

MODULE GUIDES

THE WORKBOOK



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FIRST THINGS FIRST

OVERVIEW

This first section is where you can begin thinking about what floats around in your head but hasn't been documented. It is where you'll most likely be consistently adding and revising information, and you can use it however you'd like. We recommend providing some insight and context about how your family and advisors should use your **leaf**plan.

For example; What are the things you want to be sure your family, advisors, and trustees know? How will you share thoughts about your philosophy or wishes? Checklists are a great way to provide essential information. You may want to list influential family advisors, key family investments, or some of the more obscure things everyone should know. Keep in mind you may be the only one who knows what's actually in your **leaf**plan and why. That, too, is important information to share with your family and advisors.

WHY IS THIS IMPORTANT

The things we hope you'll include here - and work to create - are the things that families so often forget to communicate. Whether your family is well along the family dynamics, governance, and education pathway or hasn't yet begun, we have found that sharing consistent and repetitive information is incredibly important. What is important here is unique to each family, but some common themes would likely benefit all families—for example, preparing a letter to your family, advisors, and trustees. Perhaps some checklists of the most influential people or things your family needs to know.

Like everything about your **leaf**planner process, we encourage you to think broadly and creatively. For example, maybe you don't want to sit at the computer to write a letter, but you'd happily sit in front of your phone and record a video. That's fine! We've created **leaf**planner with just that flexibility in mind.

There are many examples of why this is important and ways to think about the common blind spots that are often overlooked by failing to provide this information, but here are just a few for you to consider:

- Even if you're actively communicating about your wishes, preparing a letter to your family, advisors, and trustees can provide an important reference document and a way to communicate to these groups consistently. If you're not actively communicating those wishes, this may be the mechanism to share some of your deeply held thoughts, beliefs, and philosophies.

- You probably have thousands of contacts on your phone, in an email client, or elsewhere. Does your family know who the most important five, 10 or 25 of those are? And why? Do those contacts know who each other are? Here's a chance to simply include a simple checklist of those important contacts.
- Your family's balance sheet has probably grown in complexity over the years. Whether that's through the overall 'enterprise structure' relating to asset ownership or the complexity of the asset holdings themselves, you probably know more about that complexity than anyone else, even more than your advisors. Have you thought about how to communicate that information?
- Maybe you have a complex enterprise structure or multiple trusts. You will enter details about each of those entities elsewhere, but this is an excellent place to explain how it all fits together.

As you're working on your **leaf** plan, consider the interconnectivity between your knowledge, documentation, accounts, and contacts.

GATHER YOUR DATA

Items to consider:

- ☐ Various Memos, Recordings, Videos of Intent
 - ☐ To your family
 - ☐ To Your Trustees & Advisors
- ☐ How to Meet an Estate Tax Liability
- ☐ Specific Transactions Issues
- ☐ Specific Inheritance Issues
- ☐ Specific Guidance on Other Matters
- ☐ Obituary Thoughts, Preferences, or Drafts
- ☐ Any wishes regarding funeral arrangements
- ☐ Information about Charitable Wishes & Pledges

Documents to consider:

- ☐ Financial Statements
- ☐ Family History
- ☐ Family Policies
- ☐ Family Trees
- ☐ Flow Charts
- ☐ Checklists (e.g., most important contacts)
- ☐ Specific Guidance on Other Matters
- ☐ Obituary Thoughts, Preferences, or Drafts
- ☐ Any wishes regarding funeral arrangements
- ☐ Information about Charitable Wishes & Pledges

Accounts to consider:

