

STEP**1****SIMPLE BACKGROUND INFORMATION**

The information you provide in this section provides us with important objective information about you, your age, marital status, where you live, how best to communicate with you. This section will ensure your names are spelled correctly in your documents.

Husband Information

Full Legal Name _____
 (The name you want used for your documents)

Also Known As _____ Preferred to be called _____
 (Other names used to title property and accounts)

Birth date _____ Age: _____ SS# _____

Home Address _____ City _____ State _____ Zip _____

Home Telephone _____ County of Residence _____

Business Telephone _____ Cell Phone _____

Employer _____ Position _____

Email address _____ Ok to communicate with me by Email _____

Never Married Married Widowed Divorced: if yes date _____ US Citizen? Yes No

Date of Marriage _____ **Annual Income:** _____

Wife Information

Full Legal Name _____
 (The name you want used for your documents)

Also Known As _____ Preferred to be called _____
 (Other names used to title property and accounts)

Birth date _____ Age: _____ SS# _____

Home Address _____ City _____ State _____ Zip _____

Home Telephone _____ County of Residence _____

Business Telephone _____ Cell Phone _____

Employer _____ Position _____

Email address _____ Ok to communicate with me by Email _____

Annual Income _____

If married, have you lived in any of the following states while married to each other? *Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington or Wisconsin* (Mark all that apply)
 Date of Marriage _____ Existing Pre-or Postnuptial Agreement? Yes No Date: _____

STEP**2****POTENTIAL "INDIVIDUAL" BENEFICIARIES**

Identify all potential individual beneficiaries of your estate (e.g., children and grandchildren). Also identify other individuals who you may wish to be a beneficiary of your estate. Please use full legal names. Note: Listing a person in this section is not a firm indication of your decision to provide for a particular individual. Rather, it is simply a means of identifying individuals for discussion purposes. (Insert additional sheets, if necessary)

Beneficiary 1 Relationship to Client: _____ Special Needs: Medical Educational Financial
Full Legal Name: _____ DOB _____ SS # _____

Address _____ City _____ State _____ Zip _____ Phone _____
Married Divorced Widowed Single Spouse's Name _____ Date married _____
Children (name and age): _____

Beneficiary 2 Relationship to Client: _____ Special Needs: Medical Educational Financial

Full Legal Name: _____ DOB _____ SS # _____
Address _____ City _____ State _____ Zip _____ Phone _____
Married Divorced Widowed Single Spouse's Name _____ Date married _____
Children (name and age): _____

Beneficiary 3 Relationship to Client: _____ Special Needs: Medical Educational Financial
Full Legal Name: _____ DOB _____ SS # _____

Address _____ City _____ State _____ Zip _____ Phone _____
Married Divorced Widowed Single Spouse's Name _____ Date married _____
Children (name and age): _____

Beneficiary 4 Relationship to Client: _____ Special Needs: Medical Educational Financial
Full Legal Name: _____ DOB _____ SS # _____

Address _____ City _____ State _____ Zip _____ Phone _____
Married Divorced Widowed Single Spouse's Name _____ Date married _____
Children (name and age): _____

Beneficiary 5 Relationship to Client: _____ Special Needs: Medical Educational Financial
Full Legal Name: _____ DOB _____ SS # _____

Address _____ City _____ State _____ Zip _____ Phone _____
Married Divorced Widowed Single Spouse's Name _____ Date married _____
Children (name and age): _____

Are you concerned with your beneficiaries'/children's ability to get along with one another? Yes No

STEP**3****POTENTIAL "CHARITABLE" BENEFICIARIES**

Many, but not all, of our clients desire to direct a portion of their estate toward charities or other non-profit organizations. Whether it is your church, college, social club, or favorite philanthropy, you may have the same desires. Take a moment and contemplate whether you would ever include such a bequest within your legacy plan. Note: listing a particular organization in this section is not a firm indication of your decision to make a bequest. Rather, it is simply a means of identifying charities or non-profit organizations for discussion purposes.

Name of Charity or Non-Profit Organization**Address**

1. _____

2. _____

3. _____

4. _____

STEP**4****PEOPLE WHO ADVISE YOU!**

Your various advisors play a key role in the establishment of your estate plan. By way of example, your financial advisor and life insurance agent may need to be contacted to confirm and/or change beneficiary designations and titling of accounts. Your accountant may need to be consulted relative to income tax matters.

Name**Telephone**

Auto/Home Insurance Agent _____

Tax Advisor (CPA, EA, etc.) _____

Family Attorney _____

Life Insurance Agent _____

Financial Advisor _____

Stock Broker _____

Banker _____

Other Advisor _____

STEP

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CONCERNS & ANXIETIES

Our objective is to assist clients in identifying their concerns and anxieties. All too often in the planning process, a client will discover that there are other, more pressing concerns than the one that caused them to begin the planning process. Please review the following risks that we frequently hear from clients, identify those risks which concern you, and provide us with some sense about how concerned you are with that particular risk. This information will assist us in focusing our conversations toward the issues that are the most pressing to you.

If the responses in this section are different as to Husband and Wife, please indicate those differences.

