



# For When I Fossilize: A Field Guide for Estate Planning

**Do not return this workbook to The Nat!** This is nothing more than a tool to help with your estate planning preparation. Fill in the blanks and bring it with you when you meet with your estate planning professional.

## Step 1: Important Information

Time to gather your important information, including personal and financial information, expected beneficiaries, family care, digital passwords, where the coupons are, and other important documents. Documenting this information will be helpful as you put together a legal plan and leave a roadmap for your executor or personal representative.

### Personal information:

Name \_\_\_\_\_ Phone \_\_\_\_\_

Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Address \_\_\_\_\_

**Family information:**

Current Marital Status:   ☐ Single   ☐ Married   ☐ Widowed   ☐ Divorced

Spouse's Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ Birth Date \_\_\_\_\_

Do you have any children? (List children below):

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Former Spouse's (if any):

Name \_\_\_\_\_ Divorce Dates \_\_\_\_\_

Joint Children:

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Name \_\_\_\_\_ Birth Date \_\_\_\_\_ SSN \_\_\_\_\_

Do you have legal custody of all your children?   ☐ Yes   ☐ No

If no, who has custody? (List Child, Custody Holder, Relationship to Child)

\_\_\_\_\_

\_\_\_\_\_

What is your financial obligation?

\_\_\_\_\_

\_\_\_\_\_

## Advisors:

### Legal

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

### Taxes

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

### Insurance

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

### Investments

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

### Bank

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

### Other

Name \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

## Financial information:

Assets such as retirement plans, bank and portfolio accounts and life insurance policies can be left to a charitable beneficiary, like The Nat. It's important to keep those beneficiaries up to date, as those forms can take precedence over a Will or trust. It's also important to discuss this with your advisor or planner. You don't have to inform a charity that you have recognized them in your estate, but they do love to know so they can recognize you before your gift comes to fruition. It is very important to keep a copy of the information these companies have on your named beneficiaries since it can be difficult for the personal representative or trustee to obtain a copy of these beneficiary designation forms after you pass away.

### I. Cash, Fixed Income Accounts, and CDs

| Estimated Value | Owned By You          | Owned by Spouse       | Joint Owners          |
|-----------------|-----------------------|-----------------------|-----------------------|
| \$ _____        | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| \$ _____        | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| \$ _____        | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Total _____     |                       |                       |                       |

### II. Securities

| Estimated Value | Owned By You          | Owned by Spouse       | Joint Owners          |
|-----------------|-----------------------|-----------------------|-----------------------|
| \$ _____        | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| \$ _____        | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| \$ _____        | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Total _____     |                       |                       |                       |

*\*Did you know that gifts of appreciated stock or securities with a low-cost basis make excellent philanthropic gifts?*

### III. Real Estate

#### Principal Residence

Address \_\_\_\_\_

\_\_\_\_\_

Tax Assessment \$ \_\_\_\_\_

Ownership \_\_\_\_\_

Estimated Value \$ \_\_\_\_\_

Amount Indebted \$ \_\_\_\_\_

#### Other Real Estate Holdings

State \_\_\_\_\_

\_\_\_\_\_

Tax Assessment \$ \_\_\_\_\_

Ownership \_\_\_\_\_

Estimated Value \$ \_\_\_\_\_

Indebtedness \$ \_\_\_\_\_

State \_\_\_\_\_

\_\_\_\_\_

Tax Assessment \$ \_\_\_\_\_

Ownership \_\_\_\_\_

Estimated Value \$ \_\_\_\_\_

Indebtedness \$ \_\_\_\_\_

State \_\_\_\_\_

\_\_\_\_\_

Tax Assessment \$ \_\_\_\_\_

Ownership \_\_\_\_\_

Estimated Value \$ \_\_\_\_\_

Indebtedness \$ \_\_\_\_\_

#### Promissory Notes Owed to You

Borrower \_\_\_\_\_

Payment Due Date \_\_\_\_\_

Loan Amount \_\_\_\_\_

Expiration Date \_\_\_\_\_

#### IV. Personal Property

##### Furnishings:

Item \_\_\_\_\_ Estimated Value \$ \_\_\_\_\_

Ownership \_\_\_\_\_ Beneficiary \_\_\_\_\_

##### Jewelry:

Item \_\_\_\_\_ Estimated Value \$ \_\_\_\_\_

Ownership \_\_\_\_\_ Beneficiary \_\_\_\_\_

##### Automobiles:

Item \_\_\_\_\_ Estimated Value \$ \_\_\_\_\_

Ownership \_\_\_\_\_ Beneficiary \_\_\_\_\_

##### Collectibles / Art:

Item \_\_\_\_\_ Estimated Value \$ \_\_\_\_\_

Ownership \_\_\_\_\_ Beneficiary \_\_\_\_\_

##### Other:

Item \_\_\_\_\_ Estimated Value \$ \_\_\_\_\_

Ownership \_\_\_\_\_ Beneficiary \_\_\_\_\_

## V. Commercial Annuities

| Estimated Value | Owned By You          | Owned by Spouse       | Joint Owner           | Beneficiary |
|-----------------|-----------------------|-----------------------|-----------------------|-------------|
| Value \$ _____  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Value \$ _____  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Value \$ _____  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Total _____     |                       |                       |                       |             |

