Family Love Letter

How Every Family Can Prepare

Today

- You
- Your Family
- Your Story

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How Every Family Can Prepare

THE JUNK DRAWER …

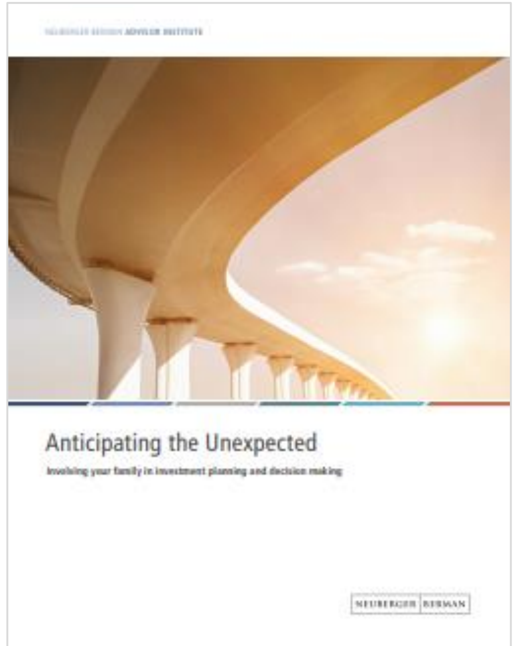
- How many of you would admit to having one or two?
- Imagine your kids coming in to put the paper trail together
- Now imagine during a time of grief, stress, and confusion

LOSS of a LOVED ONE?

- Even with all the information in one place it's not an easy process

Anticipating the Unexpected

Engaging the Family



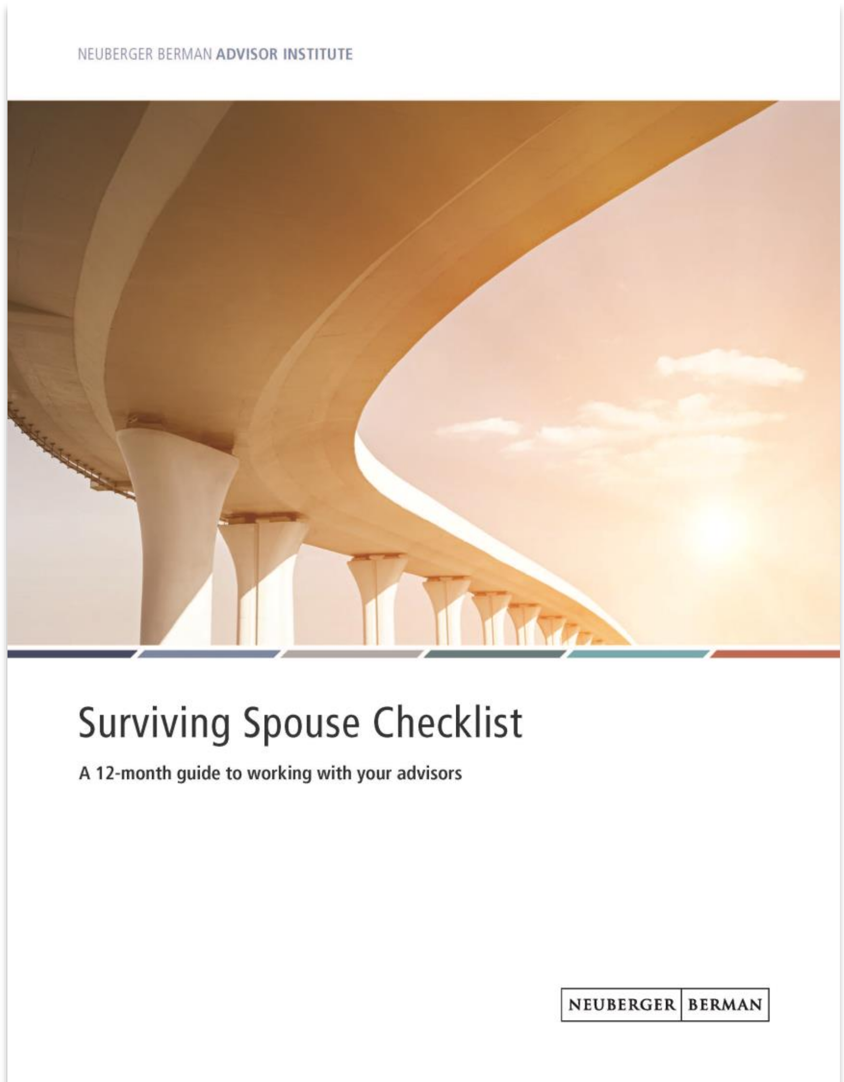
WHAT DO YOU HAVE?