- ☐ Aggregation/Reporting
- ☐ Devices
- ☐ Computers
- ☐ Tablets

☐ Phones

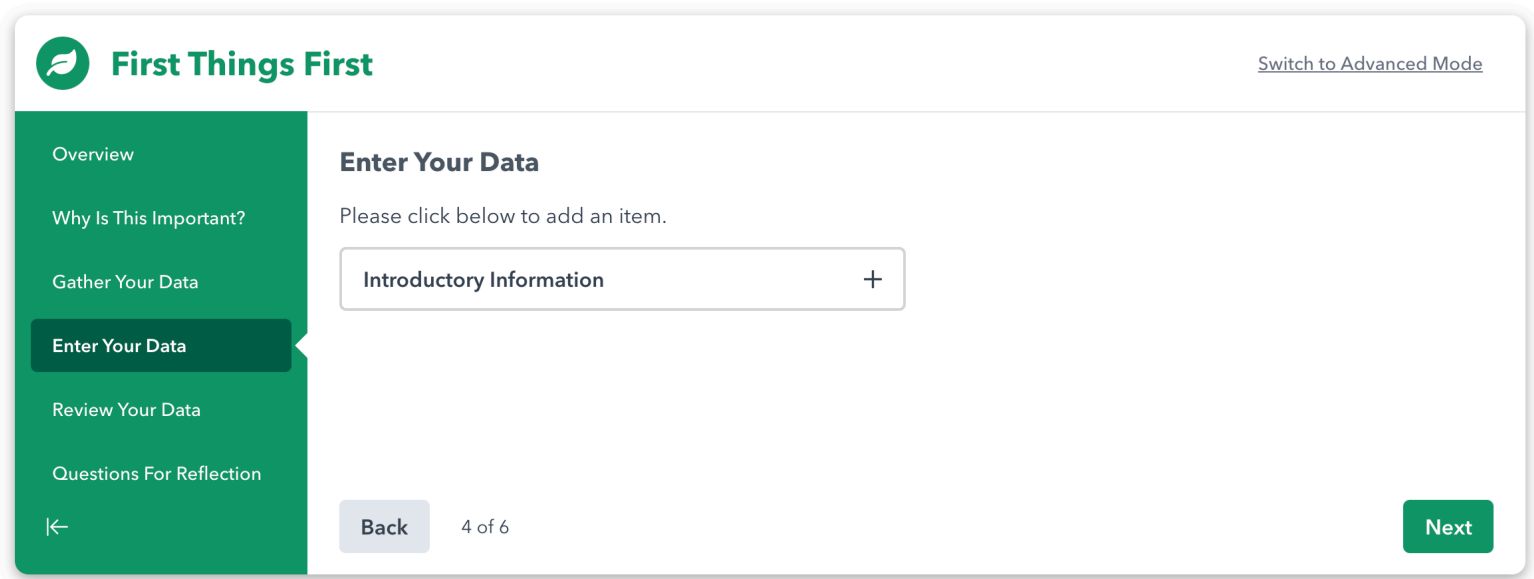
☐ Document Storage

Contacts to consider:

☐ Create a list of important contacts

ENTER YOUR DATA

You can enter your data for First Things First within *Guided Mode* or in *Advanced mode* within **leaf**planner.



REVIEW YOUR DATA

You can choose to review your data within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION

- Have you prepared letters of wishes for your family, advisors, and trustees?
- Have you explained your philosophy about things like family assets, use of different trusts, etc.?
- Have you explained how and why you got into different investments and your expectations for those investments?
- Have you ensured that your family knows who to contact, and why, in the event of the illness, incapacitation, or death of a family member?
- Do your advisors know who each other are and how they are integrated into your family's lives and planning?
- Are there charts, diagrams, memos, or other materials that will help your family and advisors understand how everything in your **leaf**plan ties together and why?
- Have you thought about financial statements or similar information to act as a roadmap for your family and advisors and your **leaf**plan?

NOTES

My Action Items



SPHERE OF RESPONSIBILITY



Family Members

Family members and related documents and accounts



Non-Family

Other important people



Pets

Info about family pets

OVERVIEW

In this section, you'll be entering information about your family, pets, and various other people for whom you might feel some kind of responsibility. We'll refer to your "sphere of responsibility." Please consider this broadly - it may include just your immediate nuclear family members, but it may include extended family members or others (e.g., a close family friend, a long-time family employee) who you currently or intend to care for or provide for. We want to push your thinking a little here, so think creatively! Like many sections, you'll often be cross-referencing to Contacts, Accounts, Documents, and Related Resources.

