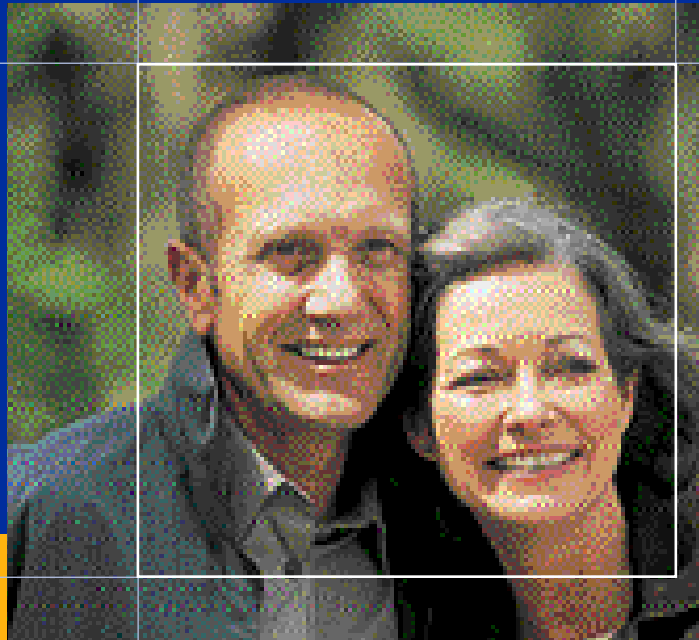


Dear Loved Ones

A Guide to Establishing Your Personal Legacy



Can this guide help you?

Just six simple questions can help you determine if this guide could help you create or update your will or estate plan.

1. Could estate taxes shrink your estate?

Estate taxes can wipe out years of saving and hard work – but can also be reduced or even eliminated with proper planning. If you are not sure how estate taxes could impact you, it may be time to review your plans.

2. Has it been more than two years since you reviewed your plans?

With frequently changing tax laws, particularly regarding estate taxes, it is more important than ever to make sure that your plans are current.

3. Has your family changed?

For instance, have you had children or grandchildren? Have you or a close family member married or divorced?

4. Have your finances changed?

Has your net worth increased or decreased? Have you bought or sold a major asset (such as a home)?

5. Have you moved to a different state?

Different states have different rules governing estates.

6. Have you changed your mind?

Have you considered changing your executor? Would you like to change your beneficiaries and/or allotments?

If you answered yes to any of these questions, it may be time to review your will or estate plans using this updated will planning kit that includes a new estate tax worksheet. This guide is designed to help you save time and money, so if you have any questions, take advantage of our free planning services and call us at 1-800-227-1885.



Planning ahead offers peace of mind

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Many people create or update their wills because

they know it's the responsible thing to do. There are countless practical reasons to have an up-to-date, proper will: to ensure the security of family members and other loved ones, to help distribute your property according to your wishes, and to name a trusted executor. But what many are surprised to discover is that a will can also be very rewarding.

Though it is rarely thought of in these terms, your will is, in many ways, a document that helps define your personal legacy. While it is true that the will takes the form of a legal document, it can also be your most powerful tool to communicate your specific wishes and hopes for the future.

This educational publication is provided by the American Cancer Society to help you reward yourself with the peace of mind that a proper will and estate plan can provide, as well as take comfort in knowing that you have helped shape your own personal legacy.



Phylecia Wilson has dedicated more than 25 years of her life to fighting cancer as a volunteer leader. Her fight became personal when she was diagnosed with breast cancer. Now she is proud to call herself a cancer survivor.

Frequently Asked Questions about Wills

What is a will?

A will is the legal statement of a person's wishes concerning the disposal of his or her property after death. Primarily, a will specifies (1) what is to happen with the assets and liabilities of the estate, (2) who is to administer the estate (the executor), and (3) certain other wishes, such as guardianship of minor children.

How can a will benefit me?

Planning is a way to protect you and your loved ones. It preserves control of your hard-earned possessions and helps define your personal legacy.

- A will ensures that your property is distributed according to your wishes.
- You choose the beneficiaries of your property instead of the state.
- You choose a trusted executor to administer your estate properly instead of having one appointed by the state.
- A properly planned will may also help conserve your estate by reducing or even eliminating potential federal and/or state estate taxes.

The only way to make certain your wishes are honored is to have them legally documented in a proper will. A will is your opportunity to shape your own legacy.

Do I really need a will?

Whether you are single, have a young, growing family, or are retirement age, your will lets the people you love know your wishes for them. Even more, it can save your heirs considerable expense and heartache. Tragically, over two-thirds of Americans die without a will.

What happens without a will?

Our laws provide for the possibility that individuals do not have a will; however, the results determined by such laws may not be the results that you would prefer.

If you die without a will, state laws determine who gets your estate. In some states, a surviving spouse automatically receives your possessions. In other states, property is divided among a surviving spouse and children or other relatives based on inflexible formulas devised by the state in which you reside. In most states, if you have no living relatives, the state gets everything you own. People who are not relatives will not inherit anything if you die without a will. A significant portion of your assets could be consumed by legal fees, court costs, and estate taxes that could otherwise be eliminated by having a proper will in place. Your family may be left to deal with needless costs and paperwork that could have been avoided.

*"Mom says my chances of survival were pretty low when I was young. There must be a special reason I survived."
— Matthew Smalts, cancer survivor, with his sister Jennifer*

Matthew's treatment was made possible through research supported by the American Cancer Society.



How often should I update my will?

It is advisable to review your will once a year to determine if it needs updating. Your will and estate plan may require revision if:

- Your marital status or that of a close family member has changed
- Your state of residence has changed
- Your income or net worth has changed
- You have acquired significant assets, such as a new home
- Your health/health care needs or those of a close family member have changed
- Family members have been born or have passed away
- You would like to change the executor of your will
- The laws governing estate taxes have changed

How do I update my will?