WHERE IS IT LOCATED?

WHO DO YOU CONTACT?

Surviving the Spouse Checklist

12 Month Guide to Working with your Advisors



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Roadmap For Next Generation

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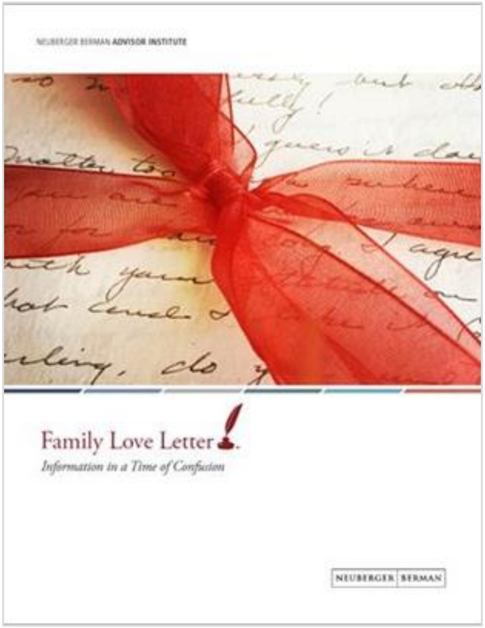
- Estate Planning Attorney – Jeff Scroggin, AEP, JD, LL.M.
- Financial Advisor – Donna Pagano, CFP



WHAT IS IT?

- Gift of information
- Roadmap for the next generation
- Stories, hopes & desires … in the event of incapacity or loss
- The Link – "voice of family dynamics"

PURPOSE

- Preserve relationships
- Provide security
- NOT a legal document but a SYSTEM to gather pertinent info
- Longer we live, the longer, deeper and wider our paper trail