WHY IS THIS IMPORTANT

This section is a chance to think broadly about who you have or feel a responsibility to help in one way or another. Through conversations with many families, we've frequently found that they haven't thought about or addressed family-specific issues or non-family desires or obligations. For example:

- One family failed to leave their wishes for long-term household employees. When the second of the matriarch and patriarch died, the children didn't know how to address retirement and severance for the household employees who had been with the family for some 40 years.
- Many families don't adequately explore the idea of children's different needs. While differences in treatment are common when parents are alive, disparate treatment among children is often a cause of friction when the matriarch and patriarch are gone. In family meetings, this is often addressed in discussing fairness and equity. Have you thought and engaged in discussions about children's different needs based on earning potential, special needs, or special circumstances (e.g., addictions).
- Often families haven't documented wishes for unwritten obligations or practices. For example, in one family's situation, the children knew that their parents were paying rent for other, more distant family members, but they didn't know if that should be continued after the parents' deaths.

Family Members

OVERVIEW

Here you will include basic information about your immediate and extended family members - primarily those for whom you have any current or future responsibility. You can also use this section to create convenient or emergency access to documents (e.g., licenses, passports, etc.) and to begin to build out each family member's digital footprint. Depending on the size of your family and how detailed you'd like to be, this may take some time but is necessary.

WHY IS THIS IMPORTANT

Collecting basic family information may seem a little silly since your family members clearly know each other. However, the purpose here runs deeper. Do your advisors know what they should do about your family members? Do your immediate family members know what they need to about your intention to support an extended family member? And this will help you and **leaf**planner to think more broadly about this information.

On the document side, whether you're traveling out of the Country and lose your Passport or just need to quickly find a scan of your driver license, **leaf**planner will make finding those documents a snap. And in today's digital world, having a map of your digital footprint can be priceless in the event of an emergency, whether that's caused by identity theft, incapacity or death.

- Are you providing for any immediate or extended family, or do you intend to, in a manner that isn't reflected in your current planning or isn't otherwise documented?
- Perhaps you have a 15 or 16-year-old. Have they been added to your auto insurance?
- Perhaps you have an 18-year-old. Have you had a HIPAA release and basic estate planning documents prepared for them?
- Perhaps you have a 26-year-old. Have they left your health insurance policy and need coverage of their own?
- Does everyone have access to critical personal documents?
- Does your family know how to access your devices and accounts?

GATHER YOUR DATA

For each family member, you'll want essential information (name, address, phone number, email address, picture, key dates, etc.), documents that will help you in an emergency (driver license, passport, etc.), accounts related to each person (bank, brokerage, Ancestry, DNA, etc.)

Some documents to consider:

- | | |
|--|--|
| <input type="checkbox"/> Birth Certificates | <input type="checkbox"/> Credit Cards |
| <input type="checkbox"/> Death Certificates | <input type="checkbox"/> Digital Media |
| <input type="checkbox"/> Divorce Decrees | <input type="checkbox"/> Email |
| <input type="checkbox"/> Driver Licenses | <input type="checkbox"/> Entertainment |
| <input type="checkbox"/> Marriage Licenses | <input type="checkbox"/> Fractional Jet Programs |
| <input type="checkbox"/> Medical Records | <input type="checkbox"/> Identity Theft |
| <input type="checkbox"/> Passports | <input type="checkbox"/> Music |
| <input type="checkbox"/> Other Citizenship Records | <input type="checkbox"/> Newspapers & News Sites |
| <input type="checkbox"/> Pharmacy Records | <input type="checkbox"/> Password Managers |
| <input type="checkbox"/> Social Security Cards | <input type="checkbox"/> Pharmacies |
| <input type="checkbox"/> Vaccination Records | <input type="checkbox"/> Phone Accounts |

Accounts to consider:


- | | |
|--|---|
| <input type="checkbox"/> Ancestry, 23 & Me and Similar | <input type="checkbox"/> Property Rental |
| <input type="checkbox"/> Bank | <input type="checkbox"/> Social Media |
| <input type="checkbox"/> Brokerage | <input type="checkbox"/> Social Security |
| <input type="checkbox"/> Clubs & Programs | <input type="checkbox"/> Software |
| <input type="checkbox"/> Concierge Medicine | <input type="checkbox"/> Timeshares |
| <input type="checkbox"/> Cord Blood & Similar | <input type="checkbox"/> Travel Programs |
| <input type="checkbox"/> Country Clubs | <input type="checkbox"/> Vacation Clubs |
| <input type="checkbox"/> Credit Agencies | <input type="checkbox"/> Vendors |
| | <input type="checkbox"/> Video Conferencing |

