



Your Will Planning Guide

Creating a will is one of the most loving things you can do for your family. During an already difficult time, it will shelter them from stressful decisions and provide answers when they need them most.

This guide explains:

- What you should know before you draft your will.
- How you can minimize attorney costs.
- Why you need to make other future provisions, in addition to a will.



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Table of Contents

Section I

Planning for Your Future	2
Benefiting From a Will	4
Settling Your Estate.....	6
Selecting Guardians.....	8
Including Trusts in Your Plan.....	11
Answering Estate Planning Questions.....	14
Having a Discussion With Your Family	16
Selecting an Attorney	18
Gathering Necessary Documents for Drafting a Will	19
Collecting Family Information	20
Including Life Insurance	23
Listing Annuities.....	24
Creating a Property Inventory	25
Estimating the Value of Your Estate.....	28
Keeping a Records Location List	33

Section II

Planning for the Direction of Your Future Health Care	34
--	----

Section III

Glossary.....	42
---------------	----

Counting on You

Your spouse. Your child. Your loved ones.

These people count on you each and every day. If you have a will prepared, they also can count on knowing your wishes and being better assured your affairs will be settled in an orderly way after you're gone. Taking time today to prepare for tomorrow puts you in control of your assets and how you would like them distributed.

This guide, developed by Thrivent Financial for Lutherans, can help you begin your will-planning process. We are pleased to provide this guide as a complimentary benefit of your Thrivent Financial membership.

The information in this guide was current as of January 2012. For the most up-to-date information, contact the appropriate resources, such as your Thrivent Financial representative, tax advisor, accountant, trust officer, etc.

Section I provides an easy-to-understand overview of wills and estate planning. While there are online resources to help with this, they are no substitute for the experience and expertise of an attorney. This section of the guide explains steps you can take to help minimize your costs before you meet with an attorney. After you've gathered the information requested in this section, you're ready to make an appointment with your attorney.

Section II suggests additional planning you may want to consider to ease decision-making for your family, such as preparing an advance medical directive. This document conveys your decisions about the kind of medical care and life-support measures you want (or do not want) in the event you are no longer able to communicate your wishes to your physician(s). In this section you'll also find information



about where you can obtain necessary forms for your state, and what you need to do to prepare an advance medical directive.

Section III contains a glossary of commonly used words and phrases associated with developing a will and establishing an advance medical directive.

Your loved ones are counting on you to help them through a difficult time. You can begin helping them by using this benefit from Thrivent Financial today.

Planning for Your Future

Estate planning, which includes having an up-to-date will, is important for all adults. Money and possessions are never ends in themselves. They are tools to be used to care for people and for the world around us. People generally are concerned about what happens to their resources at death and also have a sense of caring that prompts them to look ahead.

Understanding wills

Whether you have no will at all or a will that you haven't reviewed in years, this guide can help you prepare for working with your attorney to develop or update your estate plan. A will is a legal document and requires the professional skill and the advice of an attorney. A will also is a tool used in the larger process of estate planning. Your attorney will need to know your needs, ideas and goals in order to draw up a will that will meet your personal objectives. This guide will help you:

- Think about what you want to accomplish through your will.
- Collect the information needed by the attorney in order to draft your will.
- Do it! Have your will drafted or reviewed by your attorney.

Reviewing your will

An existing will should be reviewed at regular intervals to help ensure that it still fits changing personal situations and goals. Any of the following reasons may prompt a review of your will:

- Change in marital status.
- Change in the health status of you or your spouse.
- Change in the status of your children or grandchildren, such as changes in health, reaching age 21, etc.
- Starting or terminating a business.
- Moving to another state.
- Acquiring or inheriting property.
- A property value increase.
- Change in charitable interests.
- Retirement.
- Birth of children.
- Change in life insurance program.
- Change in needs/desires for guardian, personal representative or trustee.
- Changes in federal or state laws, especially estate- and inheritance-tax laws.

Using this guide

This guide is not intended to provide legal advice. It contains general information about wills and other estate planning issues. It has questions for you to consider and charts to help you gather information. If you are better prepared when you visit your attorney, your discussions may take less time, which may minimize the cost. This guide also contains suggestions for finding an attorney, if you don't have one.

Receiving the greatest benefits from this guide will require some effort on your part. You'll be asked to gather information and discuss issues with your family and others, such as your financial representative with Thrivent Financial, your accountant and other financial professionals. These efforts will prepare you to discuss your objectives with your attorney and will help you arrive at a plan you feel good about.

Remember, the information you enter in this guide is not a substitute for a will, but a starting point to estate planning.

After you've had your will drawn up or reviewed by an attorney, the guide can be a helpful record of insurance contracts and other important information. Keep it in an accessible place and let other family members know it's available.



This guide is for informational purposes only. The questions contained in this guide are meant to act as an aid in formulating your wishes and expressing them to your attorney. Filling in the blanks does not act as a substitute for a legal estate planning document. Thrivent Financial does not provide legal or tax advice. Consult your team of skilled professionals, including your Thrivent Financial representative, attorney, tax advisor and trust officer as you develop or modify your estate plan.

Benefiting From a Will

Property is transferred at death by one of several methods. It can pass under the terms of a will or trust, by contract designation (e.g., life insurance, prenuptial agreement, etc.) or by operation of law (e.g., jointly owned property, intestate laws, etc.). Generally, property that is solely owned that does not transfer by contract designation or by operation of law will pass at death under the terms of a valid will.

Taking care of the basics

A will is a legal document that gives instructions about distributing your estate after you die. A will, written by a qualified attorney, is one way to ensure proper distribution of your estate. An experienced estate planning attorney can help assure that your estate plan, including your will, is complete, accurate and legally enforceable in your state of residence. The expenses and taxes saved can far exceed the cost of having a will prepared professionally. An attorney can draft a simple will for an affordable price.

Passing away without a will

When an individual dies and there is no will, that person is said to have died intestate. When this happens, the person's probate property is distributed according to state intestate laws. It is possible the property will not be distributed as the person had wished. This same situation may occur with a will that has not been drafted by an attorney.

Relying on joint tenancy

You may wonder if joint tenancy (that is, joint ownership with survivorship rights) is a substitute for a will. It is not. Joint tenancies apply only to the property described in the instrument creating it. Jointly owned property is not passed under the terms of the will. It should be noted that for certain kinds of property, joint tenancy may be a useful legal device in addition to a will.

The following is a list of some pitfalls that may result from relying on joint tenancy as a substitute for a will.

Joint tenancy:

- Only provides for distribution at the death of the first joint owner. Does not dispose of assets on the death of the surviving joint tenant, which means it may not be distributed according to the wishes of the first joint owner to die.
- It generally creates a legal title in the names of the joint owners that can't be changed without the consent of each joint owner.
- Changing legal title to joint ownership may be considered a gift and subject to gift taxes if the gift is not between spouses.

A will, on the other hand, enables you to:

- Exercise your right to determine which assets will be distributed to whom, as well as how and when.
- Name your personal representative to serve without bond, thus saving your estate money.
- Recommend guardians for your children.
- Designate the source from which estate-settlement costs are to be paid.
- Use the marital deduction and applicable credit amount effectively to save any estate taxes.
- Make provisions for the distribution of property in the event both spouses die at the same time.
- Make special bequests to individuals, churches, educational institutions and charities.
- Create testamentary trusts for loved ones to protect them by providing professional asset management.



