

VALUES-BASED ESTATE PLANNING

Personal Concerns Assessment

One of our objectives is to assist people in identifying their concerns and anxieties. All too often in the planning process, someone will discover that there are other, more pressing concerns than the initial concern that caused them to begin the planning process. Please review the following areas of concerns that we frequently hear from people, identify those which are of concern to you, and provide us with some sense of how concerned you are with that particular risk. This information will assist us in focusing our conversations toward the issues that are most important to you.

Many of the statements below contain the term “beneficiary.” A beneficiary could be a child, grandchild, niece, nephew, other family member, or other individual you desire to leave assets to upon your death.

Family Concerns

	Level of Concern			
	None	Low	Medium	High
1. Custodian of Minor Children. I am concerned that if I die, my minor children will be placed in the custody of someone other than those whom I desire.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Beneficiaries' Creditors. I am concerned that the beneficiaries of my estate will lose their inheritance to their creditors, lawsuits, or divorcing spouses.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Fiscal Immaturity. I am concerned that the beneficiaries of my estate will lose their inheritance due to their mismanagement of the money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Influential Spouses. I am concerned an influential spouse might get control over the inheritance I leave to a beneficiary.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Mismanagement. I am concerned the person in charge of managing a beneficiary's inheritance might squander or mismanage the assets.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Education. I am concerned my children might not provide for my grandchildren's education.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Level of Concern			
	None	Low	Medium	High
<p>7. Current Government Benefits Ineligibility. I am concerned a bequest I would like to make to a disabled beneficiary will go to the government or make him or her ineligible for needs-based government benefits, such as Medicaid.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>8. Future Government Benefits Ineligibility. I am concerned a beneficiary of my estate might become disabled and be prevented by my bequest from qualifying for needs-based government benefits.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>9. My Spouse's Control of Our Assets if I Die First. I would like to know that if I die first, our assets will be available to my spouse but upon the death of my spouse, they will pass to the beneficiaries that I choose.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>10. Family Disputes. I am concerned about a beneficiary commencing a lawsuit because he or she is unhappy with what they received from my estate.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>11. Hard-to-Divide Assets. I have a significant asset that is not easily divisible (such as a business or vacation home), and I am concerned that disputes will arise among my beneficiaries about that asset.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>12. Values and Virtues. I value productivity and a work ethic and I am concerned that the inheritance I leave to my beneficiaries might impede their becoming productive citizens.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>13. Parents. I am concerned that my or my spouse's parents will need financial support if I or my spouse and I die prematurely.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Health and Disability Concerns

Level of Concern

	None	Low	Medium	High
14. Guardianship. I am concerned that if my spouse and/or I were to become disabled, a guardianship will be required giving someone the legal ability to make health care and financial decisions for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. HIPAA for Me and My Spouse. I am concerned that, due to HIPAA privacy rules, health care personnel will not disclose my or my spouse's health care information to loved ones when they need it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. End of Life. I am concerned that unwanted efforts may be made to prolong my life when it would be better to cease such efforts and let me die peacefully and without pain.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Disability of Single Adult Children. I am concerned that if a single, adult child of mine becomes disabled, I will not have the legal ability to make medical or legal decisions for my child.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Tax Concerns

18. Estate Taxes. I would like to know how to reduce or eliminate the federal estate tax liability I might have.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Creditor Concerns

19. Frivolous Lawsuits. I am concerned about my assets being drained away fighting a frivolous lawsuit.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Personal Liability. I am concerned about losing my assets as a result of a suit for personal injury.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Post-death Concerns

	Level of Concern			
	None	Low	Medium	High
21. Probate Delays and Costs. I am concerned about the delays and costs my estate will incur if it goes through probate when I die.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Privacy. I understand that obituary and probate records are now on the internet. I am concerned about my assets being made public and my beneficiaries becoming a target for unscrupulous people.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Fire Sale. I understand that estate taxes must be paid within nine months after death. I am concerned that raising the cash to pay those taxes may require selling my assets at "fire sale" prices.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Giving Concerns

24. Support. I am concerned that certain non-profit organizations that currently rely on my financial support will also require this support after my death.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Strategic Giving. I would like to become more knowledgeable of the possible ways that I can financially support my favorite charities without placing my family at an economic disadvantage.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. Final Distributions. I am concerned that too much money will go to the government in the form of taxes at my death rather than to my family or favorite charities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

We would like to leave you with one final thought. Upon your death, your entire estate will be allocated to one of three boxes: one box for your heirs (i.e.. children, grandchildren, other family members, friends), a box for the government (i.e. taxes), and a box for charities (i.e. non-profit organizations that you love and support). Please indicate below how you would ideally allocate your assets to these boxes upon your death.

<p>Heirs</p> <p>_____%</p>

<p>Taxes</p> <p>_____%</p>

<p>Charity</p> <p>_____%</p>
