

FOR MORE INFORMATION, CONTACT:

NATIONAL REYE'S SYNDROME FOUNDATION

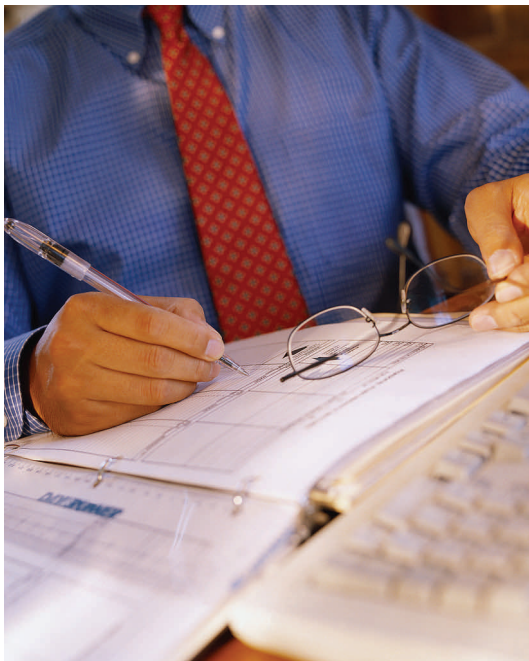
# Your Legacy

Estate & Gift Planning



**Planning is so important today.**

- Carry out your wishes the way you intend.
- Fulfill your personal and philanthropic goals.
- Ensure that your loved ones are taken care of the way you want.
- Gift a Legacy to benefit those in need for generations to come.
- Leave a meaningful gift that lives on forever in your memory.



## What is Estate Planning?

Estate planning is one of the most important steps any person can take to make sure that their final property and health care wishes are honored, and that loved ones are provided for in their absence. Though often overlooked or put off in favor of more immediate concerns, a comprehensive estate plan can resolve a number of legal questions that arise whenever anyone dies: What is the state of their financial affairs? What real and personal property do they own? Who gets what? Does a personal guardian need to be appointed to care for minor children? How much tax will need to be paid in order to transfer property ownership? What funeral arrangements are appropriate?

## What is an "Estate"?

Your "estate" consists of all property owned by you at the time of your death, including:

- \* Real estate
- \* Bank accounts
- \* Stocks and other securities,
- \* Life insurance policies,
- \* Personal property such as automobiles, jewelry, and artwork.

## How Can an Estate Plan Help?

Regardless of your age, or the size and complexity of your estate, an estate plan can accomplish the following:

- \* Identify the family members and other loved ones that you wish to receive your property after your death.
- \* Ensure that your property will be transferred to those you have identified, as quickly and with as few legal hurdles as possible.
- \* Minimize the amount of taxes that will need to be paid in order for your property to pass to others after your death.
- \* Avoid the time and costs associated with the probate process by utilizing estate planning devices like living trusts and "payable on death" bank accounts.
- \* Dictate the kinds of life-prolonging medical care you wish to receive should you be unable to make your wishes known when the time comes.
- \* Set forth the kind of funeral arrangements you would like, and how related expenses are to be paid.

Understanding the estate plan options that are right for you can be a complex undertaking. An experienced estate planning attorney can explain all options available to you in meeting your estate planning goals and fulfilling the needs of your loved ones -- whether you need to revise an existing will or create a comprehensive estate plan from scratch.

## Estate Planning Checklist:

### 1 – Communicating Your Wishes

- | YES                      | NO                       |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a will?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you named executor(s) and trustee(s)?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you considered a living trust to avoid probate?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you considered a living will or health care proxy in case of catastrophic illness or disability? |



### 2 – Protecting Your Family

- | YES                      | NO                       |   |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Does your will name a guardian(s) for minor children?   |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have the right amount and type of life insurance?  |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you considered the various trust options (e.g., living, revocable, irrevocable, life insurance)? |

### 3 – Reducing Your Taxes

- | YES                      | NO                       |  |
|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | If you are married, are you taking full advantage of the unlimited marital estate tax deduction?               |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you (and your spouse) making gifts to family members that take advantage of the annual gift tax exclusion? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you considered a Roth IRA, which in some cases allows you to pass assets to heirs tax free?               |

# Estate Planning Preparation

This initial estate planning questionnaire is presented in a narrative form. The detailed explanations and the space provided for answers are designed to garner more complete and helpful information than would be afforded by merely filling in blanks.