Overcoming obstacles

The greatest obstacle preventing some people from completing a will is not the cost, but the uncomfortable feelings associated with death—especially their own. When seen from a Christian perspective, a will is a positive instrument. It’s a reflection of the way you’d like to see your God-given gifts used to care for your loved ones and make this a better world.

You can start developing your will by following these three simple steps:

1. Complete the following forms and questions in this guide.
2. Assemble the indicated papers and records.
3. Make an appointment to meet with your attorney. If you don’t have an attorney, see the section “Selecting an Attorney” on page 18 of this guide.

Settling Your Estate

Making it a smooth process

Most complete estate plans, at a minimum, include a:

- Will.
- Durable power of attorney. (See page 10.)
- Advance medical directive, such as a living will. (See pages 34–35 for more information.)
- Health care agent form. (See page 35.)

Trusts may be another important planning tool. And in community/marital property states, a community/marital property agreement could be one of the key components of your estate plan. Your attorney can help you decide which tools will work best for you and your loved ones.

When you have an estate plan that includes a will, the process of settling your estate may take several months. However, without the plan, the process may continue for as long as several years—and your assets may not be distributed as you would have desired. If you have a will, the actual settlement is managed by the personal representative you choose. Otherwise, the court will appoint an administrator for your estate.

Naming a personal representative

Naming your spouse or an adult son or daughter can save the fee for a personal representative. Alternate representatives should be named in the event the designated person dies or is unable or unwilling to serve.

It's often helpful to name a bank or trust company as your personal representative when the estate is large or unusually complex. Your attorney will advise you about this, as well as other provisions you'd like to include in your will.

So many factors influence estate settlement that it is difficult to generalize. Estate and gift taxes vary according to the size of the estate, the state you live in and other factors. The way your property is owned or titled greatly influences the process and the cost. The best advice is to have legal counsel and a will. This helps ensure the best plan of action to meet your individual needs.

Your personal representative, with the advice of your attorney, will help ensure that the following functions are completed according to your instructions and in the best interest of your beneficiaries.

The personal representative will:

- Offer your will for probate.
- Gather and organize the assets of your estate.
- Establish an Employer Identification Number (EIN) for the estate.
- Pay your valid debts.
- Pay the estate's administrative expenses.
- Carry on or liquidate any investments or business interests you own.
- Pay your federal and state income and estate taxes.
- Make appropriate tax decisions under the Internal Revenue Code and state tax laws.
- Enforce claims on your behalf or on behalf of your estate.
- Make an accounting to the beneficiaries.
- Distribute the remaining assets according to the terms of your will.

Knowing these requirements should help you select your personal representative, since you know best about your own situation and needs.



What person would you recommend to be your personal representative?

Name _____

Address _____

Whom would you recommend to be alternate representatives in case your first choice is unable or unwilling to serve?

Name _____

Address _____

Name _____

Address _____

Be sure to contact the individuals you've suggested and obtain their acceptance before naming them as personal representatives in your will.

Selecting Guardians

Guardians are persons appointed by the court to care for minor children and their property. They also may be appointed to care for adults who are no longer able to handle their own affairs due to an accident, medical condition or other issue. You can designate guardians in your will—rather than having the courts select them. The following will help guide you in this decision.

Caring for your children

You can use your will to recommend guardians and alternate guardians for your children. Factors you might consider in choosing guardians include:

- Age.
- Relationship to your family.
- Where the guardian lives.
- Similarity of religion.
- Similarity of child-rearing philosophies.

Financial ability is another concern. However, your will can provide for property and funds to go directly to the guardians or through a trust arrangement to help cover the additional costs of caring for the children.

Whom would you name as a guardian of your children?

Name _____

Address _____

Phone _____

Whom would you name as an alternate guardian of your children?

Name _____

Address _____

Phone _____



Do states have different laws governing powers of attorney?

Yes. Most states have specific laws regarding powers of attorney and what transactions an attorney-in-fact can complete under certain powers. Therefore, it is important to discuss with your attorney regarding what specific transactions you wish your attorney-in-fact to complete. For example, you may need to specifically include the power to make gifts on your behalf or change beneficiaries.

Be sure to contact the persons you've recommended and obtain their acceptance before naming them as guardians in your will. You will want to discuss with them your hopes and dreams for your children.

Another issue is care of your pets. Consider whom you would want to care for your pets. You may want to have this information incorporated into your will.

Caring for your property

Power of attorney

This is a written document that enables you to designate someone as the "attorney-in-fact" or "agent" to act on your behalf while you are still living. With a general power of attorney, the powers can be very broad. The attorney-in-fact is authorized to handle almost all legal obligations for you.

Under a special power of attorney, the powers are very limited. With this document, for example, you can authorize another person to legally close the sale of your home while you are on vacation in another state.

Generally, either power of attorney is limited to acts performed while you are legally competent. All rights to act under a general or special power of attorney end at the time of your death.

Durable power of attorney

A power of attorney that is not terminated when you become disabled or incompetent is called “durable.” A durable power of attorney may be “immediate,” giving the attorney-in-fact (or agent) the authority to act prior to an incapacity. A durable power of attorney can also be “contingent,” giving the attorney-in-fact the authority to act only when you become incapacitated. A durable power of attorney that is contingent is often referred to as a “springing durable power of attorney.” The durable power of attorney has been recognized in some form in all states.

With a durable power of attorney, you can authorize someone to handle all of your financial affairs in the event you are not able to do so, such as if you have a stroke and are left unable to move or communicate. This document can help you avoid a guardianship over your property. (Note: The durable power of attorney ends when you die.)

What type of power of attorney do you feel best fits your needs? _____
Whom would you name as your agent under a durable power of attorney?
Name _____
Address _____
Phone _____
Whom would you name as your alternate agent under a power of attorney?
Name _____
Address _____
Phone _____

Caring for you

Living will and health care agent form

See Section II, “Planning for the Direction of Your Future Health Care,” on page 34 in this booklet. It describes how these documents can be used to extend your capacity to influence decisions about your medical treatment if you lose the ability to communicate.

Whom would you name as your agent under a health care agent form?
Name _____
Address _____
Phone _____
Whom would you name as your alternate agent under a health care agent form?
Name _____
Address _____
Phone _____



Including Trusts in Your Plan

What about estate taxes?

Federal estate tax laws can change periodically. In addition, a number of states impose their own estate or inheritance taxes. Therefore, be sure to consult with a tax advisor about whether a trust would be helpful in minimizing estate taxes for your beneficiaries.

A trust is a flexible legal tool. It provides management of trust assets and distribution of trust funds to chosen beneficiaries. For estate planning purposes, your attorney is the best source of advice if you are considering a trust. Since a trust agreement is a legal arrangement, you will need to discuss its provisions and your requirements with your attorney.

There are several types of trusts, including:

Living trust

The “inter vivos” or “living” trust is created and operates while the grantor is alive. It can also provide for distribution of trust assets upon your death. This type of trust can be either revocable or irrevocable. It can be for the benefit of the grantor or for someone else.