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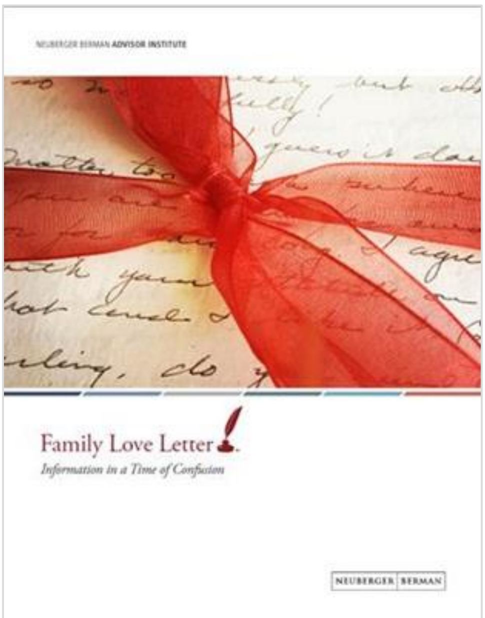
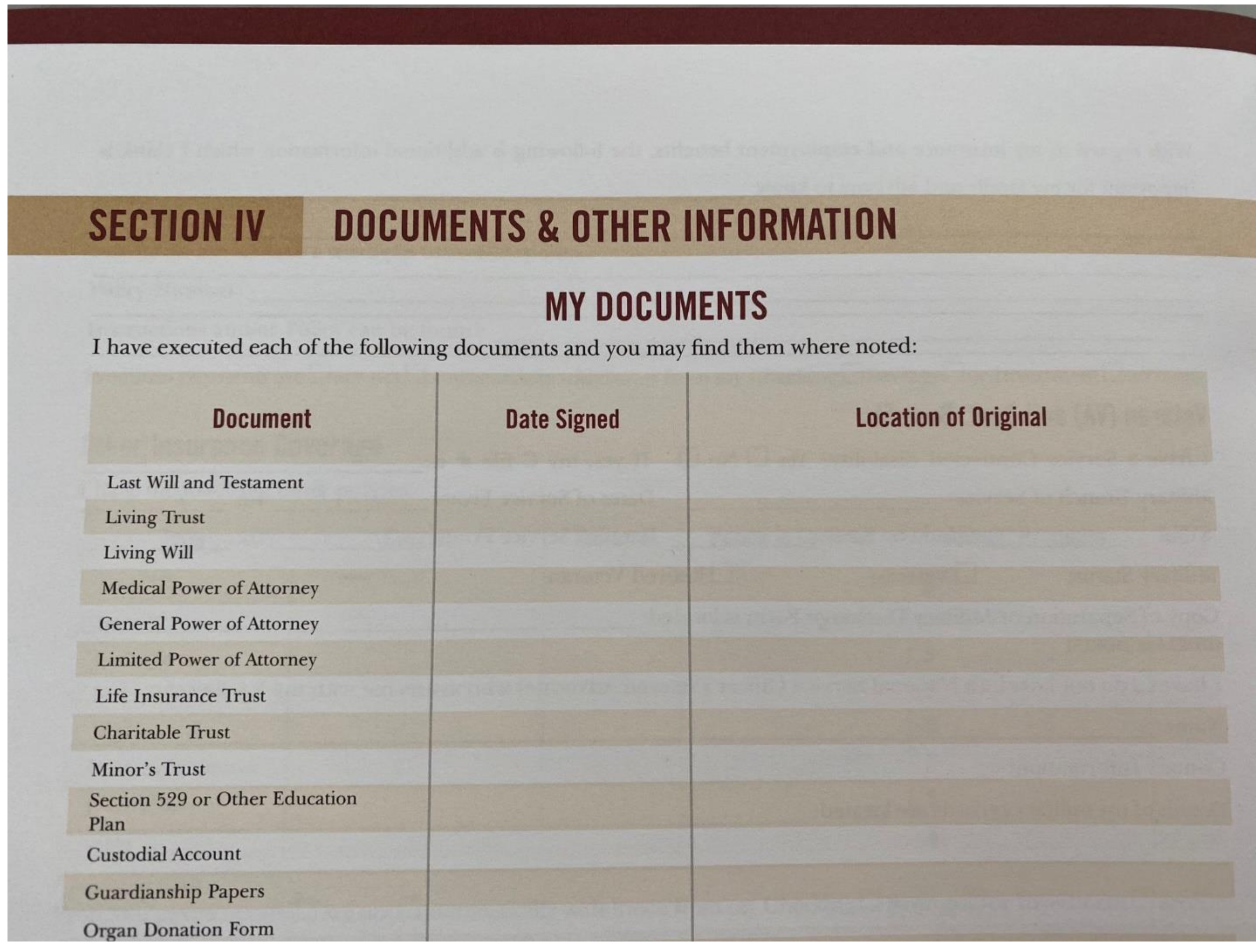
Roadmap For Next Generation





SECTION IV DOCUMENTS & OTHER INFORMATION

MY DOCUMENTS

I have executed each of the following documents and you may find them where noted:

Document	Date Signed	Location of Original
Last Will and Testament		
Living Trust		
Living Will		
Medical Power of Attorney		
General Power of Attorney		
Limited Power of Attorney		
Life Insurance Trust		
Charitable Trust		
Minor's Trust		
Section 529 or Other Education Plan		
Custodial Account		
Guardianship Papers		
Organ Donation Form		