There are two ways to update your will. You can either compose a new will to replace your existing will, or you can change your will through a "codicil."

A codicil is an addition to your will that can be used to make simple changes, such as the naming of a different executor, revocation of part of the will, or the addition of a gift to a new beneficiary, such as a gift to charity. Improperly drafted codicils can create confusion – and even conflict. To be enforceable, they should be typed, dated, signed, and witnessed just like a will. There are many situations when it is advisable to compose an entirely new will. For instance, if you marry or divorce, there is a birth or death in the family, your property greatly increases or decreases in value, you move to another state, or tax law changes impact your plans, you should consider drafting a new will.

When you make your new will, be sure to revoke your old one properly. You can do this in your new will just by including a simple statement like this: "I revoke all wills and codicils that I have previously made." In addition, you can avoid confusion by gathering all copies of your old will and destroying them.

Do I need an attorney's help?

It is always advisable to enlist the services of a qualified estate planning attorney in preparing or updating your will. Since a will is a legal document, it must be properly prepared and executed to be enforceable. The cost associated with these services is generally small compared to the potential expense that can result from an improperly drawn will or codicil.

Does a will cover everything I own?

Actually, some property is not covered by a will. This includes:

LIFE INSURANCE: Money from your life insurance policy goes to the people you name as beneficiaries on the policy – no matter who is listed as an heir in your will.

RETIREMENT PLAN: Your retirement plan money goes to the person(s) named in the plan.

PROPERTY OWNED AS A JOINT TENANT: If you own real estate, cars, bank accounts, and other property with another person or persons as joint tenants, your co-owners will inherit your share if joint ownership is properly established.

LIVING TRUST: Any property that you place in a living trust during your lifetime goes to the trust's beneficiary. A living trust is a way of managing your funds and investments during your lifetime and transferring them to a beneficiary after your death.

It is important to remember that proper planning requires consideration of these assets and beneficiaries, along with the associated tax consequences when examining your overall estate plan. These issues may be discussed with your attorney or professional advisors.

Only 4% of eligible cancer patients enroll in a clinical trial,

delaying advances in cancer treatment, prevention, and early detection. To help solve this crisis, the American Cancer Society is actively engaged in initiatives to improve clinical trial recruitment and funding.

Our **Clinical Trials Matching Service** makes it easier for cancer patients to find a program that's right for them. This service provides access to trials sponsored by the National Cancer Institute as well as approved cancer centers, universities, and private firms.



*"The clinical trial saved my life."
— Skin cancer survivor Amber Kirk*

Doris and Monte Thoen's son benefited from a procedure developed with the help of the American Cancer Society.

Through careful planning with the assistance of our planning officers, countless others will benefit from their support of the Society.

The Thoens once heard that "The rent we pay on earth is what we do for others."

The "rent" the Thoens have been paying by supporting the American Cancer Society has provided cancer patients with hope, progress, and answers.



How does my will help establish my personal legacy?

Your will is your final opportunity to share your values and wishes for the future with family, friends, and other loved ones. Your will becomes a lasting tribute to your loving foresight and compassion by supporting the people and causes you care about. Learn more in the section called "Defining Your Legacy" on page nine.

How can the American Cancer Society help me plan my will?

Although we cannot provide legal advice, we are available to assist you and your professional advisors in developing a proper will that represents your charitable giving intentions – and there is absolutely no cost or obligation for our services. Read more about our free planning services on page 14 or contact an American Cancer Society planning professional in your community by calling 1-800-227-1885.

Six Steps

to Create or Update Your Will

STEP ONE: Determine your total estate.

This includes your home, investments, retirement or pension plans, life insurance, real estate, and personal property – less your debts. This amount may be larger than you realize. (Use the “Will Planning Form: Property Inventory” on page 18.)

STEP TWO: Select your heirs.

Consider family members, friends or business associates, and the charities you support. (Use the “Will Planning Form: Beneficiary Designation” on page 23.)

STEP THREE: Decide which part of your estate each will receive.

You can divide your estate on a percentage basis. You can bequeath specific assets. You can designate a certain dollar amount. You can use a combination of these and also bequeath the balance of your estate after all other bequests are completed.

STEP FOUR: Name your executor.

The executor is the person or institution who collects your property, pays from your estate your debts and any taxes that are due, and then ensures that the rest of your estate is given to your beneficiaries.

STEP FIVE: Choose key administrators and address special situations.

Name guardians and trustees as needed. This may also include establishing a living will and designating power of attorney as a contingency in case of a debilitating illness. It will allow you to retain control over your medical treatment and financial affairs, even if you are medically incapable of making sound decisions. Other situations to address may include care for a child or someone with health concerns, or the education cost for a child or grandchild.

STEP SIX: Update your plan periodically.

It is a good idea to consider updating your plans once a year. Some of the main reasons people update their will are if they marry or divorce, have new children or grandchildren, move to a different state (where new rules govern their estate), have a significant change in their financial status and/or financial plans, or the laws governing estate taxes have changed.

Frequently Asked Questions about Estate Plans

What is an estate plan?

A will is only part of one's overall estate plan. In addition to addressing the disposition of your possessions at death, a proper estate plan involves a strategy for the accumulation and conservation of your estate using the most efficient and effective methods available to accomplish your wishes. Planning for administrative expenses and tax considerations can help minimize potential estate taxes and other costs and conserve more of your estate for family and loved ones.

In summary, a proper estate plan provides:

- Control of your assets during your life
- Instructions for your care and the management of your assets if you become unable to do so
- A plan of distribution that will leave your assets to whom you want, when you want, and with whatever controls you prefer
- Protection of the assets that you leave to your spouse and children
- Possible reduction or elimination of probate
- Saving the greatest amount of possible taxes and administrative costs – not only in your own estate, but also potentially in the estates of your spouse
- A business exit strategy if you have an ownership interest in a business

Everyone has an estate plan, whether intentional or by default. If you think you have no plan because you have not made out a will or a trust, you still have a plan – it is simply one that is dictated by the laws of the state where you reside at your death. In many cases, state law may require a distribution that is not in accordance with your wishes. That is why it is so important to have a proper and current will.