Revocable trust

This type of trust can be changed after it is created. A revocable trust is used when the grantor wants to control the trust. It is used for the management of property. Any property in the trust will be included in the grantor’s taxable estate at death. A revocable trust generally becomes irrevocable upon the death of the grantor(s).

Irrevocable trust

The grantor in this trust gives up control and ownership of assets contributed to it. The trust can be set up to keep these assets out of the grantor’s estate for estate tax purposes.

Testamentary trust

This is a trust that is created by a will and becomes operative after the will maker (testator) dies. This type of trust is often used to care for and educate children if both parents die before their children have reached the age of majority, which falls between ages 18 and 21 in most states.

Credit shelter trust

A will or trust may include provisions to divide the estate into two parts. This allows one portion to be placed in trust or distributed outright to a surviving spouse. The second portion is to be placed in trust for other heirs. The trust for the heirs is often called a “credit shelter trust.” The surviving spouse will often receive income from both trusts. The trust for the other heirs can be kept out of the surviving spouse’s estate and would not be subject to federal estate taxes at the death of the surviving spouse.

Life insurance trust

This is a special type of trust commonly used in connection with family settlements and estate planning. Life insurance contracts can be transferred to or purchased by a revocable or irrevocable trust. Additionally, the trust is usually named the beneficiary of the insurance.



If the life insurance is transferred to an irrevocable trust, the proceeds may not be subject to federal estate tax if the contract was transferred more than three years prior to the death of the insured.

Charitable remainder trust

Charitable-minded people can gift assets to their own charitable remainder trust. In doing so, they may potentially bypass capital gains tax, receive an income tax deduction, and receive an income flow from the trust.

As you consider establishing a trust, answer the following questions:

Would any of the following persons benefit from having assets managed for them? Please explain.

Spouse _____

Children _____

Other dependents _____

Indicate how long you would like a trust for your children to manage their property.

 Until age 18 ___

 Until age 21 ___

 Until age ___

Youngest child is currently age ___

Choosing a trustee

Once you've determined that a trust works best with your goals, choose the trustee carefully. You've accumulated money and property through years of hard work. You should take time and care to find the trustee who is right for you. That person should be knowledgeable in managing investments.

Many trusts include co-trustees. Usually these include a corporate trustee (perhaps a trust company or a bank) plus one or more family members. A corporate trustee has the experience and expertise necessary to manage the trust assets.

A trust may span many years and several generations. A corporate trustee doesn't die, get sick or move away, and is also an impartial third party.

Whom would you name as a trustee?

Name _____

Address _____

Whom would you name as successor trustee?

Name _____

Address _____

You should talk with an attorney who knows about trust agreements and their tax consequences to determine if a trust should be included in your planning.

Answering Estate Planning Questions

Establishing priorities

Which of the following objectives are most important to you in considering your needs?

- Providing enough cash to meet your estate obligations (expenses of last illness, funeral, debts, taxes).
- Meeting the income needs of your family after your death.
- Transferring your farm or business in the way you'd like.
- Reducing taxes and administrative costs.
- Providing income during disability.
- Providing income during retirement.
- Providing an education for your children.
- Providing an income to a parent.
- Providing income for dependents other than immediate family.
- Leaving a bequest to a church or charity.
- Other.

Do you intend to make special bequests? If so, list specific items of personal property and the individual or charity to receive them.

Item	Recipient
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____



Tax considerations aside, in what manner do you want your estate to be distributed at death if:

Your spouse and children are living _____

Only your children are living _____

Neither your spouse nor your children are living _____

Are there any special needs you want to provide for?

Education _____

Special needs child* _____

Pets _____

Other _____

*Persons are considered to have special health care needs if they have a physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires medical management, health care intervention, and/or use of specialized services or programs. The condition may be developmental or acquired and may cause limitations in performing daily self-maintenance activities or substantial limitations in a major life activity. Health care for special needs patients is beyond that considered routine and requires specialized knowledge, increased awareness and attention, and accommodation.

American Association of People with Disabilities (AAPD). 2005-2006. Reference Manual. "Definition of Persons with Special Health Care Needs, Originating Council on Clinical Affairs, Adopted 2004," 2005-2006.



Having a Discussion With Your Family

You may wish to have two kinds of discussions with your family:

1. A discussion before you establish your estate plan will help you get information from your family that can be used to shape your estate plan.
2. Another family discussion after you've established your estate plan to inform your family about your decisions.

Meeting before you've developed your estate plan

Bringing up the subject of estate planning with your family may sound difficult, but usually the hardest part is just getting started. The following may answer some of your questions about having this discussion:

Starting the discussion

- Invite family members to come together to talk about your estate. You may want to use part of another family gathering for the discussion.
- Lead the discussion yourself or ask someone else in advance to lead it, perhaps a son or daughter.
- Explain to your family the purpose of the discussion is to:
 1. Consider the effects of your estate plan on each of them.
 2. Share your tentative plans, and listen to their ideas and concerns.

If you're like most people, the main reason you want to distribute your estate thoughtfully is to care for your family and loved ones. A discussion with family members is a great opportunity for you to share your love for them and express your gratitude for what God has given you.

You'll have to determine whom you want to include in your family discussion. Obviously, small children may not comprehend the nature of the discussion and probably need not be included. You may want to include persons who are not part of your immediate household but who are very close to you. Generally speaking, your family discussion should include all persons who will be affected by your estate plan.

- Emphasize that their feelings and ideas will be valuable in your planning, but the final decision about what to do with your estate is yours.
- Make a statement telling who is designated as agent under a power of attorney. That person can handle your financial affairs while you're still living, but sick or incapacitated.

Sharing key information

- Explain steps you have already taken (such as completing a will, living will, health care agent form, durable general power of attorney, funeral arrangements, etc.).
- Outline exactly what constitutes your estate (land, stocks, trusts, etc.).
- Express your feelings for members of your family.
- Share your hopes and wishes regarding your finances, personal property and what becomes of your business or farm.

Asking for responses and questions

- Discuss decisions that need to be made by you and/or members of your family.
- Identify questions and record the ones you're unable to answer.
- Discuss what kinds of future changes in your life or the lives of family members could affect your plans.
- Discuss your wishes for the care of your pets.
- Share your thoughts about what you would want done in terms of life-support measures if you should have a terminal illness or a life-threatening injury and be unable to communicate. Then invite your family members to respond and give their own points of view.

You may be surprised at your family's interest—or disinterest—especially when it comes to taking over the family business or owning a particular property. For example, a son or daughter may want property to pass directly to the grandchildren for tax purposes.

Meeting after you've developed your estate plan

After you've established your estate plan, invite family members to come together again so you can share your plan with them. This time you'll want to:

- Emphasize that the plan you are sharing is the way you want your estate distributed.
- Inform them of additional steps you have taken (such as completing a will, living will, health care agent form, durable general power of attorney, funeral arrangements, trusts, etc.).
- Indicate the location of important documents and records (your will, insurance contracts, etc.). See the "Records Location" list on page 33.
- Share who your personal representative will be and what is expected of that person.
- Inform them of your decisions concerning medical treatment in the event of a life-threatening illness.
- Inform them about who will handle your financial and property decisions and who will make your medical care decisions if you lose the capacity to do so.

Changing your estate plans

Estate plans can be changed. If you decide to change any part of your estate plan, you may want to discuss the changes with your family first.