Contacts to consider:

- ☐ Accountant/Tax
- ☐ Advisors
- ☐ Bankers
- ☐ Confidants
- ☐ Counselors
- ☐ Doctors
- ☐ Financial Planners
- ☐ Friends
- ☐ Insurance Advisors
- ☐ Insurance Brokers
- ☐ Investment Advisors
- ☐ Lawyers
- ☐ Mentors
- ☐ Spiritual
- ☐ Wealth Advisors

ENTER YOUR DATA

You can enter your data for each section within *Guided Mode* or in *Advanced mode* within **leaf**planner.

 **Family Members**

Overview

Why Is This Important?

Gather Your Data

Enter Your Data

Review Your Data

⏪

Enter Your Data

Please click below to add a Family Member.

Family Member

+

Back

4 of 5

Next

[Switch to Advanced Mode](#)

REVIEW YOUR DATA

You can choose to review your data within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION

- Are you using a password manager and will someone in your family know how to access it?
- Have you identified your complete digital footprint so that valuable information and assets are not lost? This can include everything from Facebook profiles, to frequent flier miles, to important securities and bank accounts.
- Where available, have you considered designating an appropriate legacy contact (e.g., Facebook, Apple) or additional contacts and users (e.g., utility accounts)?

NOTES

Non-Family

OVERVIEW

Here you will enter information about any non-family members for whom you might have some responsibility, especially if that objective is not otherwise reflected in your current planning documents. This can be critically important information for your family and advisors to have, share and understand.

WHY IS THIS IMPORTANT?

As noted earlier, this is an often overlooked area of thought, planning, and communication. We've seen many families where no provision has been made for long-time employees, whether of a business or household, or there is an intention that hasn't been documented or communicated. While these responsibilities may not be legally binding or reflected in planning documentation, this is a place to make those intentions known.

GATHER YOUR DATA

For each non-family member in your sphere of responsibility, please collect their key information: name, address, phone number, email address, picture, and your notes about the nature of the relationship and your intentions concerning each individual.

- ☐ Name
- ☐ Address
- ☐ Phone Number
- ☐ Email Address
- ☐ Picture

You should also consider adding notes about the nature of the relationship and your intentions concerning each individual.

ENTER & VIEW YOUR DATA

You can enter your data for each section within [Guided Mode](#) or in [Advanced mode](#) within **leaf**planner.

Pets

OVERVIEW

We love our furry, swimming, flying, crawling, and slithering family members, so here we want to collect any necessary information about them.

WHY IS THIS IMPORTANT?

More and more families are establishing pet trusts to address the needs of their pets in the event they outlive their humans. In the absence of a pet trust, clearly identifying who will take responsibility for your pets in the event of your illness, incapacity or death is important not only to your pets, but also to your family members. And routinely, in the event of an illness, incapacitation, death, or just a vacation, having easy access to our pets' information will make things easier for anyone looking for this information.

GATHER YOUR DATA

For each pet, you'll likely want essential information (name, type, picture, birthday, etc.), documents that will help you in an emergency (pet insurance, etc.), accounts related to each pet (pet supplies, etc.), and key contacts for your pet (vets, sitters, etc.).

Documents to consider:

- ☐ Pet Insurance
- ☐ Pet Trust
- ☐ Vet Records

Accounts to consider:

☐ Pet Supplies

☐ Vet

Contacts to consider:

- ☐ Sitter
- ☐ Vets








ENTER & VIEW YOUR DATA

You can enter your data for each section within [Guided Mode](#) or in [Advanced mode](#) within **leaf**planner.