Everyone

has an estate plan, whether intentional or by default. If you think you have no plan because you have not made out a will or a trust, you still have a plan – it is simply one that is dictated by the laws of the state where you reside at your death.

What is included in my estate?

Many people think that only wealthy people have an “estate.” Actually, we all do. Your estate includes all of your assets and liabilities, such as your:

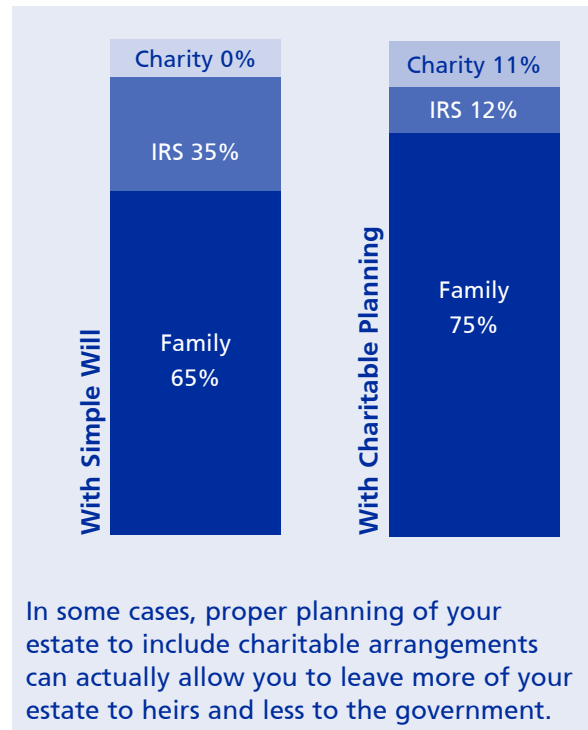
- Home and other real estate holdings, including a vacation home, farm, ranch, or land
- Retirement plan assets
- Life insurance
- Stocks, bonds, mutual funds, annuities, and certificates of deposit
- Checking and savings accounts
- Automobiles, boats, recreational vehicles
- Jewelry and other collectibles
- Shares of jointly held property
- Net equity in a business

What is an estate plan?

Many people are concerned about the current estate tax situation. In 2001, new laws were passed to gradually increase the amount of an estate that is not subject to federal estate taxes. However, under current law, that amount will revert to 2001 levels in the year 2011.

Should I be worried about estate taxes?

Many people think that their assets are not large enough to be subject to estate taxes, but they are often surprised by how much their estate is worth when they begin adding up all of their assets. Moreover, the current estate tax situation is more confusing than ever because it is constantly changing. These fluctuations make it more important than ever to review your plans continually to conserve your hard-earned assets.



How can I eliminate estate taxes?

Because the government recognizes the importance of charitable work in our society, tax laws are structured to benefit those who include charity in their wills and estate plans. Gift planning professionals at the American Cancer Society can show you and your advisors ways to eliminate potential estate taxes. Call 1-800-227-1885 to take advantage of our free services. There is no cost or obligation. This information is provided to help you make informed decisions.

Defining Your Legacy

Your will and estate plan are lasting tributes to the people and causes you care about. These are not just legal documents, but also statements that transcend the present by communicating your hopes for the future. The gifts you leave through your will are called bequests, and they provide your ultimate opportunity to define your personal legacy.

Types of bequests

A charitable bequest is the act of designating a gift for the benefit of charity in your will. Including a charitable bequest in your plans as part of your legacy gives you the opportunity to contribute to causes you care about beyond your lifetime. There are four types of charitable bequests that offer a number a benefits:

GENERAL BEQUESTS give a sum of money or percentage of an estate without specifying where the funds come from.

SPECIFIC BEQUESTS give a particular item, money fund, or stock.

RESIDUAL BEQUESTS donate the balance of your estate to a specific beneficiary such as a charity after all other bequests have been met.

CONTINGENT BEQUESTS stipulate that a charity only receives the bequest when certain conditions are met. For example, you may specify that if your beneficiary dies before you do, a charitable organization will receive his or her share of your estate.

Benefits of a charitable bequest in your will

A bequest through your will could provide continuing support of the lifesaving work of the American Cancer Society. A gift to the American Cancer Society through your will has several advantages:

- Charitable gifts made by will are 100% deductible for estate tax purposes.
- A charitable bequest may place your estate in a lower estate tax bracket.
- You may specify that your bequest is used for general purposes of the American Cancer Society or for a particular area of interest.
- Once you notify the Society of your bequest intention, you will have the option to receive invitations to special activities for friends of the American Cancer Society.

Gifts by will, or bequests, both large and small are extremely significant for a cancer-free future – providing up to 25% of the Society's annual public financial support.

“It’s a very clear statement that says ‘I care.’”

Making a Statement

As a mother of triplets and a breast cancer survivor, Vita Trincali knows firsthand the impact that the caring of others can have on an individual and a family.

In 1991, Vita was a young mother of two-year-old triplets. She was also battling breast cancer. She needed help, and she found it through the American Cancer Society.

Through two programs designed especially for women with cancer, Look Good ... Feel Better® and Reach to Recovery®, Vita was able to tap into a network of women who understood what she was going through – because they had been there themselves. She also found resources to help her deal with side effects of her treatment.

Today, Vita is cancer-free and enjoying life as the mother of triplets – Althea, Dylan, and John. Her experience with cancer led her to make an important decision regarding her will. In addition to leaving the bulk of her estate to her children, Vita included in her plans a bequest gift of \$5,000 and two pieces of jewelry to the American Cancer Society. She says she plans to do more as her estate grows.