Consider letting them know of any specific changes that are made.

Selecting an Attorney

You will need an attorney to assist you in legal aspects of planning and drafting your will and to help with other necessary legal documents. There are several different ways you can find an attorney to handle your legal affairs:

- *Use the Discounted Legal Services membership benefit.* If you are a member of Thrivent Financial for Lutherans, you can receive discounted legal services and a referral to an appropriately skilled local attorney as a membership benefit. These services are provided through an exclusive legal plan from U.S. Legal Services. For more information and to enroll, go to Thrivent.com/discountedlegal or call toll-free 866-416-5297 and press 1.

The discounted legal services are subject to exclusions and limitations which are stated in the U.S. Legal Services plan for Thrivent Financial members. To preview the entire legal services plan before enrolling, go to Thrivent.com/discountedlegal, click on Enroll Now and open the attachment posted on the enrollment page. You must be a Thrivent Financial member, age 18 or older, to enroll. If you are not a member, contact a Thrivent Financial representative or apply at Thrivent.com.

Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting or tax advice or services. Discounted legal services will be provided by a nationwide network of attorneys through U.S. Legal Services

The Discounted Legal Services membership benefit is not a guaranteed contractual benefit. This benefit will be reviewed and evaluated regularly. Thrivent Financial reserves the right to change, modify or discontinue the Discounted Legal Services benefit, or any part of it, at any time.

- *Contact an attorney referral service.* If you are not a member of Thrivent Financial, your state bar association may have an attorney-referral service. To find the phone number of your state bar association, ask your local clerk of courts or go to the American Bar Association website at FindLegalHelp.org. Another attorney-referral service can be found at martindale.com.

- *Ask your friends or family for recommendations.* It's best to ask someone whose judgment you trust and who has had a positive experience with a lawyer.
- *Ask your employer's legal counsel for recommendations.* Also, the officers at your bank or your insurance representative may be able to give you some additional information.

Considering legal aid assistance

What if you simply cannot afford to pay an attorney's fee? Many communities have legal aid societies to provide legal services to those people who cannot afford an attorney. Most legal aid societies have strict requirements. Not all people qualify, but it's an alternative worth checking. Many law schools also provide legal assistance to people in need.

The cost of having a will written by an attorney will be based on the complexity of the document you want drafted. Simple wills cost very little now and, in many cases, they save the family a great deal in the future in terms of time, money and suffering. Don't be penny-wise and pound-foolish when it comes to planning for your family's future.



Gathering Necessary Documents for Drafting a Will

Your attorney may need to see the following documents and information in order to draft your will:

- Prior wills.
- Deeds to property.
- Property appraisal reports.
- Trust agreements.
- Income tax returns for the past three years.
- Gift tax returns.
- Divorce decrees.
- Prenuptial or postnuptial agreements, marital or community property agreements.
- Life insurance contracts.
- An inventory of savings, stocks, bonds and securities.
- Your pension or profit-sharing plan.
- Information about your employee benefit plans, including beneficiary designations.
- Business agreements (employment contracts, buy-sell or partnership agreements, etc.).
- Location of your safe deposit box and keys.

Collecting Family Information

1. Your full name _____

Address _____

Birth date _____ State of health _____

Occupation _____ Employer _____

Social Security number _____

Prior marriages—List name(s), years married and whether remarriage was due to death or divorce. _____

Prior state(s) of residence since marrying your current spouse. (List each state and number of years resided there.) _____

2. Your spouse's full name _____

Address _____

Birth date _____ State of health _____

Occupation _____ Employer _____

Social Security number _____

Prior marriages—List name(s), years married and whether remarriage due to death or divorce. _____

3. Child's full name _____

Address _____

Birth date _____ Education completed _____

If education not completed, list educational objective _____

Source of support for any additional education _____

Occupation _____ Employer _____

Child's spouse's name _____ Birth date _____

Child's children and ages _____

• Child's full name _____

Address _____

Birth date _____ Education completed _____

If education not completed, list educational objective _____

Source of support for any additional education _____

Occupation _____ Employer _____

Child's spouse's name _____ Birth date _____

Child's children and ages _____

• Child's full name _____

Address _____

Birth date _____ Education completed _____

If education not completed, list educational objective _____

Source of support for any additional education _____

Occupation _____ Employer _____

Child's spouse's name _____ Birth date _____

Child's children and ages _____

• Child's full name _____

Address _____

Birth date _____ Education completed _____

If education not completed, list educational objective _____

Source of support for any additional education _____

Occupation _____ Employer _____

Child's spouse's name _____ Birth date _____

Child's children and ages _____

• Child's full name _____

Address _____

Birth date _____ Education completed _____

If education not completed, list educational objective _____

Source of support for any additional education _____

Occupation _____ Employer _____

Child's spouse's name _____ Birth date _____

Child's children and ages _____

4. List any special needs in your family due to health or other circumstances: _____

5. Do you or your spouse have any children from a previous marriage or relationship?

You Yes No

Spouse Yes No

List names: _____

Have they been adopted? Yes No

6. Are your parents living?

Mother Yes No

Father Yes No

Any special needs?

Are your spouse's parents living?

Mother Yes No

Father Yes No

Any special needs?

7. List any dependents other than your immediate family:

8. Advisors (include names and phone numbers):

Attorney

Accountant

Insurance representative

Banker

Trust officer



Including Life Insurance

Life insurance plays a major role in your estate planning. In the spaces below, list all of the life insurance contracts for you, your spouse and any minor children. Note if the plan is one that pays only if death is the result of an accident.

The insured	The beneficiary	The contingent beneficiary	Owner of the insurance	Company and contract number	Amount payable at death
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Total amount payable at your death: _____

Total amount payable at death of your spouse: _____

*Be sure to include any paid-up additions and loans as you determine each contract's value.



Listing Annuities

The annuitant	The beneficiary	The contingent beneficiary	Owner of the annuity	Company and contract number	Current value
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Creating a Property Inventory

Attach additional sheets if necessary.

Real estate

1. Address _____
 Owner(s) _____
 How titled (joint tenants, tenants in common, etc.) _____
 Fair market value _____ Assessed value _____
 Mortgage (principal balance) _____ Mortgagee _____
 Date of acquisition _____ Original cost or other basis _____
 Property insurance carrier _____
 Improvements (dates and cost) _____

2. Address _____
 Owner(s) _____
 How titled (joint tenants, tenants in common, etc.) _____
 Fair market value _____ Assessed value _____
 Mortgage (principal balance) _____ Mortgagee _____
 Date of acquisition _____ Original cost or other basis _____
 Property insurance carrier _____
 Improvements (dates and cost) _____

Stocks and bonds

Shares	Company*	Type of security	Owner(s)	Market value	Original cost or other basis
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

*If any of the above stock is of a closely held or family corporation, please note that fact and complete the Business Information section on page 30.

Mutual funds

Name of fund	Account number	Owner(s)	Shares/market value	Original cost
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Bank, credit union, savings and loan accounts

(Include CDs and money market accounts)

Bank, credit union, savings and loan	Type of account	Average balance	Owner(s)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Trust services

A trust statement with a list of trust assets is attached: Yes No

Type of service	Trustee/Investment advisor	Successor trustee	Shares/Amount*	Security*	Market value*	Original cost*
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

*If a trust statement is attached listing all of the trust assets, there is no need to fill in these blanks.