## ESTATE PLANNING REVIEW FOR

### The purpose of this questionnaire

Your lawyer will use the information you provide in this questionnaire:

1. To help you organize personal and financial information so that you can assess your current estate plans and evaluate whether changes are desired or required.
2. To provide your estate planning attorney with the information needed to make a similar analysis.
3. To help you evaluate your lawyer's estate planning recommendations. The estate plan is your plan, not your lawyer's, and you must be satisfied that it is workable.

The information you provide must be as accurate as possible. If you are uncertain about exact information, tell your lawyer that and give your best assessment. If your lawyer believes that exact information is required, he or she will ask you to be more precise. You may provide as much or as little information as you want. We recognize that this questionnaire is a fairly intrusive document. Keep in mind, however, that the more complete the information is, the better it will equip you and your lawyer throughout the planning process to come up with the best possible estate planning alternatives. Your information will be kept confidential by your lawyer unless you authorize or request its release to others.

### PERSONAL AND FAMILY INFORMATION

State the names requested below exactly as you want them to appear in your will and other estate planning documents. Please Print clearly.

Your name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Spouse's name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Home Address: \_\_\_\_\_

Telephone No.: \_\_\_\_\_ Cell No.: \_\_\_\_\_

Are you a United States citizen? \_\_\_\_\_ If not, of what country are you a citizen? \_\_\_\_\_

Is your spouse a citizen of the United States? \_\_\_\_\_ If not, of what country is he/she a citizen \_\_\_\_\_

### Your children, their spouses, and their children

Indicate which, if any, of your children is your child but not your spouse's, or vice versa. Also show the date and place of adoption of any adopted child. Be sure to include any deceased child and indicate the date of the child's death and his or her surviving spouse and children.

1.(a) Child: \_\_\_\_\_ Date of birth: \_\_\_\_\_

(b) Personal data (specify is the child from prior marriage, adopted, deceased, etc.) \_\_\_\_\_

(c) Child's spouse: \_\_\_\_\_ (d) Child's children (and their dates of birth): \_\_\_\_\_

2.(a) Child: \_\_\_\_\_ Date of birth: \_\_\_\_\_

(b) Personal data (specify is the child from prior marriage, adopted, deceased, etc.) \_\_\_\_\_

(c) Child's spouse: \_\_\_\_\_ (d) Child's children (and their dates of birth): \_\_\_\_\_

If there are more children to add, please use another sheet of paper and answer the same questions for each child.

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## Estate Planning Preparation Continued

4. If either you or your spouse has been married previously, state the name of each prior spouse and indicate whether he or she is now living (if living give his or her address): \_\_\_\_\_

If either you or your spouse has been divorced, attach a copy of the divorce decree.

5. Is there other important personal information that might affect your estate plans? For example, does a member of your family have a serious long-term medical or physical problem that will require special care or attention in the future?

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### PERSONAL AND FAMILY FINANCIAL ASSETS

The following questions do not require detailed responses. For example, shares in publicly traded companies might be shown simply as "common stocks." On the other hand, for property interests that are more or less unique, such as interests in real estate, greater detail will be helpful. With regard to real estate, it is important for your lawyer to know the location (city and state) of the real estate, how title is held, and the character of the property, e.g., residence, shopping center, apartment house, or similar description.