“A bequest in your will is a statement,” explains Vita. “It’s a very clear statement that says ‘I care.’”



With the whole-hearted endorsement of her children – triplets Althea, Dylan, and John – breast cancer survivor Vita Trincali made the generous decision to name the American Cancer Society in her will.

Vita is passionate about the American Cancer Society. It’s a passion she expresses not only in her will, but also in her willingness to give back to the organization that helped her in her time of need. She has served four stints volunteering as chairperson for the Relay for Life® fundraiser in her hometown.

Make Your Wishes Known

Have you ever considered what your will says about you? About your values? About your hopes for the future? Vita Trincali has.

As Vita has learned, bequests are an easy and ideal way to make a statement – especially for those who cannot afford to make large donations during their lifetimes to make a difference by tapping the assets in their estates. In fact, more than one-quarter of the American Cancer Society’s public support comes from bequests. We hope you’ll consider joining Vita and other supporters who have committed to the fight against cancer as part of their personal legacy by including the American Cancer Society in their will.

Making a charitable bequest is not only very popular, it's also simple. Best of all, it's a wonderful way to continue your good works even after your lifetime.

Including the American Cancer Society in Your Personal Legacy

We hope that as you review your estate plans, you will consider a decision to make an important difference in the hope for a cancer-free future by including us in your will or trust. Here are examples of how a gift by will (or bequest) to the American Cancer Society might be worded.

To bequeath a percentage of your estate:

“I give, devise, and bequeath to the American Cancer Society, Inc., Tax ID#13-1788491 (pay to _____ Division), for its general purposes all [or state fraction or percentage] of the rest, residue, and remainder of my estate, both real and personal. The American Cancer Society may be contacted in care of American Cancer Society Probate and Trust Management, PO Box 720366, Oklahoma City, OK 73162. To the extent possible, all charitable gifts shall be paid from income in respect of a decedent.”

To bequeath a specific dollar amount:

“I give, devise, and bequeath to the American Cancer Society, Inc., Tax ID #13-1788491, the sum of \$_____, (pay to the _____ Division) to be used for the general purposes of the Society. The American Cancer Society may be contacted in care of American Cancer Society Probate and Trust Management, PO Box 720366, Oklahoma City, OK 73162.”

These are merely suggestions as to content and should be written or adapted by legal counsel to fit the contributor's individual situation. Consult with your professional advisor for additional guidance or call the Society at 1-800-227-1885 for more information.

If you decide

to support the American Cancer Society's lifesaving work by including us in your will, trust, life insurance, or other plans, we hope you'll let us know. Too often we learn of such gifts when estates are probated, and we no longer have the chance to thank supporters for their forethought and generosity. If you prefer to remain anonymous, we will absolutely honor your wishes. However, your gift may encourage others to consider similar contributions, multiplying the effects of your gift and bringing us that much closer to a cancer-free future.

“I have a purpose for being here a little bit longer. To the degree I can make a difference, I'm going to do it.”

— Paul Tutwiler is a prostate cancer survivor who spreads the word about early detection, and accompanies others to doctor visits for tests and treatment.



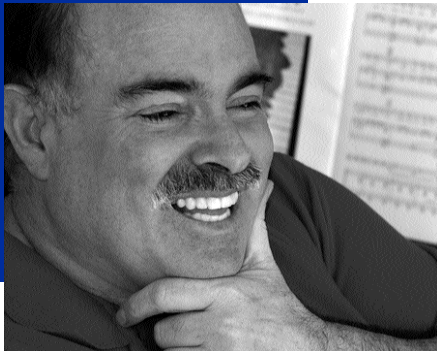
Will to Make a Difference

Larry Mon has seen for himself the devastating effects of cancer. In 1982, he lost his wife to melanoma. Three years later, he saw his brother succumb to testicular cancer.

Larry says those experiences spurred him to look for ways to put his money to use eradicating cancer. “I’ve acquired a substantial amount of assets,” says the 54-year-old, Minneapolis-based real estate investor and property manager. “I don’t need it, can’t spend it, and have no one to leave it to.”

When Larry decided to make a bequest to the American Cancer Society in 2002, he had no idea how much his endowment would come to mean to him. “I just thought I’d make a phone call and they’d send a form or contact my attorney, and that would be that.”

Larry Mon is convinced of the American Cancer Society’s ability to save and improve lives.



Show and Tell

Instead, Larry says he found himself involved with some of the most motivated and caring people he’d ever met. From his first meeting with Bette Forberg, Director of Estate and Asset Services for the American Cancer Society’s Midwest Division, he knew he was in good hands. “There was no pressure, no manipulation of any kind. I already had the

desire to make a contribution, and she made it easier by letting me know what they do, how they do it, and what’s possible.”

But Bette did more than tell Larry about how the Society is making a difference in cancer care and research – she invited him to witness it personally. Larry joined a group of supporters for a day trip to the Mayo Clinic in nearby Rochester, Minnesota. There, they toured the clinic and the American Cancer Society’s Hope Lodge, a guesthouse where patients and their companions can stay at no charge while undergoing cancer treatments.

Surprise Reunion

While at the clinic, Larry also met with Edward Creagan, MD, an American Cancer Society professor of clinical oncology who is at the forefront of training medical students at the Mayo Clinic on end-of-life issues such as pain management, how to deliver difficult news, and dealing with grief. But it wasn’t their first meeting.

More than 20 years earlier, Dr. Creagan was the oncologist in charge of treating Larry’s wife. “He cares so much about people,” says Larry. “Even though I lost my wife, I never forgot him.” Larry says that after seeing firsthand how the American Cancer Society helps enhance and save lives, he is happy about his decision to leave one-third of his estate to the Society and excited to know it will further efforts against the disease.