## VI. Retirement Assets

| Estimated Value       | Owned By You          | Owned by Spouse       | Joint Owner           | Beneficiary |
|-----------------------|-----------------------|-----------------------|-----------------------|-------------|
| IRA \$ _____          | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Pension \$ _____      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Profit-Share \$ _____ | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| 401 (k) \$ _____      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| 403 (b) \$ _____      | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Other \$ _____        | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Total _____           |                       |                       |                       |             |

*\*Did you know that IRAs and assets set aside pre-tax make excellent philanthropic gifts?*

## VII. Life Insurance

| Est. Value  | Policy Type | Policy Owner | Policy # | Insured Name | Beneficiary |
|-------------|-------------|--------------|----------|--------------|-------------|
| \$ _____    | _____       | _____        | _____    | _____        | _____       |
| \$ _____    | _____       | _____        | _____    | _____        | _____       |
| \$ _____    | _____       | _____        | _____    | _____        | _____       |
| Total _____ |             |              |          |              |             |

VIII. Business Interests

| Estimated Value | Owned By You          | Owned by Spouse       | Joint Owner           | Beneficiary |
|-----------------|-----------------------|-----------------------|-----------------------|-------------|
| Value \$ _____  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Value \$ _____  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Value \$ _____  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | _____       |
| Total _____     |                       |                       |                       |             |

Any loans? If so, list indebtedness: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Additional Assets

| Asset | Estimated Value | Owned By | Beneficiary |
|-------|-----------------|----------|-------------|
| _____ | \$ _____        | _____    | _____       |
| _____ | \$ _____        | _____    | _____       |
| _____ | \$ _____        | _____    | _____       |
| _____ | \$ _____        | _____    | _____       |
| _____ | \$ _____        | _____    | _____       |

Indebtedness Description

*Please list any liabilities that are not already listed under the Asset Description section; attach a separate listing if more room is needed.*

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



Summary of Financial Information

| Total Assets            | Owned By You | Owned By Spouse | Owned Jointly |
|-------------------------|--------------|-----------------|---------------|
| Cash, Fixed income, CDs |              |                 |               |
| Real Estate             |              |                 |               |
| Securities              |              |                 |               |
| Personal Property       |              |                 |               |
| Commercial Annuities    |              |                 |               |
| Retirement Assets       |              |                 |               |
| Life Insurance          |              |                 |               |
| Business Interest       |              |                 |               |
| Total Assets            |              |                 |               |

Do you have a safety deposit?

| Contents | Estimated Value | Owned By | Location (box/key) |
|----------|-----------------|----------|--------------------|
|          | \$              |          |                    |
|          | \$              |          |                    |
|          | \$              |          |                    |
|          | \$              |          |                    |

Additional Notes:

**Total Liability**

| Total Liabilities       | Owned By You | Owned By Spouse | Owned Jointly |
|-------------------------|--------------|-----------------|---------------|
| Cash, Fixed income, CDs | <hr/>        | <hr/>           | <hr/>         |
| Auto Loans              | <hr/>        | <hr/>           | <hr/>         |
| Personal Loans          | <hr/>        | <hr/>           | <hr/>         |
| Mortgages               | <hr/>        | <hr/>           | <hr/>         |
| Business Loans          | <hr/>        | <hr/>           | <hr/>         |
| Pledges                 | <hr/>        | <hr/>           | <hr/>         |
| Total Liabilities       | <hr/>        | <hr/>           | <hr/>         |
| Life Insurance          | <hr/>        | <hr/>           | <hr/>         |
| Other                   | <hr/>        | <hr/>           | <hr/>         |
| Total Indebtedness      | <hr/>        | <hr/>           | <hr/>         |
| Total Net Worth         | <hr/>        | <hr/>           | <hr/>         |

**Inheritance**

*Please describe any anticipated inheritances or gifts.*

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**Inheritance**

*Please list annual income from all sources.*

|          |          |          |
|----------|----------|----------|
| You      | Spouse   | Joint    |
| \$ <hr/> | \$ <hr/> | \$ <hr/> |