Level of Concern (if any)
None Low Medium High

Tax Concerns

Risk of the IRS "inheriting" half the estate when we die _____

Risk of capital gains taxes paid on the sale of property _____

Risk of unnecessary income taxes being paid on investment assets _____

Family Concerns

Risk that assets left to your spouse (whether by joint tenancy or by will) may not pass to your intended heirs as a result of your spouse remarrying. _____

Risk that an inheritance passing to a minor child or grandchild may be squandered or stolen by the person in charge of managing the money. _____

Risk an inheritance received by a child or beneficiary who has a disability may render them ineligible for governmental benefits. _____

Risk of unnecessary litigation from disgruntled heirs. _____

Risk that parents, who may need financial assistance, are not provided for... _____

Disability Concerns

Risk of loss of control over your assets in event of your disability.... _____

Risk of unwanted efforts made to save your life in you feel that its best to cease such efforts and die peaceably and without pain..... _____

Risk of an unnecessary conservatorship over an incapacitated adult child in order to make health care decisions for that child..... _____

Creditor Concerns

Risk of lawsuits against you..... _____

Risk of loss of your assets to a nursing home..... _____

Risk that a co-owner's creditor may seize the property you co-own jointly, in order to satisfy the debt of the co-owner..... _____

Post-Death Concerns

Risk of unnecessary costs and delays associated with the estate passing through probate..... _____

Risk of selling assets in a "fire sale" in order to create the liquidity needed to pay taxes and expenses..... _____

Risk that the person(s) charged with managing your affairs after you've passed will innocently make mistakes because he or she is unaware of what is required and is unaware of the personal liability for those mistakes.. _____

STEP**6****APPOINTMENTS—PEOPLE TO ASSIST YOU**

One of the most important aspects of any estate plan is the “appointment” of various persons to assist you and your family in times of need – particularly when death or disability strikes. These appointed “helpers” are called by different names depending on the type of estate plan you elect to implement. In this Section, we try to avoid labels. Instead, we focus on the roles of these helpers play in protecting your family and your estate.

GUARDIAN

		Husband Responses	Wife Responses
Guardians	Initial Choice		
	Back Up #1		
	Back Up #2		

POWER OF ATTORNEY

If you were incapacitated for any period of time, who would you choose to handle your financial affairs?

		Husband Responses	Wife Responses
Financial / Agents “Helpers”	Initial Choice		
	Back Up #1		
	Back Up #2		

HEALTHCARE POWER OF ATTORNEY

If you were incapacitated for any period of time, who would you choose to make health care decisions for you?

		Husband Responses	Wife Responses
Health Care Agents/ “Helpers”	Initial Choice		
	Back Up #1		
	Back Up #2		

EXECUTOR OF YOUR WILL

If you were deceased, who would you choose to administrate and distribute your estate?

		Husband Responses	Wife Responses
Estate Fiduciary/” Helpers” Personal Representative	Initial Choice		
	Back Up #1		
	Back Up #2		

STEP**7****ASSET ASSESSMENT**

Determining the ownership, value and character of your assets is important to your estate and legacy plan. The title “ownership” is important for tax and transfer matters. The “value” will be significant in determining potential tax liability. The “character” is relevant in assessing the manner by which the asset can transfer. (If necessary, approximate current total values).

Assets	Husband		Wife		Joint Ownership	
	# of Assets	Total Value	# of Assets	Total Value	# of Assets	Total Value
Cash Accounts (i.e. checking, savings, CD, Money Market)						
Bonds (not held in an investment account)						
Company Stock Options						
Personal Effects (i.e. jewelry, household items, art, vehicles, boats, planes, RV's, other “toys”, etc.						
Retirement Plans (401K, IRAs, etc.)						
Pension Plans						
Life Insurance Policies (death value)						
Annuities						
Partnership & LLC Interests						
Corp. Business Interests (S-Corp or LLC)						
Sole Proprietorship Interests						
Oil, Gas, and Mineral Interests						
Monies Owed to You (promissory notes)						
Personal Residence						
Other Ohio Real Property						
Other Out-of-State Real Property						
Other Assets						
Anticipated Inheritance, Gift, or Judgment						
TOTAL ASSET VALUE						

Liabilities						
Loans Payable						
Accounts Payable						
Real Estate Mortgages						
TOTAL LIABILITIES (\$\$\$)						
NET ESTATE (\$\$\$) (Total Assets minus Total Liabilities)						

STEP**8****ABOUT YOUR GOALS & OBJECTIVES**

Before we meet, it is important to us to better understand what prompted you to schedule this appointment. Don't focus on the tools to be used but rather on the outcomes to be achieved.

About Your Goals & Objectives

Goals	Consequences if Goal Isn't Accomplished
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.

Affirmation: We understand that Charles H. McClenaghan, LLC (the "Firm") will need to rely on the information we supply to develop an estate plan. We also understand that inaccurate or incomplete information could negatively impact our estate plan. Consequently, if we retain the Firm, we will provide the Firm accurate and complete information prior to signing our estate plan documents.

Husband _____

Date: _____

Wife: _____

Date: _____

Additional Documentation

General Document Request. In some instances, it is necessary for us to review other documents before we can make planning recommendations. If possible, please bring with you to the initial interview the following documentation:

1. Copies of existing planning documents, including wills, trusts, powers of attorney, health care directives, etc.
2. Copies of all deeds to real estate owned by you.
3. Copies of the most recent statements evidencing your ownership of bank accounts, investment accounts, retirement accounts, and annuities.
4. Copies of any stock or bond certificates.
5. Pre or Postnuptial Agreement (if applicable).
6. Long-term care policies (if any).
7. Divorce Decree or Property Settlement Agreement for divorce under which continued obligations exist.
8. Last 3 years of personal income tax returns.
9. Last 3 years of any corporate, partnership, gift tax, estate tax, or trust tax returns.

**Congratulations on completing this questionnaire.
YOU ARE NOW ONE STEP CLOSER TO MAKING YOUR LEGACY MATTER.**