Mortgages, notes and cash

Does anyone owe you or your spouse a debt that is evidenced by a mortgage or note?

If so, provide details or copies. _____

Pension plans

(Include company pension plans, IRAs, 401(k)s, etc.)

Type of plan	Owner(s)	Beneficiary(ies)	Contingent beneficiary	Current value
--------------	----------	------------------	------------------------	---------------

Other investments

(Include limited partnerships, options, etc.)

Type	Owner(s)	Company	Current value
------	----------	---------	---------------

Other miscellaneous property

Describe and state approximate value of the following:

Vehicles (include name of owner) _____

Personal articles (clothing, jewelry, etc.) _____

Household items (furniture, etc.) _____

Other assets (collections, antiques, artwork, etc.) _____

Estimating the Value of Your Estate

Round off figures to nearest \$500.

How property is owned

Assets (what is owned)	You	Spouse	Joint	Community*
Cash (loose/in checking)	\$ _____	\$ _____	\$ _____	\$ _____
Savings accounts	_____	_____	_____	_____
CDs, money market savings	_____	_____	_____	_____
Notes receivable	_____	_____	_____	_____
Stocks	_____	_____	_____	_____
Bonds	_____	_____	_____	_____
Mutual funds	_____	_____	_____	_____
Residence (estimated market value)	_____	_____	_____	_____
Personal property (vehicles and jewelry, etc.)	_____	_____	_____	_____
Farm:				
Land, buildings	_____	_____	_____	_____
Livestock	_____	_____	_____	_____
Crops (growing, in storage)	_____	_____	_____	_____
Machinery	_____	_____	_____	_____
Business interest	_____	_____	_____	_____
Other real estate	_____	_____	_____	_____
Life insurance (total death benefit)	_____	_____	_____	_____
Annuities	_____	_____	_____	_____
Pension plans—401(k), 403(b)	_____	_____	_____	_____
IRAs	_____	_____	_____	_____
Other investments	_____	_____	_____	_____
Miscellaneous	_____	_____	_____	_____
Total assets	\$ _____	\$ _____	\$ _____	\$ _____

(*Applicable in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.)

Liabilities (what is owed)

	You	Spouse	Joint	Community*
Mortgages (unpaid balance)	\$ _____	\$ _____	\$ _____	\$ _____
Taxes (income and real estate)	_____	_____	_____	_____
Loans	_____	_____	_____	_____
Insurance loans	_____	_____	_____	_____
Current bills (credit cards, etc.)	_____	_____	_____	_____
Miscellaneous	_____	_____	_____	_____
Alimony or child-support commitments	_____	_____	_____	_____
Total liabilities	\$ _____	\$ _____	\$ _____	\$ _____

Net worth

Total assets	\$ _____	\$ _____	\$ _____	\$ _____
Minus total liabilities	_____	_____	_____	_____
Net assets	\$ _____	\$ _____	\$ _____	\$ _____
Prenuptial or postnuptial agreements?	<input type="checkbox"/> Yes <input type="checkbox"/> No			

(*Applicable in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.)

Current gross annual income

	You	Spouse
Salary	\$ _____	\$ _____
Self-employment net income	_____	_____
Investments	_____	_____
Rents	_____	_____
Interest/Dividends	_____	_____
Trusts	_____	_____
Annuities/Pension/IRAs	_____	_____
Social Security	_____	_____
Total income	\$ _____	\$ _____

Gross income for the last three years:

Year _____ \$ _____ Year _____ \$ _____ Year _____ \$ _____

Sources of future income

	You	Spouse
Company pension (current value from your contributions)	_____	_____
IRA	_____	_____
Keogh	_____	_____
401(k)	_____	_____
403(b) TSA	_____	_____
Other retirement plans	_____	_____
Social Security benefit	_____	_____
Inheritance from _____	\$ _____	
Inheritance from _____		\$ _____

Business information

The value of a family business usually is a large portion of a family's estate. Transferring the business interest at death is one of the major decisions facing the business owner. Completing this section can help you develop goals and objectives concerning your business-transfer plans.

Name of business _____ Address _____

Nature of business _____ Number of employees _____

Title of owner _____ Duties of owner _____

Form of business: Sole proprietorship Partnership
 Corporation Limited liability company

What would be a fair price for your business? \$ _____

What percentage of the business do you own? _____%

What percentage of your business is owned by other family members? _____%

By whom and what percent do they own? _____

Should your business be passed to your family at your death? Yes No

If not, should it be sold? Yes No

To whom? _____

Do you have a buy-sell agreement? Yes No

What is the last valuation for the agreement? _____

What employer-provided benefits do you have?

Pension plan

401(k), 403(b)

SEP, SIMPLE, etc.

Deferred compensation plan

Salary continuation

Major medical plan

Income if disabled

Employer group term life insurance

Employer provided long-term care insurance

You

Spouse

Information about your farm

Keeping the farm in the family is a major objective of many farm owners. Unless proper plans are made, the result may be a forced sale. When this happens, a lifetime of work can be lost or severely damaged. Answer the following questions and see if your objectives will be accomplished.

Name of farm _____

How is the farm's land owned? (Use the exact wording of the deed.) _____

If different from the land ownership, how is the farm business owned? _____

Whom do you want to own the farm after your death? _____

Does your will transfer the farm to the person(s) you want it to?

Yes No Unsure

Does anyone have an option to purchase or right of first refusal on your farm?

Yes No If yes, who? _____

Have plans been made to transfer your farm at retirement?

Yes No With whom? _____

Which of your children have an interest in farming? _____

Do you have a buy-sell agreement? Yes No

What is the market value of your:

Land and buildings \$ _____

Machinery \$ _____

Livestock/poultry \$ _____

Crops \$ _____

Total value \$ _____

Do you receive any oil or gas royalties? Yes No

Have you granted any oil, mineral or timber rights? Yes No

Should the mortgage on the farm be paid at your death? Yes No

Does your estate have sufficient liquid assets to pay your estate settlement costs? Yes No

Keeping a Records Location List

Item	Where kept	Comments
Estate planning documents*	_____	_____
Trust documents	_____	_____
Safe-deposit box and key	_____	_____
Bank/savings & loan/ credit union account records	_____	_____
Certificates of deposit	_____	_____
Mutual funds	_____	_____
Pensions, IRAs, Keoghs	_____	_____
Social Security records	_____	_____
Veterans benefits	_____	_____
Insurance contracts	_____	_____
Deeds	_____	_____
Stocks and bonds	_____	_____
Loans—owed to us	_____	_____
Loans—we owe	_____	_____
Business records	_____	_____
Real estate records	_____	_____
Auto ownership certificates	_____	_____
Current and past income tax	_____	_____
Contracts	_____	_____
Mortgage payment papers	_____	_____
Credit cards	_____	_____
Installment payments	_____	_____
Warranties	_____	_____
Birth certificates*	_____	_____
Passports	_____	_____
Marriage certificate	_____	_____
Other	_____	_____

*Keep your original signed will and an official birth certificate in a safe-deposit box or a fireproof home safe to which a trusted friend or relative has access.