My Action Items



TAX, ESTATE & TRUST

 Wills & Codicils	 Trusts
 Powers of Attorney	 HIPAA Releases
 DNR	 Other Entities
 Tax	

OVERVIEW

Here you should be taking more of a “due diligence” approach to your legal, estate, and tax planning. The data collection aspect of this section will focus on what planning and documents exist and where they reside. Like everything in leafplanner, you can choose to upload this material to leafplanner or reference its other digital or physical location (or all three!). As you collect these materials, we hope to push you to think about things you may not have thought of, or something you know should be completed but hasn’t been, etc.

WHY IS THIS IMPORTANT?

This is an area where many families have vast amounts of information that isn’t necessarily tied together anywhere and where details and critical information is really in someone’s head but is otherwise unknown to those around you or is known but in a disparate fashion among a host of advisors. These are things that can lead to better planning now, reduced administrative burdens later, and answering the questions that perhaps only you can answer. The list of examples of why this is important is nearly endless in this section, but here are just a few examples:

- Should they be needed, will everyone know where to find past income tax returns?
- Gift tax returns can be significant in understanding the use of your lifetime exemptions and the application of your GST exemption. Will they be easy to find when needed?
- Perhaps you expect to leave a taxable estate. If so, have you thought about leaving thoughts or instructions about how you expect that liability to be met, how different assets should be liquidated, if necessary, etc.?
- While completing this section, many families find that one or more family members may not have a complete basic set of estate planning documents or that those documents are out-of-date. For example, perhaps you are missing a healthcare or durable power of attorney, haven’t prepared estate documents for an adult child, or haven’t added or reviewed your guardianship provisions in many years.
- Failure to maintain a list of all trusts, rather than active trusts, causing difficulty in completing an estate tax return (Form 706) accurately.

QUESTIONS FOR REFLECTION

- When you read articles about families fighting each other, there's a good chance that something in the tax, estate and trust area is at the heart of it. Have you and your family talked about specific bequests in your Will or trusts? Have you talked about who was chosen to be executor, holder of a healthcare or durable power-of-attorney, trustee, etc., and why those choices were made?

NOTES

Wills & Codicils

OVERVIEW

This section allows you to provide easy access to your Wills and Will Codicils-no more guessing whether everyone has the most recent document or where the original is stored. Collecting this information should also help you think of things like review frequency, considering or reconsidering who will act as Executor(s), whether circumstances have changed in a way that merits updating your Will, etc.

WHY IS THIS IMPORTANT?

The idea of your Will is relatively simple, but we want to be sure you're thinking about this broadly. For example, have you had Wills prepared for adult children? Have you reviewed your Will frequently enough? Often Wills are prepared when children are young, and guardianship is a primary motivator. Too often, Wills aren't updated enough to account for changes in friendships, the age of children, significant changes in a family's financial situation, etc. Pop Quiz: Do you have a lot of frequent flier miles? Are they specifically mentioned in your Will? Airlines are much more likely to recognize the inheritability of your miles if they are specifically called out in your Will!

A Will is just one part of a basic estate plan. While they have their subsections, we want you to ensure your plan is complete, including appropriate durable powers-of-attorney, healthcare powers-of-attorney, HIPAA releases, DNRs, etc. And, of course, trusts. But you'll find a whole subsection for trusts!

GATHER YOUR DATA

Prepare the following:

- ☐ Wills
- ☐ Codicils

Documents to consider:


- ☐ Wills & Codicils
- ☐ Durable Power-of-Attorney (see power-of-attorney subsection)
- ☐ Healthcare Power-of-Attorney (see power-of-attorney subsection)
- ☐ Living Will
- ☐ HIPAA Release (see HIPAA subsection)
- ☐ DNR (see DNR subsection)

Contacts to consider:

- ☐ Accountant/Tax
- ☐ Advisor
- ☐ Beneficiary
- ☐ Executor
- ☐ Guardian
- ☐ Insurance Advisor
- ☐ Insurance Broker
- ☐ Lawyer
- ☐ Power Holder
- ☐ Wealth Advisors

ENTER & VIEW YOUR DATA

You can choose to enter your data within *Guided Mode* or in *Advanced mode* within **leaf**planner.

 **Wills & Codicils**

[Switch to Advanced Mode](#)

Overview

Why Is This Important?

Gather Your Data

Enter Your Data

Review Your Data

⏪

Enter Your Data

Please click below to add an item.