## Important documents to gather

- Records of your present marriage and prenuptial agreements, if any
- Records of death or divorces of former spouses and a copy of any settlement documents
- Copy of present Will and/or revocable trust and codicils or amendments
- Military discharge papers
- Stock certificates
- Bonds
- Promissory Notes owed to you

## Planned Care of Family

*Who will make healthcare decisions for you if you are not able to make them yourself?*

Name \_\_\_\_\_ Phone \_\_\_\_\_

Relationship \_\_\_\_\_

Address \_\_\_\_\_

*Who will make healthcare decisions for your spouse if they are not able to do so themselves?*

Name \_\_\_\_\_ Phone \_\_\_\_\_

Relationship \_\_\_\_\_

Address \_\_\_\_\_

*Describe any health problems or special needs of you or your family members:*

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

*If you have minor children, do you want their share of your estate to be distributed outright when they attain the age of majority (age 18), or retained in a trust to be administered for their benefit until a specified age?*

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

# Other important information

## Digital Access

List all digital accounts with login information for your next of kin to handle digital bills, social media accounts, and other important digital assets.

|              |          |          |     |
|--------------|----------|----------|-----|
| Account name | Username | Password | URL |
|              |          |          |     |
| Account name | Username | Password | URL |
|              |          |          |     |
| Account name | Username | Password | URL |
|              |          |          |     |

Do you own 529 Plans for your children?

Where are other important items and documents kept in your home?

## Additional Notes:

## Step 2: Consult with a professional

While it is possible to write your own Will or revocable trust, it is preferable to seek legal counsel. Your attorney can ensure that your Will or trust legally provides for your beneficiaries in the manner you direct. He or she can advise on ways to save money and reduce taxes; advise you regarding powers of attorney, medical proxies, living Wills and other estate planning matters; and even help with important tax and estate laws that may affect the distribution of your estate.

The best way to find an attorney to help with your planning is through personal referrals. Ask someone you trust for a recommendation. If you have an accountant, broker, or other professional advisor working with you, ask for their recommendations as well. You may also inquire at your local bank's trust department, since trust officers frequently work with estate planners.

### List of Potential Attorneys:

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_

## Need help? The Nat can recommend some of our favorite attorneys!

Remember, we at The Nat are a group of scientists, geeks, and nature enthusiasts, not lawyers. While we can direct you towards some great resources, we cannot give you legal advice. That's what the experts are for. Please always consult an estate planning professional when it comes to your future planning.

### Step 3: Decide how to distribute your assets

Specify who receives tangible personal property such as jewelry and automobiles. Detail what happens to your residence(s) or other real estate. Leave specific assets or cash to family members, friends, or charitable organizations you care about, such as The San Diego Natural History Museum. Use various forms of trusts to provide for the care of minors or infirm adults, contribute to a charitable organization, or reduce or eliminate estate and inheritance taxes. Always discuss gifts of non-cash assets with charitable organizations ahead of time.

#### Beneficiaries

*(Friends, family, etc.)*

Name

What you wish to give

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Name

What you wish to give

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Name

What you wish to give

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---

Name

What you wish to give

---

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*(Charitable beneficiaries)*

Organization Name

What you wish to give

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Organization Name

What you wish to give

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## Step 4: Select a Representative or Trustee

It's important to name a personal representative or trustee—someone who will be responsible for seeing that the provisions you included in your Will or trust are carried out. Your personal representative needs to be an ethical person who has the time necessary, and preferably, is experienced in business-related or investment related matters. A representative can be an individual, a bank with trust powers, or a trust company. Your trustee should not be The Nat or any charity benefitting from your estate (due to conflict of interest issues, lack of capacity for the charity, etc.). Having your estate in good order will reduce the burden for your trustee and ultimately estate expenses.

### *Trustee*

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_

### *Successor Trustee*

Name \_\_\_\_\_ Address \_\_\_\_\_

Phone \_\_\_\_\_

## Step 5: Review your plan periodically

There are many reasons to review your plan periodically, including life changes, changes in tax laws, or moving to a new state where new laws may apply. Or, you may decide to make additional charitable contributions. Any of these situations may call for updates to your Will or trust. Creating an estate plan can seem overwhelming, but having a plan in place can bring you and those you care about peace of mind as you determine your legacy and make the future easier for the people and causes you care about.

If you have any questions about how to include The Nat in your estate planning, or you would like to let us know that you have already included us, please reach out to our Vice President of Philanthropy and Engagement and Live Oaks Society member, Eowyn Bates, at 619.255.0172 or [ebates@sdnhm.org](mailto:ebates@sdnhm.org).

This is a free guide to help you plan. **You should not return or share this with The San Diego Natural History Museum.** You can learn more about Legacy Giving with The Nat at [sdnat.org/liveoaks](https://sdnat.org/liveoaks).

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