Planning for the Direction of Your Future Health Care

There are other steps and important provisions you may want to make in addition to your will. One such provision is preparing an advance medical directive. Here is an example of why a person may want to have this document:

Your mother has had another stroke. Her last one left her unable to talk or walk. Now she is in a deep coma. The doctor says she will probably never wake up, and he is wondering if CPR should be used in the event that her heart stops beating.

He asks if she has an advance medical directive. She does not. You are confused and bewildered.

Can the doctor just stop treating her? What if the doctor starts using treatments that you think your mother would not want?

Who decides? How?

Understanding the need for an advance medical directive

Planning for the direction of your future health care is different from planning for the future of your estate. Variations of the incident described above occur repeatedly and unexpectedly every day. In each of these situations, someone will have to make decisions about your medical treatment when you cannot. Creating a separate document can assist with these issues.

An advance medical directive is a document that enables you to influence decisions about your medical care when you would otherwise be unable to do so. This document is part of an estate plan, and is often executed at the same time as your will. It is helpful in the following ways:

1. To ensure your medical care wishes will be honored even if you are unable to communicate.
2. To free your loved ones from having to make hard decisions at a time when they may be highly stressed.
3. To avoid the loss of your financial assets on medical treatments that may only prolong the process of your dying.

What is an advance medical directive?

An advance medical directive is a way of extending your decision-making rights concerning your medical care to situations that occur while you are unconscious, unable to competently make decisions or unable to communicate.

In the United States, conscious, competent adults have the legal right to accept or refuse medical treatment, even if their decisions seem unwise to their physician or to others. The law requires all physicians to adequately inform their patients of treatment benefits, risks and options so patients can make sound and well-informed decisions. This is called the patient's right to "informed consent."

An advance medical directive is a written document that gives instructions to health care professionals about health care decisions that may occur in the future when you are unable to communicate or make competent decisions.

What is a living will?

A living will is an advance medical directive that enables you to inform your physician, if you should become terminally ill and not able to communicate your wishes, that you would or would not want life-sustaining procedures used to extend the dying process. Additionally, a living will often includes your wishes regarding pain control.

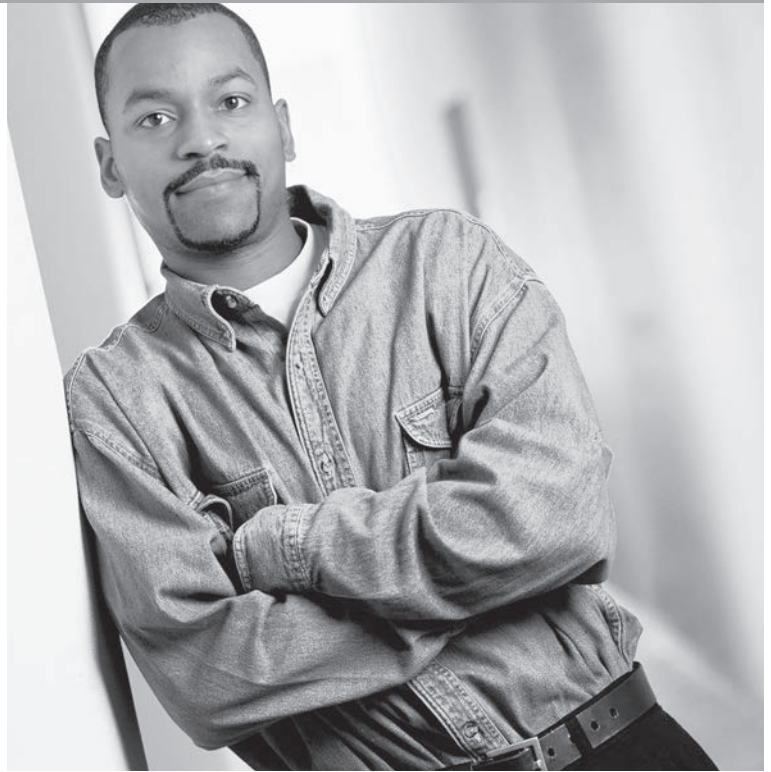
A living will generally goes into effect only when you are unable to understand or express your health care choices.



What is a health care agent form?

A health care agent form is another kind of advance medical directive. (It also is known as a power of attorney for health care, a health care surrogate document or a health care proxy.) With this document you appoint another person, usually called your “health care agent,” to make health care decisions for you if a time should come when you are not able to make them yourself. Your health care agent will have authority to make a wide range of health care decisions, such as whether or not you should have an operation, receive certain medications or be placed on life-support systems. The agent, in most states, also will be given access to medical records and given the power to request changes of physicians or other health care providers.

Because your health care agent will make decisions for you based on what he or she knows about you and your values and wishes, it is important to choose someone whom you trust and know very well. It is essential that you have a long conversation with the agent(s) whom you appoint to discuss your treatment preferences.



The health care agent form is a broad, flexible document that is different from a living will in three significant ways.

1. It enables you to appoint an agent who can act as decision-maker in your stead. When decisions need to be made, your agent can discuss the pros and cons with your physician and decide in accordance with your wishes and values, as known by your agent.
2. The health care agent form empowers your agent to oversee all of your medical care when you are no longer able. These decisions can involve more than just choices about life-sustaining treatments at the end of a terminal illness.
3. The health care agent form allows you to put specific instructions in writing for your agent to follow.

You are not able to do these three things with living wills.

The best way to determine which advance medical directive is better for you, or if it is advisable to use both a living will and a health care agent form, is to have a discussion with a local resource person. (See the section on page 37 titled, “Developing an advance medical directive.”)

Do states have different laws governing advance medical directives?

Yes. Individual states have different laws for regulating medical decision-making. Although physicians and hospitals in all states generally will honor advance medical directives from other states, it is important that you know and use the forms and processes that are supported by the laws of the state in which you live. If you vacation in a certain state for long periods of time, it is wise to use the forms of that state as well. Work with your attorney or local resource person to make sure you have the appropriate information and documents.

All 50 states have laws that support the creation of at least one form of advance medical directive.

How does our Christian faith influence our end-of-life decision making?

Our Christian faith informs and guides us as we approach the task of making decisions about our medical treatment and creating advance medical directives. Among the convictions that guide most Christians are these:

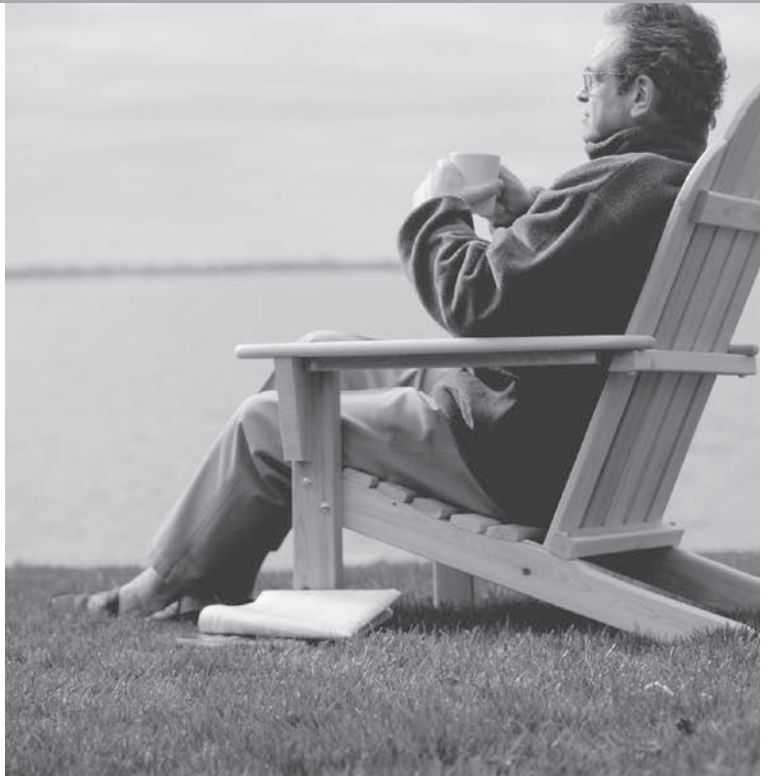
1. Human life is an extraordinarily valuable gift from God. God calls us to work diligently to preserve and enhance it.
2. Though death and human suffering are difficult, these situations also can serve as an agent of God's chosen path for our growth and service. Hope and meaning in life are possible even in times of suffering and adversity. Nothing will ever separate us from God's love and presence.
3. Through the death and resurrection of Christ, God has transformed death into our passageway to eternal life. There are limits to our duty to preserve life and resist death.
4. "Allowing death to come" needs to be distinguished from "mercy killing" or "euthanasia." Mercy killing is an action taken with "the deliberate intention of causing death." However, this is different from discontinuing or not using medical treatments that cannot cure a terminal condition, thus allowing death to take a natural course.
5. Whenever death approaches, efforts to provide and receive extra bonds of personal and spiritual caring are of primary importance. The dying process is a journey that can offer opportunities for profound experiences of reconciliation, love, peace and joy.

Even with these basic truths as a guide, the weightiness and complexity of these issues may leave you bewildered or confused about what God wants you to do. Because of this, you may want to talk with your pastor as you make your decision. Ask about pamphlets or information packets that have been created by your church body to provide additional guidance and support for their members dealing with end-of-life issues.

Developing an advance medical directive

Gather information

1. Get a copy of the advance medical directive form(s) used in your state. Also ask for any guidelines or other information that might be available. In most states, you will find that these documents can be obtained at minimal or no charge from any of the following places:
 - Hospitals: Hospital chaplains or social workers are generally good resources for accurate information and helpful counsel.
 - State office on aging.
 - Hospice services.
 - Attorneys: Attorneys can help ensure that all requirements are met in order for the form to be legally enforceable, advise you on content, and add language consistent with your individual situation.
2. Get information from your pastor or church body about advance medical directives, living wills and estate protection.



Read-think-discuss-listen

1. Spend some time reading and reflecting on the resources you have gathered.
2. Discuss what you have read and share your thoughts with a few trustworthy people. These may include pastors, family members, health care providers and good friends. You may find that writing out your thoughts, feelings, questions and opinions is helpful.
3. Study God's Word and listen to God's Spirit within you.

Select and educate your health care agent

1. If you are thinking about creating an advance medical directive with a health care agent form, you will need to select an individual to be your health care agent. In some states, you also will need to select an alternate agent who will serve if your primary agent is unable to serve. The health care agent you appoint should be someone you trust, such as a good friend or a close family member. An assertive person who shares similar values and lives

near you will be better able to monitor your health care, ask the right questions and ensure that your personal wishes are followed. In most states, this person cannot be your doctor.

2. Since your health care agent(s) may someday make significant decisions that could affect the quality of your life, it is essential that you talk extensively with them about your values, beliefs, commitments and preferences. The more they know of what is important to you and why, the better they will be able to speak and make decisions for you, if you should no longer be able to do so.

Complete the forms

1. Give careful attention to all requirements for properly completing the forms. For example, determine whether witnesses must sign the forms. Also, if you are using the health care agent form, check all of the requirements for selecting your health care agents. Incomplete or improperly completed forms may not be valid.

2. Be certain that you read and fill in all of the blanks in the document. If you should read any sentences that are confusing or unclear, postpone signing the document until you have checked with a knowledgeable source and have come to clearly understand all that is written.
3. Make a list of everyone to whom you intend to give a copy of the document. Attach it to the original.

Let others know

1. Make enough copies of your completed and witnessed advance medical directive so copies can be given to your physician, your health care agent (if you have used a health care agent form), your close family members, your pastor, your attorney and any other individuals who may be involved in your future care. In some states, only original advance medical directives are acceptable; photocopies are not. You may need to sign multiple originals.
2. When you give a copy to your primary physician, take time to discuss with him or her what you have decided and ask for assurance that your wishes will be honored. Also, ask your physician to place the document in your permanent medical record.
3. As you distribute the remaining copies to family members and others, take time to discuss your wishes with them and answer any of their questions. Also, take time to talk with your family about any disagreements or difficulties they may have in honoring your wishes.
4. Keep one copy with your other important papers in a safe, accessible place at home, and let close family members or friends know where it can be found. Do not put your only copy in your safe deposit box, because it is not an easily accessible location.
5. Use the card supplied with this booklet to record the existence and location of your advance medical directive document(s). Place the completed card in your wallet.

Review your decisions periodically

Your views, needs or wishes may change. Also, some state laws may invalidate medical directives after a certain number of years, or those created before a certain date. It is a good idea to periodically review your advance medical directive document(s). If you make any changes, inform those who already have copies.

Answering Commonly Asked Questions

Q. How are advance medical directives different from guardianship?

A. A legal guardian is a person appointed by a court to oversee and manage the property and/or personal rights of another person who is considered incapable of taking care of his or her own affairs. The powers of guardianship include the right to make health care decisions. The difference is that the court, not the individual, is making this appointment, and when the appointment is made, there is no longer an opportunity for the appointed guardian to talk with the incapacitated person to learn what his or her specific values, beliefs and wishes might be, pertaining to the use of life-sustaining treatments. In addition, advance medical directives are created without costly or lengthy court involvement, which sometimes occurs with the establishment of guardianship.

Q. Is my health care provider required to follow my advance medical directive?

A. Some health care providers and physicians may have policies or beliefs that prohibit them from honoring certain advance medical directives. It is important to discuss your advance directives with these people to make them aware of your wishes and to determine if they will honor them. If they will not, you may want to choose another health care provider.

Q. Do I need an attorney to create an advance medical directive?

A. Although using an attorney is not required to create an advance medical directive, it is advisable, to make certain that the document is properly executed.

Q. When do advance medical directives go into effect?

A. Both living wills and health care agent forms become valid and effective as soon as they are properly filled out, signed and witnessed. They do not assume their power for directing your health care, however, until you are mentally or physically unable to make or express opinions. In most cases, two physicians or a physician and a psychologist must examine you to confirm that you are in this “incapacitated” state. Until that time, you will continue to make your own health care decisions in the same way that you do now.

Q. Should everyone have an advance medical directive?

A. Only you can decide. Tragic and unexpected accidents or illnesses can happen to anyone at any age, and the special benefits of advance medical directives are of equal value whether the unconscious patient is 35 or 85 years old. When you document your wishes before a medical crisis occurs, you minimize family misunderstanding and disagreement. You also can be assured that your family and physician know what you want when you are no longer able to tell them. This can be a gift of significant value.