The following abbreviations may be used to describe certain attributes of particular assets:

- JT = Joint tenancy with right of survivorship
- TE = Tenancy by the entirety
- TC = Tenancy in common
- H = Husband's name alone
- W = Wife's name alone
- LT = Land trust
- FMV = Fair market value (or your best estimate)
- CV = Cash value of life insurance policy
- PV = Proceeds of life insurance policy

1. Personal residence:

Address: \_\_\_\_\_

Description (e.g., single family, condo, or co-op, similar description): \_\_\_\_\_

How you hold title: FMV: \_\_\_\_\_ Mortgage balance, if any: \_\_\_\_\_ Mortgage life insurance \_\_\_\_\_

2. Other personal residences or vacation homes:

Address: \_\_\_\_\_

Description (e.g., single family, condo, or co-op, similar description): \_\_\_\_\_

How you hold title: FMV: \_\_\_\_\_ Mortgage balance, if any: \_\_\_\_\_ Mortgage life insurance \_\_\_\_\_

3. Personal and household effects: If you think that the general categories do not provide an adequate description, please provide additional detail. Also state your best estimate of the value of each kind of property and who owns it (how you hold title).

Automobiles: \_\_\_\_\_

General personal and household effects such as furniture, furnishings, books, and pictures of no special value: \_\_\_\_\_

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Valuable jewelry (indicate if insured): \_\_\_\_\_

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Valuable works of art (indicate if insured): \_\_\_\_\_

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Valuable antiques (indicate if insured): \_\_\_\_\_

Other valuable collections, e.g., coins, stamps, or gold (indicate if insured): \_\_\_\_\_

Other tangible personal property that does not seem to be covered by any of the other categories: \_\_\_\_\_

4. Cash, cash deposits, and cash equivalents: State the name and address of each bank or institution and who owns each item.

(a) Checking accounts, including money market accounts:

You: \_\_\_\_\_

Spouse: \_\_\_\_\_

Jointly with: \_\_\_\_\_

(b) Ordinary savings accounts:

You: \_\_\_\_\_

Spouse: \_\_\_\_\_

Jointly with: \_\_\_\_\_

(c) Certificates of deposit:

You: \_\_\_\_\_

Spouse: \_\_\_\_\_

Jointly with: \_\_\_\_\_

(d) Short-term U.S. obligations (T-bills):

You: \_\_\_\_\_

Spouse: \_\_\_\_\_

Jointly with: \_\_\_\_\_

5. Pension & profit-sharing plans, IRAs, ESOPs or other tax-favored employee-benefit plans.

(a) Pension plans.

You: \_\_\_\_\_ Vested: \_\_\_\_\_ Current value: \_\_\_\_\_

Spouse: \_\_\_\_\_ Vested: \_\_\_\_\_ Current value: \_\_\_\_\_

(b) Profit-sharing plans.

You: \_\_\_\_\_ Vested: \_\_\_\_\_ Current value: \_\_\_\_\_

Spouse: \_\_\_\_\_ Vested: \_\_\_\_\_ Current value: \_\_\_\_\_

(c) Individual Retirement Accounts (IRAs).

You: \_\_\_\_\_ Current value \_\_\_\_\_

Spouse: \_\_\_\_\_ Current value \_\_\_\_\_

(d) Other tax-qualified employee benefit plan interests. Please provide similar information. \_\_\_\_\_

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6. Life Insurance on your life.

(a) Ordinary life insurance. List company, name, address, and policy number.

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Face amount of policies (proceeds): \_\_\_\_\_

If you do not own it, who does? \_\_\_\_\_

Beneficiaries: \_\_\_\_\_

Cash value: \_\_\_\_\_ Loans, if any, against it: \_\_\_\_\_ Amount of accidental death benefits, if any: \_\_\_\_\_

(b) Term/group term insurance. List company, name, address, and policy number.