“You really, truly know that you are going to make someone, somewhere, sometime, healthier and happier,” says Larry. “I’ve got the ability to touch future generations, and I can’t think of anything more exciting than that. If everybody could meet the people I’ve met and see the involvement I’ve seen, their decision (to contribute) would be unbelievably easy.”

Free Charitable Planning Services

No matter how simple or complex your situation may be, we can help you develop giving strategies that will bring maximum benefits. Through integrating your charitable giving into your overall financial, tax, and estate planning objectives, you can increase the benefits to both you and the fight against cancer.

The American Cancer Society offers a variety of thoughtful information to assist you and your professional advisors in developing a proper will or estate plan that represents your philanthropic intentions, and accomplishes your financial and estate planning objectives. There is absolutely no cost or obligation for our services.

Although we cannot provide legal advice, we may be able to show you ways to save on estate and inheritance taxes, as well as administrative fees (which may be charged as a percentage of the probate estate).

Is there a catch? Not at all. We provide charitable giving information, publications, and professional gift planning services without obligation* – we are simply committed to helping our friends make informed decisions about their legacies.

And if you want to include a gift to support the lifesaving work of the American Cancer Society, we can also help you find the most beneficial way to do that. But it's not a requirement of our services in any way.

If you have questions about your will or estate plan, or simply want to learn more about our free charitable planning services, contact the gift planning officer in your community by calling 1-800-227-1885.

**The American Cancer Society does not endorse the services or products of any specific individual professional advisor. The American Cancer Society provides free charitable giving information as a service to our friends. The American Cancer Society does not engage in the practice of law. Potential donors are encouraged to discuss charitable giving options with their financial advisors.*

American Cancer Society gift planning professionals can help you:

- Get more out of your assets – from homes and land to stocks and bonds – by using them in special gift arrangements
- Receive fixed payments for life at attractive rates
- Take advantage of favorable tax laws that make it possible to decrease your income taxes or eliminate capital gains taxes
- Help you find advisors* or work with your current advisors to help you meet your objectives
- Help you review what questions you should be asking your advisors and help you prepare for a visit

1.800.227.1885
www.cancer.org

Contact Us

Whether you would like help using this guide or have other questions about wills, estate plans, taxes, retirement plans, real estate, life insurance, securities, or gift arrangements such as trusts and gift annuities, contact us. We can help you with a variety of planning matters – without cost or obligation. Our planning resources are provided as a service to help you make informed decisions.

Join the thousands of friends who benefit from our services and call 1-800-227-1885 to help you meet your planning objectives while you help support the lifesaving work of the American Cancer Society.

Supporting the American Cancer Society is a personal decision. Whether affected by cancer personally or because of a desire to honor a loved one or to make a difference, millions of Americans invest time and money in the Society's mission to prevent cancer, save lives, and diminish suffering from the disease. To find out how you can help and even receive benefits at the same time, call 1-800-227-1885 or visit www.cancer.org.

Date _____ Copies of these forms given to _____



Information about Yourself

Name _____

Primary Residence Address _____

City/State/ZIP _____

Telephone (1) _____ Telephone (2) _____

Occupation _____ Citizenship _____

Social Security number _____ Date of birth _____

Part-time Residence (when applicable) _____

Address _____

City/State/ZIP _____

Telephone (1) _____ Telephone (2) _____

Business/Employer _____

Address _____

City/State/ZIP _____

Telephone (1) _____ Telephone (2) _____

Supervisor and/or associate name(s) _____



Information about Your Family

Spouse's name/address/phone (day/eve) _____

Mother's name/address/phone (day/eve) _____

Father's name/address/phone (day/eve) _____

Brother/Sister's name/address/phone (day/eve) _____

Brother/Sister's name/address/phone (day/eve) _____

Son/Daughter's name/address/phone (day/eve) _____

Son/Daughter's name/address/phone (day/eve) _____

Son/Daughter's name/address/phone (day/eve) _____

Son/Daughter's name/address/phone (day/eve) _____

Other relative's name/address/phone (day/eve) _____

Other relative's name/address/phone (day/eve) _____

Other relative's name/address/phone (day/eve) _____

Former/Separated spouse's name/address/phone _____

Date and location of divorce/separation _____

Date of marriage; Location of divorce/separation documents _____

Planning Form

Other Important Contacts

Physician's name/address/phone _____

Family attorney's name/address/phone _____

Family accountant's name/address/phone _____

Financial planner's name/address/phone _____

Insurance agent's name/address/phone _____

Clergyman's name/address/phone _____

Will

Location of original _____

Location of copy(ies) _____

Attorney's name/address/phone _____

Executor's name/address/phone _____

Children's guardian's name/address/phone _____



Tax Returns

Location of returns _____

Trust Agreement

Location of original _____

Location of copy(ies) _____

Trust officer's name/address/phone _____

Living Will

Location of original _____

Location of copy(ies) _____

Durable Power of Attorney

Location of original _____

Location of copy(ies) _____



Safe Deposit Box

Box registered in the name of _____

Bank's name/address/phone _____

Location of key _____

Box contents _____

Miscellaneous Documents

Birth certificate (location) _____

Adoption documents (location) _____

School transcripts (location) _____

Military service records (location) _____

Marriage certificate (location) _____

Prenuptial agreement _____

Passport (number and location) _____

Cemetery deed (location) _____



Investment/Bank Accounts

Bank/Institution/address _____

How account is titled _____ Account # _____

Bank/Institution/address _____

How account is titled _____ Account # _____

Bank/Institution/address _____

How account is titled _____ Account # _____

Bank/Institution/address _____

How account is titled _____ Account # _____



Trust Accounts

Institution/address _____

Type of trust _____ Tax ID number _____

Current trustee's name/address _____

Successor trustee's name/address _____

Beneficiary(ies) _____

Institution/address _____

Type of trust _____ Tax ID number _____

Current trustee's name/address _____

Successor trustee's name/address _____

Beneficiary(ies) _____



Securities and CDs

Brokerage firm name/address _____

How account is titled _____ Account # _____

Brokerage firm name/address _____

How account is titled _____ Account # _____

Stocks (company, number of shares, certificate number, location of documents if not in above brokerage account)