Q. How are conflicts resolved if family members disagree with each other or with a physician about medical treatment?

A. In most hospitals, ethics committees have been created to provide forums for structured dialogue and assistance with the resolution of such conflicts. Ask your pastor, hospital chaplain or social worker about this resource. If such consultation does not result in resolution, legal counsel or a judicial decision should be sought.

Glossary

Advance medical directive: A document in which a person states wishes concerning the withholding of life-sustaining treatments and/or designates someone to make treatment choices for them should they lose their decision-making capacity. The term may also include verbal statements made to medical care providers concerning treatment.

Ancillary probate: An additional court proceeding in another state to distribute the property you owned in that state. Ancillary probate is a second process in addition to the regular probate process in your own state of residence. A revocable living trust is one tool used to avoid ancillary probate.

Applicable credit amount: A credit against the federal estate tax. Each person is entitled to a credit up to a certain amount to offset any federal estate tax otherwise due. Corresponds to the applicable exclusion amount.

Applicable exclusion amount: The amount each person may transfer at death without incurring federal estate tax.

Artificial nutrition or hydration: The provision of food or liquid by inserting a tube into a vein, the nose or stomach when a person is unable to swallow or eat well enough to meet the body's nutritional needs.

Attorney-in-Fact: An agent named under a power-of-attorney document to handle a person's financial affairs on his or her behalf.

Bequest: A gift, by will, of personal property. But commonly used to describe all transfers made under a will.

Bond: A sum of money posted by the personal representative on the condition that the money will be forfeited if the personal representative does not appropriately carry out the matters of the estate.

Cardiopulmonary resuscitation (CPR): A combination of medical procedures performed to keep oxygen and blood flowing through the body when the heart or breathing has stopped. CPR may include external chest compression, the administration of drugs, mouth-to-mouth breathing assistance and electric stimulation of the heart.

Codicil: A supplement to a will; it may explain, modify, add to, subtract from or revoke provisions in the existing will.

Comfort care (palliative care): When a person chooses to forego life-sustaining treatment, the purpose of continued medical treatment focuses on the relief of suffering and the provision of comfort, rather than on cure and the extension of life.

Community property: Property owned by a husband and wife in Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas or Washington (see Marital Property for Wisconsin). Community property rules can affect the distribution of assets under a will.

Decision-making capacity: Individuals have the capacity for making their medical treatment decisions if they are of legal age, are able to understand the nature and consequences of their decisions, and are able to communicate those decisions effectively.

Devise: A gift, by will, of real estate.

Do not resuscitate (DNR): A medical order that clarifies that CPR will not be used when a patient's heart or breathing stops, because it will only prolong the dying process.

Durable Power of Attorney: A written document that enables a person (the "principal") to designate someone as the "attorney-in-fact" or "agent" to act on his or her behalf while the principal is still living. A *durable* power of attorney is one that is not terminated by the principal's subsequent disability or incompetence. All powers of attorney are terminated immediately on the death of the principal.

Estate administration: The process for collecting a decedent's assets, liquidating liabilities, paying taxes, and distributing property to heirs, carried out by the personal representative or executor under the supervision of the probate court.

Estate planning: The branch of law which, in arranging a person's property and estate, takes into account the laws of wills, taxes, insurance, property and trusts so as to gain maximum benefit of all laws while carrying out the person's own wishes for the disposition of property upon his or her death.

Estate tax: A tax imposed on the right to transfer property at death. The federal estate tax is imposed on transfers exceeding the applicable exclusion amount. States also may charge an inheritance or estate tax.

Executor: A person appointed by a Testator or Testatrix to carry out the directions and requests in his or her will, and to transfer the property according to his or her wishes. See also Personal Representative.

Guardian: A person with the power and duty of taking care of and/or managing the property and rights of another person who is incapable of handling his or her own affairs. The guardian's power is granted and overseen by the court.

Guardianship: The court process of granting authority to a guardian to handle the personal and/or financial affairs of an individual who is incapable of doing so for himself or herself.

Health care agent form: An advance medical directive by which you appoint another person, called your health care agent, to make your health care decisions for you if you are not capable of making or communicating them yourself. The document may include instructions about specific possible choices to be made. The health care agent form also may be referred to as a durable power of attorney for health care, health care power of attorney, health care proxy or health care surrogate document.

Health care agent (proxy or surrogate): The person legally authorized by a health care agent form, or other state laws, to make health care decisions on behalf of another person who has lost the capacity to do so.

Hospice care: A special kind of care for the terminally ill and their families that focuses on the enhancement of comfort and caring, either at home or in a facility.

Informed consent: The legal requirement for physicians to adequately inform their patients of treatment benefits, risks and options, so patients are in a position to make sound and well-informed decisions about their care.

Intestate: To die without a valid will. State law determines who receives the probate property of one who dies without a will, or one whose will has been revoked or annulled as irregular.

Joint tenancy: Ownership of real or personal property by two or more people with an element of survivorship. Typically, when one joint owner dies, the surviving joint tenants automatically own the decedent's interest. Joint-tenancy property does not pass according to the terms of a will.

Life-sustaining procedures: Medical procedures used to prevent death when it is likely to occur. Treatments may include mechanical breathing assistance, CPR, kidney dialysis and the administration of drugs, among others.

Living will: An advance medical directive that enables individuals to inform their physicians that if they should become terminally ill or injured and be unable to communicate, they would not want life-sustaining procedures used to extend their dying process, but that death should be allowed to come naturally. (This is not to be confused with a will, which is a legal statement directing the distribution of one's property and assets after death.)

Marital deduction: Generally, one spouse may transfer an unlimited amount of property to his or her spouse without incurring any federal gift or estate tax, by use of the marital deduction.

Marital property: A version of community property. Marital property laws can impact the distribution of assets under a will.

Persistent vegetative state (PVS): A state of "permanent unconsciousness" caused by severe damage to the major parts of the brain. Heartbeat and breathing may continue, but a state of consciousness is no longer possible.

Personal representative: A person appointed by a Testator or Testatrix to carry out the directions and requests in his or her will, and to transfer the property according to his or her wishes. See also Executor.

Probate: This is technically the court procedure by which a will is proved to be valid or invalid. However, people generally use the term when talking about the whole legal process for collecting a decedent's assets, liquidating liabilities, paying taxes, and distributing property to heirs, carried out by the personal representative or executor under the supervision of the probate court.

Tenants-in-common: Ownership of real or personal property by two or more people, without an element of survivorship. A share in property owned by tenants-in-common can be transferred under one tenant's will.

Terminal condition: In most states, a physical condition that is incurable or irreversible in which death will occur within a short period of time (usually considered to be less than one year).

Testator/Testatrix: One who makes or has made a will; one who dies leaving a will.

Will: A written instrument, executed with the formalities required by statutes, whereby a person makes a disposition of his or her property to take effect after death.

Cut out these cards, complete the information, fold and keep in your wallet.



Advance Medical Directive

I have completed the following:

- Health care agent form.
(The health care agent is named
on the other side of this card.)
- Living will.

Location of copies: _____

Signature: _____ Date: _____

Fold here →

Health Care Agent
In the event I have lost the capacity to make my own
health care decisions, I have appointed as my agent:
Name*: _____
Phone: (Home) _____
(Work) _____
*Some states also require an alternate agent.



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