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Face amount of policies (proceeds): \_\_\_\_\_ Owner other than you \_\_\_\_\_

Beneficiaries: \_\_\_\_\_

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Accidental death benefits: \_\_\_\_\_

(c) Please supply similar information with respect to other life insurance or other insurance having life insurance features: \_\_\_\_\_

7. (a) Life insurance on your spouse's life. List company, name, address, and policy number. \_\_\_\_\_

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Face amount of ordinary life insurance: \_\_\_\_\_ Owner other than spouse: \_\_\_\_\_

Beneficiaries: \_\_\_\_\_

Cash value: \_\_\_\_\_ Loans, if any: \_\_\_\_\_ Accidental death benefits: \_\_\_\_\_

(b) Term/Group life insurance. List company, name, address, policy number. \_\_\_\_\_

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Face amount of term/group term insurance: \_\_\_\_\_ Owner other than spouse: \_\_\_\_\_

Beneficiaries: \_\_\_\_\_

Cash value: \_\_\_\_\_ Loans, if any: \_\_\_\_\_ Accidental death benefits: \_\_\_\_\_

(c) Other insurance on spouse's life: \_\_\_\_\_

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8. Closely held business interests. Describe any interest you have in a family or other business with limited shareholders. Include the nature of the business, its form of organization (e.g., corporation, partnership, or the like), whether you are active in its operations, and your estimate of its value. If it is a corporation, please indicate whether an "S election" is in force with respect to the federal taxation of the corporation. \_\_\_\_\_

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With respect to any such business, do you believe it would continue to operate successfully in the event of your permanent absence from it or the permanent absence of some other key person? \_\_\_\_\_

9. Investment assets. With respect to each category, please state the owner (how title is held) and the approximate value.

(a) Publicly traded stocks and corporate bonds.

You: \_\_\_\_\_ Value: \_\_\_\_\_ Spouse: \_\_\_\_\_ Value: \_\_\_\_\_

Jointly owned with: \_\_\_\_\_

(b) Municipal bonds.

You: \_\_\_\_\_ Value: \_\_\_\_\_ Spouse: \_\_\_\_\_ Value: \_\_\_\_\_

Jointly owned with: \_\_\_\_\_

(c) Long-term U.S. Treasury Notes and Bonds.

You: \_\_\_\_\_ Value: \_\_\_\_\_ Spouse: \_\_\_\_\_ Value: \_\_\_\_\_

Jointly owned with: \_\_\_\_\_

(d) Limited partnership interests.

You: \_\_\_\_\_ Value: \_\_\_\_\_ Spouse: \_\_\_\_\_ Value: \_\_\_\_\_

Jointly owned with: \_\_\_\_\_

(e) Other investments. Please describe the general nature and value of other investment interests:

You: \_\_\_\_\_ Value: \_\_\_\_\_

Spouse: \_\_\_\_\_ Value: \_\_\_\_\_

Jointly owned with: \_\_\_\_\_

Other interests of current or future value

1. Interests in trusts. Describe any trusts created by you, by any other person, such as a parent or ancestor, in which you or a member of your immediate family has a right to receive distributions of income or principal, whether or not such distributions are actually being received or anticipated in the future. Be as specific as you can. If possible, submit a copy of the trust agreement. If the trust agreement is not available, show the date the trust was created, whether it can be amended or changed, when someone has a power of appointment over it, when the trust terminates, and who will receive the trust property upon termination. Also, state the approximate current value of the trust and the annual income from it.

\_\_\_\_\_  
\_\_\_\_\_

2. Anticipated inheritances. If you or any other members of your immediate family are likely to receive substantial inheritances in the foreseeable future from persons other than yourself or your spouse, describe your best estimate of the value and the nature of each inheritance.

\_\_\_\_\_  
\_\_\_\_\_

3. Other assets or interests of value. Describe the general nature, form of ownership, and your estimate of the value of any asset or interest of value that does not seem to fit in any of the categories above.