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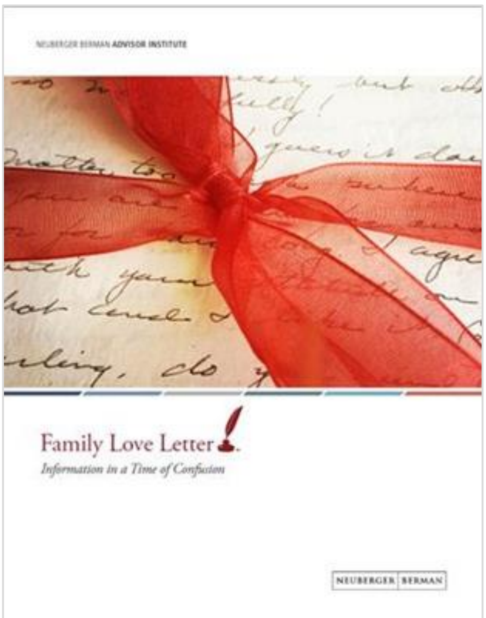
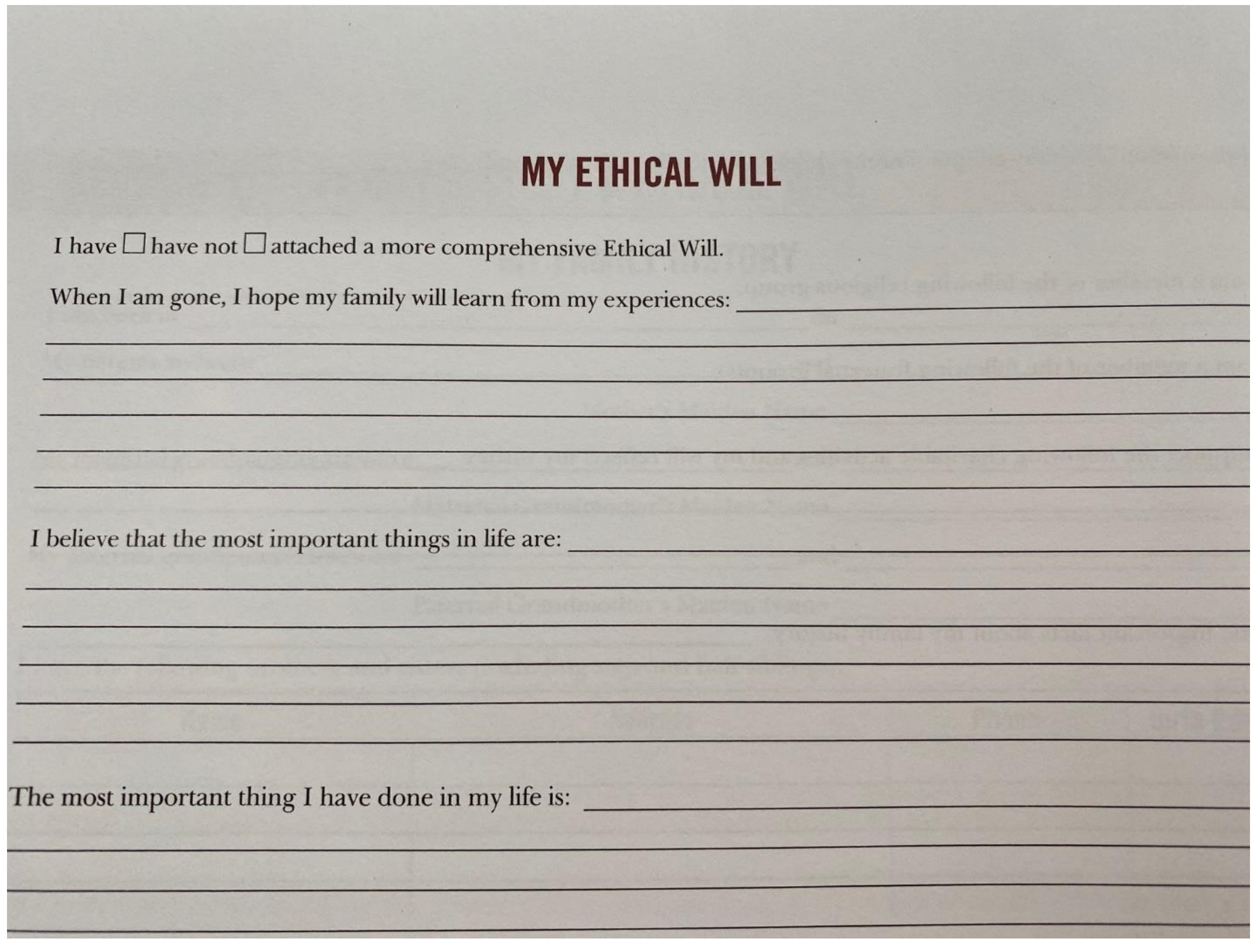
Roadmap For Next Generation





MY ETHICAL WILL

I have ☐ have not ☐ attached a more comprehensive Ethical Will.