Bonds (issuer, face value, certificate number, maturity, location of documents if not in above brokerage account)

CDs (issuer, face value, maturity, location of documents if applicable)

Planning Form



Life Insurance Policy(ies)

My Life, Owned by Me

Issuer _____

Insured(s) _____

Owned by _____

Beneficiary(ies) _____

Death benefit \$ _____ Annual premium amount due \$ _____ Premium due \$ _____

Cash value \$ _____ Face value \$ _____ Date of issue _____

Loans \$ _____

Other's Life, Owned by Me

Issuer _____

Insured(s) _____

Owned by _____

Beneficiary(ies) _____

Death benefit \$ _____ Annual premium amount due \$ _____ Premium due \$ _____

Cash value \$ _____ Face value \$ _____ Date of issue _____

Loans \$ _____

My Life/Owned by Others

Issuer _____

Insured(s) _____

Owned by _____

Beneficiary(ies) _____

Death benefit \$ _____ Annual premium amount due \$ _____ Premium due \$ _____

Cash value \$ _____ Face value \$ _____ Date of issue _____

Loans \$ _____

Other Insurance Policies

Issuer _____

Insured(s) _____

Owned by _____

Beneficiary(ies) _____

Death benefit \$ _____ Annual premium amount due \$ _____ Premium due \$ _____

Cash value \$ _____ Face value \$ _____ Date of issue _____

Loans \$ _____

Type of Policy: WL = whole life; G = group term; UL = universal life; SPWL = single premium whole life;

T = term; SL = survivorship life

Annuities

Issuer _____

Beneficiary(ies) _____ Death benefit \$ _____ Cash value \$ _____

Owned by _____ Type of contract (circle one) F = fixed rate; V = variable



IRAs/Retirement Plans

Type: [] Traditional IRA [] Roth IRA [] Qualified plan [] 403(b)
Participant _____ Account # _____
Name of company (i.e., brokerage firm, bank, mutual fund) _____
Address _____
Approximate value \$ _____ (as of) Date _____
Primary beneficiary(ies) _____
Contingent beneficiary(ies) _____

Type: [] Traditional IRA [] Roth IRA [] Qualified plan [] 403(b)
Participant _____ Account # _____
Name of company (i.e., brokerage firm, bank, mutual fund) _____
Address _____
Approximate value \$ _____ (as of) Date _____
Primary beneficiary(ies) _____
Contingent beneficiary(ies) _____

Type: [] Traditional IRA [] Roth IRA [] Qualified plan [] 403(b)
Participant _____ Account # _____
Name of company (i.e., brokerage firm, bank, mutual fund) _____
Address _____
Approximate value \$ _____ (as of) Date _____
Primary beneficiary(ies) _____
Contingent beneficiary(ies) _____

Type: [] Traditional IRA [] Roth IRA [] Qualified plan [] 403(b)
Participant _____ Account # _____
Name of company (i.e., brokerage firm, bank, mutual fund) _____
Address _____
Approximate value \$ _____ (as of) Date _____
Primary beneficiary(ies) _____
Contingent beneficiary(ies) _____



Real Estate/Personal Residence

Personal residence location _____
Date acquired _____ Lender _____
Lender's address _____ Account # _____
Amount of loan \$ _____ Date of loan _____ Interest rate _____
Payment \$ _____ Payment date due _____ Maturity _____

Planning Form



Real Estate/Personal Residence (continued)

Location of other property _____

Date acquired _____ Lender _____

Lender's address _____ Account # _____

Amount of loan \$ _____ Date of loan _____ Interest rate _____

Payment \$ _____ Payment date due _____ Maturity _____

Location of other property _____

Date acquired _____ Lender _____

Lender's address _____ Account # _____

Amount of loan \$ _____ Date of loan _____ Interest rate _____

Payment \$ _____ Payment date due _____ Maturity _____

Business Assets

Description (include ownership share if appropriate) _____

Type of organization (partnership, corporation, etc.) _____

Name/address/phone of other partners, owners _____

Location of financial records, etc. _____

Notes receivable (people/businesses that owe you money)

Description _____ Amount of debt _____ Terms _____

Debtor's name/address/phone _____

Location of lending documents _____



Other Assets (collectibles, jewelry, etc.) — Description and Location

Liabilities

Credit Card Debts

Company, account #, name on card _____

Company, account #, name on card _____

Company, account #, name on card _____

Company, account #, name on card _____

Company, account #, name on card _____

Company, account #, name on card _____



Real Estate Loans

Description of property
First mortgage held by
Amount of first mortgage \$
Location of first mortgage documents
Second mortgage held by
Amount of second mortgage \$
Location of second mortgage documents

Real Estate Loans

Description of property
First mortgage held by
Amount of first mortgage \$
Location of first mortgage documents
Second mortgage held by
Amount of second mortgage \$
Location of second mortgage documents

Automobile Loans

Creditor's name/address/phone
Co-signer's name/address/phone (if any)
Amount of debt \$
Terms
Location of lending documents



Boat/Student/Other Loans

Description of loan
Creditor's name/address/phone
Co-signer's name/address/phone (if any)
Amount of debt \$
Terms
Location of lending documents

Boat/Student/Other Loans

Description of loan
Creditor's name/address/phone
Co-signer's name/address/phone (if any)
Amount of debt \$
Terms
Location of lending documents

Memberships and/or Other Regular Obligations

Description
Amount due and frequency
Location of documents
Creditor's name/address/phone