\_\_\_\_\_  
\_\_\_\_\_

Liabilities

Describe here substantial financial liabilities not reflected in the asset information you have provided above. If they are secured, indicate the nature of the security. Also show any substantial contingent liabilities, such as personal guarantees you have made on obligations of a business, a family member, or any other person. Indicate whether you have insured against any of these obligations in the event of your death, or if the obligations do not survive your death.

\_\_\_\_\_  
\_\_\_\_\_

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**PERSONAL ESTATE PLANNING OBJECTIVES**

1. How would you dispose of your estate at your death if there were no such thing as estate or inheritance taxes?

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2. In the event of your death, would your spouse or children be likely to receive income from sources other than your estate, such as the continuance or resumption by your spouse of his or her vocation or profession?

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3. Describe any personal objectives you have for your family and your estate that override possible adverse tax consequences arising from trying to achieve them.

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**GUARDIANS, EXECUTORS, AND TRUSTEES**

1. Guardians for minor children. If you have minor children, you may designate in your will a guardian or guardians of the person and their estate in the event of your death and/or your spouse's.

(a) Guardian of the person(s).

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

(b) Guardian of the estate, if different.

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

(c) Substitute guardian of the person(s).

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

(d) Substitute guardian of the estate.

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

2. Executor. Your executor has the responsibility to wind up your affairs at your death, see to it that your assets are collected, that claims, expenses, and estate and inheritance taxes are paid, and then distribute your property to trustees or others you have named. It is a task of limited duration, substantial responsibility, and much work.

(a) Principal executor.

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

(b) Substitute executor.

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

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3. Trustees. Your trustees have the responsibility for the long-range management of property that is to be held in trust for the benefit of the beneficiaries of trusts you may create.

Depending on the terms of the trust, there may be adverse tax consequences if a trustee has an interest or possible interest in the trust, although usually if the trustee's discretion is limited those adverse tax consequences are similarly limited. A trustee can be a corporation (qualified to act) or individual. You may choose to have co-trustees, one of which may or may not be a corporation. Because corporate trustees must charge fees for their services, they may decline to accept small trusts. Their fees to administer a small trust may turn out to be disproportionately large if they are to cover their costs in handling the trust. In general, choose a trustee with the following qualities: integrity, mature judgment, fiscal responsibility, and reasonable business and investment acumen. If you wish to select co-trustees, you may want to choose them for how well their individual strengths compliment each other. Frequently, the same person(s) or corporation selected as executor(s) may be designated as trustee(s).

(a) Principal trustees.

Names: \_\_\_\_\_

Addresses: \_\_\_\_\_

(b) Substitute trustees (to act if one or more of the principal trustees cannot or will not act).

Names: \_\_\_\_\_

Addresses: \_\_\_\_\_

## OTHER MATTERS

1. Other factors. Describe or list here any facts or matters that do not seem to be covered by the other sections of this questionnaire and that you believe may be important for your estate planning attorney to know.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

2. Community property. If you now live in or have lived in one of the states listed below, or if you own real estate in one of these states, please circle the name of the state and indicate whether you and your spouse have entered into any agreement about whether that property is separate property.

States: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin \_\_\_\_\_

\_\_\_\_\_

3. Powers of attorney. Have you given a power of attorney to your spouse, a child, or any other person authorizing them to do either specific things on your behalf or to act generally on your behalf? If so, please indicate to whom it was given, the nature of the power (specific or general), the date, and the location of the document granting the power. \_\_\_\_\_

\_\_\_\_\_

4. Living will. Have you signed any document indicating your wishes concerning the "heroic" or extraordinary measures to save your life in the event of a catastrophic illness or injury? If not, would you like to do so? \_\_\_\_\_

5. Health care power. Have you signed any document specifically authorizing another person such as your spouse to make decisions with respect to your health care in the event that you are unable to do so? If not, would you like to do so? \_\_\_\_\_

Date completed: \_\_\_\_\_

# 10 Things Estate Planning Can Do For You

## **1. Provide for your immediate family**

You can provide for your surviving spouse through life insurance, particularly for spouses who don't work outside the home. You can pass your property on to your spouse and other members of your family, make sure you've selected a competent person to settle the estate and protect your property while the estate is being settled, and even take steps to protect your property from creditors. Without estate planning, your beneficiaries will get less and they'll get it later.