When I am gone, I hope my family will learn from my experiences: ______

I believe that the most important things in life are: ______

The most important thing I have done in my life is: ______

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Family Check-up

Life Events Check List

Household Formation Events

- Marriage/Birth/ Divorce/Last Child Leaves Home
- Adult Child Divorces or Separates/Birth of Grandchild

Inheritance Events

- IRA/Life Insurance

Career Events

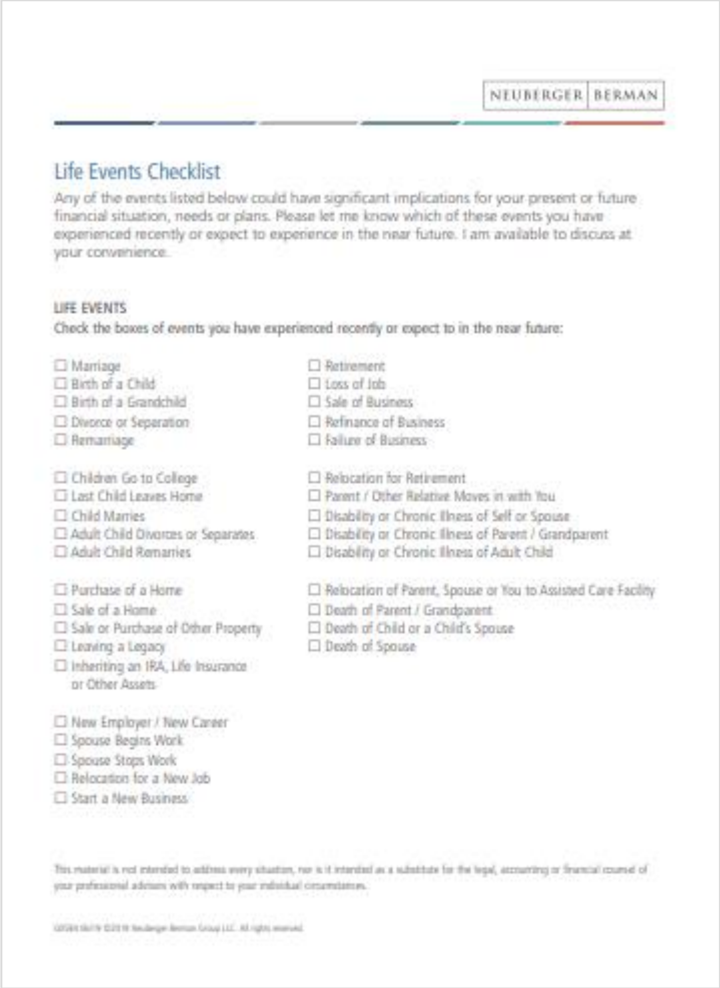
- Spouse Begins/Stops Work/Start Up New Business

Retirement Events

- Selling of Home/Purchase of Other Property

Health/Dependency Events

- Parent/Other Relative Moves In With You
- Disability or Chronic Illness of Adult Child



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Life Events Checklist

Any of the events listed below could have significant implications for your present or future financial situation, needs or plans. Please let me know which of these events you have experienced recently or expect to experience in the near future. I am available to discuss at your convenience.

LIFE EVENTS

Check the boxes of events you have experienced recently or expect to in the near future:

- ☐ Marriage
- ☐ Birth of a Child
- ☐ Birth of a Grandchild
- ☐ Divorce or Separation
- ☐ Remarriage

- ☐ Children Go to College
- ☐ Last Child Leaves Home
- ☐ Child Marries
- ☐ Adult Child Divorces or Separates
- ☐ Adult Child Remarries

- ☐ Purchase of a Home
- ☐ Sale of a Home
- ☐ Sale or Purchase of Other Property
- ☐ Leaving a Legacy
- ☐ Inheriting an IRA, Life Insurance or Other Assets

- ☐ New Employer / New Career
- ☐ Spouse Begins Work
- ☐ Spouse Stops Work
- ☐ Relocation for a New Job
- ☐ Start a New Business

- ☐ Retirement
- ☐ Loss of Job
- ☐ Sale of Business
- ☐ Refinance of Business
- ☐ Failure of Business

- ☐ Relocation for Retirement
- ☐ Parent / Other Relative Moves in with You
- ☐ Disability or Chronic Illness of Self or Spouse
- ☐ Disability or Chronic Illness of Parent / Grandparent
- ☐ Disability or Chronic Illness of Adult Child

- ☐ Relocation of Parent, Spouse or You to Assisted Care Facility
- ☐ Death of Parent / Grandparent
- ☐ Death of Child or a Child's Spouse
- ☐ Death of Spouse

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