts	Name	Contact information (phone/e-mail/address)
Siblings		
<i>Insurance/Benefits</i>		
Insurance agents for:		
Automobile		
Home		
Health		
Life		
Employer benefits representative		

One final note: If you have a trusted family member or friend who is helping you with your finances, consider having that person named as an authorized agent on your accounts. You can assign this agent either full or limited access to the accounts until your death, at which time your executor would take over. You may also want to consider a list of your online passwords, but if you do so, make sure that the list is in a secure place.

For the family: What to do after a death

If you have lost a family member, facing the tasks you must complete can be stressful. This list will help you separate what needs to be done right away from what can wait for a while.

Initial steps

Contact family and friends. It may help to have a close relative make calls for you.

Locate copies of estate planning documents. There may be a will, trust documents, copies of beneficiary designations, etc.

Locate and review the person's insurance policies. Contact each insurance company for information on claiming benefits.

Contact a funeral director. He or she will guide you through any arrangements, provide multiple copies of the death certificate, publish the obituary in the local paper, and contact Social Security regarding a death benefit.

If the deceased was a veteran, call your local Veterans Administration office. This office may be able to help with the funeral or a burial plot, supply a flag, or provide other benefits.

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Contact Langsam Stevens Silver & Hollaender LLP at (215) 732-3255.

Within the first three months:

Meet with Langsam Stevens Silver & Hollaender LLP Promptly. Langsam Stevens Silver & Hollaender LLP can help with administering the estate, including many of the following actions. When you set up an appointment, ask who should attend and what documents you should bring.

Contact Social Security. You may want to review the benefits available for a surviving spouse and minor children.

Review the deceased person's employer benefits. Contact the employer's benefits office to see if any benefits are available to the family. Even if the deceased was retired, there may be changes to pension payouts, retiree benefits or life insurance.

Cancel services that are no longer needed. Examples include cell-phone plans, health-club memberships, and subscriptions.

Cancel credit cards. Take this step for any cards that the deceased held in his or her name only.

Secure the house and cars. Secure the house and cars. Make sure insurance is maintained.

In the following months:

Change title to assets. Be sure to talk to the estate attorney about what is involved. Some assets, such as real estate, may require an attorney to prepare a new deed and other transfer documents. Retirement accounts, including IRAs, should be transferred to the beneficiaries but do so carefully as there may be significant tax and wealth implications. Other assets that may need to be transferred include vehicles, investment accounts, jointly held property, and certain insurance policies.

Deal with distributions to beneficiaries. Consult the attorney about any specifications in the estate plan regarding distributions from insurance policies and retirement accounts.

Settle the estate. Langsam Stevens Silver & Hollaender LLP should provide direction to the executor, who will be responsible for carrying out the directions in the will or trust. The executor must file the Will, gather assets, notify beneficiaries, advertise the estate, prepare and file the Inventory and Inheritance Tax Return, retain an accountant, and distribute the estate.

After the estate is settled.:

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- Update your own estate plan.
- Review beneficiary designations for your retirement accounts and life insurance policies.
- Review your own financial situation, such as your short- and long-term cash needs.
- Review your situation regarding life insurance, medical insurance, and other types.
- Reassess your investment portfolio to account for additional assets or other changes.