Claims/Lawsuits Pending

Description/amount
Location of documents
Attorney's name/address/phone

Planning Form: Beneficiary Designation



Beneficiaries of Specific Gifts

Item/amount _____
Beneficiary(ies) _____
Alternate beneficiary(ies) _____

Item/amount _____
Beneficiary(ies) _____
Alternate beneficiary(ies) _____

Item/amount _____
Beneficiary(ies) _____
Alternate beneficiary(ies) _____

Item/amount _____
Beneficiary(ies) _____
Alternate beneficiary(ies) _____

Item/amount _____
Beneficiary(ies) _____
Alternate beneficiary(ies) _____

Item/amount _____
Beneficiary(ies) _____
Alternate beneficiary(ies) _____

Item/amount _____
Beneficiary(ies) _____
Alternate beneficiary(ies) _____

Residuary Beneficiaries

Once you have designated beneficiaries for specific items, the remainder of your estate may be divided by percentages. List beneficiaries (individuals or charity) and percentage each one receives:

Name/address of person or charity _____ Percentage _____

Name/address of person or charity _____ Percentage _____

Name/address of person or charity _____ Percentage _____

Name/address of person or charity _____ Percentage _____

Name/address of person or charity _____ Percentage _____

Name/address of person or charity _____ Percentage _____

Alternate Residuary Beneficiaries

Alternate residuary beneficiary(ies) _____
for _____

Alternate residuary beneficiary(ies) _____
for _____

**How much will taxes shrink your estate?
Use this worksheet to find out.**

Note: This worksheet reflects the new legislation as it applies to appropriate events occurring in or after 2011. For calculations of estate tax on events prior to 2011, please contact your gift planning officer or consult your professional advisor.

STEP ONE: Figuring Your Net Worth

A. Assets

- 1. Cash, savings, and bank accounts \$ _____
- 2. Mutual funds, stocks, bonds, CDs, other investments \$ _____
- 3. Your home (current market value) \$ _____
- 4. Other real estate (current market value) \$ _____
- 5. Individually owned personal property (cars, jewelry, collectibles) \$ _____
- 6. Your share of jointly held property \$ _____
- 7. Net equity in your business \$ _____
- 8. Life insurance proceeds \$ _____
- 9. IRAs, retirement plans, annuities \$ _____
- 10. **Total Assets (add lines 1 through 9)** \$ _____

B. Debts

- 11. Personal property debts (credit cards, current bills) \$ _____
- 12. Mortgage loans \$ _____
- 13. Other consumer loans \$ _____
- 14. Income and property taxes \$ _____
- 15. **Total Debts (add lines 11 through 14)** \$ _____

C. Net Worth

- 16. Total assets (line 10) \$ _____
- 17. Total debts (line 15) \$ _____
- 18. **Net Worth (line 16 minus line 17)** \$ _____

STEP TWO: Deductions

A. Estate Settlement Costs

- 19. Administrative expenses (attorney, accountant and executor fees, probate fees, appraisals) \$ _____
- 20. Funeral expenses \$ _____
- 21. **Total Settlement Costs (add lines 19 and 20)** \$ _____

B. Other Deductions from Your Estate

- 22. Marital deduction \$ _____
- 23. Charitable bequests \$ _____
- 24. **Total Deductions (add lines 22 and 23)** \$ _____

STEP THREE: Your Taxable Estate

- 25. Net worth (line 18) \$ _____
- 26. Taxable gifts (made during your lifetime*) \$ _____
- 27. Total deductions (add lines 21 and 24) \$ _____
- 28. **Taxable Estate** (subtract lines 26 and 27 from line 25) \$ _____

STEP FOUR: Calculating Your Estate Tax

- 29. Taxable estate (line 28) \$ _____
- 30. Preliminary federal estate tax (use line 29 and see Table below) \$ _____
- 31. Unified estate tax credit \$ 345,800
- 32. **Total Estate Tax Due** (subtract line 31 from line 30) \$ _____

Over	But not over	The tax is	Plus	of the excess over
\$0	\$10,000	\$0	18%	\$0
10,000	20,000	1,800	20%	10,000
20,000	40,000	3,800	22%	20,000
40,000	60,000	8,200	24%	40,000
60,000	80,000	13,000	26%	60,000
80,000	100,000	18,200	28%	80,000
100,000	150,000	23,800	30%	100,000
150,000	250,000	38,800	32%	150,000
250,000	500,000	70,800	34%	250,000
500,000	750,000	155,800	37%	500,000
750,000	1,000,000	248,300	39%	750,000
1,000,000	1,250,000	345,800	41%	1,000,000
1,250,000	1,500,000	448,300	43%	1,250,000
1,500,000	2,000,000	555,800	45%	1,500,000
2,000,000	2,500,000	780,800	49%	2,000,000
2,500,000	3,000,000	1,025,800	53%	2,500,000
3,000,000	-----	1,290,800	55%	3,000,000

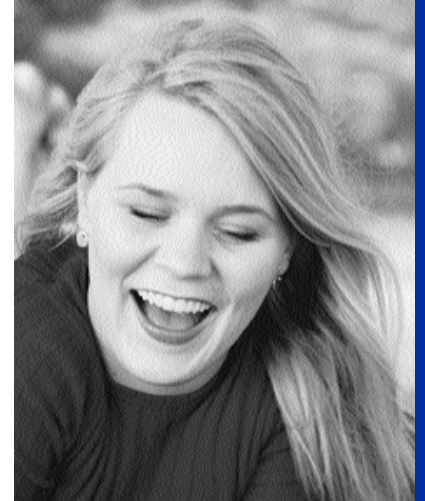
If you would like assistance completing these forms, would like information on how to eliminate estate taxes, or have any questions about the benefits of wills and estate planning, please contact us. Contact the gift planning professional nearest you for free assistance at **1-800-227-1885**.