If you and your spouse should die before your children grow up, your will can assure your children's education and upbringing by nominating personal guardians for them. Otherwise, a court will appoint a guardian of the person and estate of your minor children without your input. The guardian of the person will decide where your children live, are educated, and worship. The court-appointed guardian of the children's estate (or property) will be required to account to the court for the administration of the child's estate, and this accounting can be costly and could prevent your children from enjoying the style of living you prefer for them.

## **2. Provide for other relatives who need help and guidance**

Do you have family members whose lives might become more difficult without you, such as an elderly parent or disabled child, or a grandchild whose education you want to assure? You can establish a special trust fund for family members who need support that you won't be there to provide.

## **3. Get your property to beneficiaries quickly**

You want your beneficiaries to receive promptly the property you've left them. Probate may not be a problem in your jurisdiction. If it is, you can avoid or simplify probate through insurance, joint tenancy, a living trust or other means and using simplified or expedited probate.

## **Ease the strain on your family**

Ease the burden on your grieving survivors by planning your funeral arrangements when planning your estate. You can also limit the expense of your burial or designate its place, and provide for your body to be cremated or given to medical science after you die.

## **5. Minimize expenses**

Good estate planning keeps the cost of transferring property to beneficiaries as low as possible. Choosing competent executors/trustees and giving them the necessary authority will save money, reduce the burden on your survivors, and simplify administration of your estate. It also will reduce a court's involvement and, in many states, avoid paying for a bond.

## **6. Reduce taxes on your estate**

Every dollar your estate has to pay in estate or inheritance taxes is a dollar that your beneficiaries won't get. A good estate plan can give the maximum allowed by law to your beneficiaries and the minimum to the government.

## **7. Make your retirement years easier.**

Even though estate planning primarily benefits those you love and care about, you can also coordinate your estate plan with retirement, health care and other benefits to help you achieve the most comfortable final years while still providing for your loved ones.

## **8. Plan for incapacity**

**Health-care advance directives, living wills** and **durable health-care powers of attorney** enable you to decide in advance about life support and pick someone to make decisions for you about medical treatment. Some states permit you to designate a personal guardian. Disability insurance can protect you and your family if you should become disabled and unable to work.

## **9. Help a favorite cause**

Your estate plan can help support religious, educational, and other charitable causes like the National Reye's Syndrome Foundation, either during your lifetime or upon your death, and at the same time take advantage of tax laws designed to encourage private philanthropy.

## **10. Make sure your business goes on smoothly**

If you have a small business, you can provide for an orderly succession and continuation of its affairs by spelling out what will happen to your interest in the business.

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## Frequently Asked Questions

### What can I do to minimize the costs of estate planning?

A lawyer or other professional often charges by the hour for the amount of work put into the estate plan. Ask about fees at your first consultation and inquire about how much your total estate plan might cost. If your legal adviser charges by the hour, the more time you invest in locating relevant documents and putting your wishes in writing, the less preparatory work your adviser will have to do. This should go a long way toward reducing the final cost of your estate plan.

### Should I consult a lawyer as I plan my estate?

If your estate is relatively small and your objectives straightforward, you might plan your estate mostly on your own, with the help of the ABA's *Guide to Wills and Estates* and other resource materials, and use professional help largely for tasks like writing a will or a trust. However, a caveat is in order. "How-to" guides can assist you as you start the estate-planning process. But before finalizing anything, consult with an experienced estate lawyer to make sure that your property goes exactly where you want it to; that your family is protected fully; and that you are assured of proper care in the case of incapacity.

As a general rule, the larger your estate, the more important it is to consult a lawyer. You should most certainly use a lawyer if you own a business, if your estate nears or exceeds \$1.5 million (making tax planning a factor under current federal law), or if you anticipate a challenge to the will from a disgruntled relative or anyone else.

### How will I work with my lawyer to plan my estate?

Don't just expect to pile some papers on your lawyer's desk and have a will or trust magically appear in a few weeks. Preparing these documents is seldom as simple as filling in blanks on a form. Most people will meet with their lawyer several times, with more extensive estates requiring more consultations.

At the first meeting, be prepared to tell your lawyer about some rather intimate details of your life—how much money you have; how many more children you plan to have; which relatives, friends, or other associates you want to get more or less of your estate. Bring as much information and as many relevant documents as you can to the meeting.

After talking with you, your lawyer will explain the options the law provides for accomplishing your estate-planning goals. Based on your direction, your lawyer can draft a will or trust or both, depending on your circumstances.

It's a good idea to ask your lawyer to send you a draft of the will or trust document for your review. After examining the draft, ask for any clarification you might need and provide any necessary changes. This information will assist your lawyer in preparing the finalized will or trust document that, upon signing, will become legally effective to distribute your estate.

You should review your estate plan periodically, so you'll want to stay in touch with your lawyer. Don't think of estate planning as a onetime retail transaction, but rather as an occasional process that works best when you have a continuing relationship with your professional advisers.

### Isn't an estate plan just for old people?

Emphatically not. One glance at the news demonstrates that far too many young and middle-aged people die suddenly or become mentally or physically incapacitated. An estate plan can be tailored to anticipate both of these contingencies.

### Isn't a will all I need?

Not necessarily. While a will is usually the most important part of an estate plan, it's not the only part. These days, it's common for a person to have up to a dozen **will substitutes**—that is, various ways of distributing property regardless of whether the person has a formal will. Pensions, life insurance, gifts, joint ownership, and trusts are but a few of the ways you can transfer property at or before death quickly and inexpensively.

### My spouse doesn't like to talk about finances or estate planning. What should I do?

You can't plan your estate if you don't know all the facts about your family's assets. Yet many people don't have basic information about their spouse's income—how much he or she earns, what benefits he or she is entitled to, what his or her assets and debts are, and where assets are invested. You need to know this information when planning your estate. It's especially important to know who holds title to real estate and what is known as titled personal property—for example, automobiles, boats, and recreational vehicles. It is also important for you to know the beneficiaries of your spouse's insurance policies, pension plans, retirement accounts, and other similar assets.

### Why should I go to the trouble of planning my estate and writing a will?

Estate planning pays real dividends—in results achieved, in dollars saved, and, most important, in security and peace of mind. And it doesn't have to be expensive, traumatic, or even especially time consuming. An **estate plan** is your blueprint for where you want your property to go and what wishes you want carried out after you die.

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We hope this brochure has helped you make some good choices, and we hope you will think of us and all of the good work we continue to do protecting children.

Each year we start anew, spreading awareness about Reye's Syndrome. The disease is still out there, taking the lives of our children. We consider ourselves Guardians, and we invite you to be one of our Special Angels, providing a Legacy that will live on in the name of your child, spouse, and, or, family.

We ask for your help to keep the Awareness Programs of the National Reye's Syndrome Foundation on going, until such a time when this horrible disease is eradicated, or a cure is found to stop it from stealing our children.

We invite you to Provide A Legacy of Life.

In any Will, Trust, or Insurance Policy, simply state the beneficiary as; National Reye's Syndrome Foundation, Inc, a nonprofit organization located in Bryan, Ohio 43506.

**FOR MORE INFORMATION, CONTACT:**

**NATIONAL REYE'S SYNDROME FOUNDATION**



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[www.ReyesSyndrome.Org](http://www.ReyesSyndrome.Org)  
[nrsf@reyessyndrome.org](mailto:nrsf@reyessyndrome.org)