* Under current tax laws, every person may make gifts of up to \$11,000 each year to as many non-charitable persons or entities as he or she wishes. Gifts of more than \$11,000 to a single non-charitable person or entity within a single year are called taxable gifts.

Together We Are Winning!

Together We Are Making Breakthroughs (Research)

Since 1946, the aim of our research has been to determine the causes of cancer and to support efforts to prevent and cure cancer. The American Cancer Society is the largest source of private, nonprofit cancer research funds in the United States, second only to the US government in total dollars spent. We have also provided grant support to 38 Nobel Prize winners early in their careers.



Together We Are Saving Lives (Prevention and Early Detection)

Primary cancer prevention means taking the necessary precautions to prevent the occurrence of cancer in the first place. Prevention programs are designed to help adults and children make health-enhancing decisions and act on them. The American Cancer Society works with hospitals, community organizations, and the media to promote lifesaving early detection tests that find cancer in its earliest, most treatable stages. We work with school systems to teach children healthful habits that will help to keep them cancer-free for life.

Finally cancer-free after 13 years, volunteer and survivor Bethany McClellan brings inspiration to kids living with the disease.

Together We Are Helping Others (Patient Services and Support)

We offer a variety of patient services and group support programs that help patients, survivors, and their families overcome the physical and emotional toll of the disease. We provide services and rehabilitation programs, as well as patient and family education and support programs. The American Cancer Society offers information to help patients and their families understand their disease and make informed decisions about their care. We continue to be the only organization that provides this and other cancer information 24 hours a day, seven days a week, 365 days a year, through our toll-free information services (1-800-ACS-2345 and www.cancer.org).

Together We Are Advocating for All Americans (Advocacy and Public Policy)

The American Cancer Society strives to influence the decisions of Congress that have an impact on the lives of millions of Americans, including increased funding for cancer research and programs, better access to cancer care, prevention and awareness programs, and reduced health disparities among minorities and the medically underserved.

Together we can plan for your future while saving lives and eliminating cancer as a major health threat.

1.800.227.1885
www.cancer.org

With the help of supporters like you, we have:

- Reported sustained decreases in overall cancer incidence and mortality rates since 1996.
- Provided funding for breakthroughs, new therapies, and targeted drugs that will translate into millions of lives saved each year.
- Continued to be available 24 hours a day, seven days a week, to all people touched by cancer.

Would you like to know more about the American Cancer Society? Although our financial report is always sent free to anyone requesting a copy, certain States require us to advise you that a copy of our financial report is available from them.

The American Cancer Society, Inc. ("the Society") is a New York not-for-profit corporation that is the nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives, and diminishing suffering from cancer, through research, education, advocacy, and service. **The American Cancer Society's National Home Office is located at 1599 Clifton Road, NE, Atlanta, GA 30329.** The information enclosed describes one or more of the Society's or an American Cancer Society Division's activities. Your gift is very much appreciated and tax deductible as a charitable contribution to the fullest extent allowed by law. A copy of the Society's or an American Cancer Society Division's latest financial report may be obtained by writing to the American Cancer Society, 1599 Clifton Road, NE, Atlanta, GA 30329 or by calling 1-800-ACS-2345. If you are a resident of the following states, you may obtain information directly by contacting:

FLORIDA: A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION OF THE AMERICAN CANCER SOCIETY, FLORIDA DIVISION, INC. MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICE BY CALLING 1-800-435-7352, TOLL FREE WITHIN THE STATE. The Society's registration number in Florida is SC-07486. The American Cancer Society, Florida Division, Inc.'s registration number is SC-00059. **Maryland:** Copies of documents and information submitted by the Society or the American Cancer Society, Mid-Atlantic Division, Inc., are available for the cost of copies and postage from the Secretary of State, Statehouse, Annapolis, MD 21401, 1-410-974-5534. **Mississippi:** The official registration and financial information of the Society and the American Cancer Society, Mid-South Division, Inc., may be obtained from the Mississippi Secretary of State's office by calling 1-888-236-6167. **New Jersey:** Information filed with the Attorney General concerning this charitable solicitation may be obtained from the Attorney General of the State of New Jersey by calling 973-504-6215. **New York:** New York residents may obtain a copy of the Society's and the American Cancer Society, Eastern Division, Inc.'s annual report by writing to the Office of the Attorney General, Department of Law, Charities Bureau, 120 Broadway, New York, NY 10271. **North Carolina:** Financial information about the Society and the American Cancer Society, Southeast Division, Inc., and a copy of their licenses are available from the State Solicitation Licensing Branch at 888-830-4989. **Pennsylvania:** The official registration and financial information of the Society and the American Cancer Society, Pennsylvania Division, Inc., may be obtained from the Pennsylvania Department of State by calling toll free, within Pennsylvania, 1-800-732-0999. **Virginia:** A financial statement for the most recent fiscal year is available upon request from the State Division of Consumer Affairs, PO Box 1163, Richmond, VA 23209; 1-804-786-1343. **Washington:** You may obtain additional financial disclosure information by contacting the Secretary of State at 1-800-332-GIVE. **West Virginia:** West Virginia residents may obtain a summary of the registration and financial documents from the Secretary of State, State Capitol, Charleston, WV 25305.

REGISTRATION WITH A STATE AGENCY DOES NOT CONSTITUTE OR IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THAT STATE.

Checklist for Visit with Professional Advisor(s)

- Family and Contact Information
- Documents and Administrators
- Property Inventory
- Beneficiary Designation
- Special Documents (if needed)



1.800.227.1885
www.cancer.org

Hope.Progress.Answers.®

The American Cancer Society is the nationwide community-based voluntary health organization dedicated to eliminating cancer as a major health problem by preventing cancer, saving lives, and diminishing suffering from cancer, through research, education, advocacy, and service.

No matter who you are, we can help. Contact us anytime, day or night, for information and support.

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