Will

+

Back

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Next

Trusts

OVERVIEW

This section is an integral part of providing a roadmap to your estate and legacy planning. For some families, this might just include one or more revocable trusts that will help the family avoid probate on death and will otherwise determine the distribution of assets or the creation of irrevocable trusts upon the grantor's death.

In other cases, the situation might be far more complex, leading to a web of trusts including revocable trusts, irrevocable trusts, dynasty trusts, special purpose trusts, insurance trusts, grantor retained annuity trusts, charitable remainder trusts, etc.

Regardless of the level of complexity, for someone unaccustomed to reading these documents, it may be very hard to discern why trusts were formed, what their express purpose is intended to be, how they are to be used, who the parties involved are, and specific key attributes about those trusts. In this section, we'll try to make that all a little easier.

WHY IS THIS IMPORTANT?

As we noted, regardless of the level of your family's complexity, key information about your trusts is often hard to discern from, or may be nonexistent in, a 40-60 page trust agreement. In this section, we want to make that all a little easier for you, your family, and your advisors.

This is an area where we hope you'll consider creating some new materials – perhaps a memo explaining the planning and your wishes, maybe a diagram of the estate plan, perhaps a letter of wishes to your family, trustees, and advisors – all things that will guide the key stakeholders through what was done and why.

While you can certainly simply reference a particular trust and let the document speak for itself, we'll also give you the opportunity to make understanding these trusts a little easier for your leafplan users – Who were the grantors? Who are the beneficiaries? Who are the current and successor trustees? What is the expected term of each trust? Which trusts are GST-exempt? Is each trust taxed at the trust level or the grantor level (a so-called grantor trust)? Some trusts might have a distribution committee, a power-of-appointment committee, a trust protector, etc. How often should each trust be reviewed? And we

want to encourage you to add significant additional information. How should distribution provisions be interpreted? What information can you give to the beneficiaries, trustees, and advisors about the intent of each trust?

GATHER YOUR DATA

Prepare the following:

- ☐ Trust Agreements, Amendments, and Restatements
- ☐ Designations of Successor Trustees, Resignations, etc.
- ☐ Diagrams of each trust's flow
- ☐ Letters, memos, videos, etc., explaining the formation, intended use, wishes, or other thoughts about each trust that would assist you, your family, trustees, or advisors
- ☐ For each trust, identify the grantors, beneficiaries, initial and successor trustees, committee members, advisors, etc.
- ☐ Any accounts associated with each trust (e.g., bank, brokerage, etc.)
- ☐ Important contacts for each trust, including the grantors, beneficiaries, trustees, lawyers, advisors, etc.

Documents to consider:

- ☐ Designation of Successor Trustee
- ☐ Powers of Appointment
- ☐ Testamentary POA
- ☐ Trust Agreement & Amendment

- ☐ Trustee Memo
- ☐ Trustee Resignation

Accounts to consider:

- ☐ Bank
- ☐ Brokerage
- ☐ Reporting/Aggregation

Contacts to consider:

- ☐ Accountant/Tax
- ☐ Advisor
- ☐ Beneficiary
- ☐ Financial Planners
- ☐ Grantor
- ☐ Insurance Advisor
- ☐ Insurance Broker
- ☐ Investment Advisors
- ☐ Lawyer
- ☐ Power Holder
- ☐ Successor Trustee
- ☐ Trustee
- ☐ Wealth Advisors

ENTER & VIEW YOUR DATA

You can choose to enter your data within *Guided Mode* or in *Advanced mode* within **leaf**planner.

The screenshot shows the 'Trusts' section of the leafplanner interface. On the left is a green sidebar with a list of navigation items: 'Overview', 'Why Is This Important?', 'Gather Your Data', 'Enter Your Data' (which is highlighted with a white arrow), 'Review Your Data', and 'Questions For Reflection'. At the bottom of the sidebar is a back arrow icon. The main content area is titled 'Enter Your Data' and contains the instruction 'Please click below to add a Trust.' Below this is a text input field with the placeholder text 'Trust' and a plus sign icon to its right. At the bottom of the main area are three elements: a 'Back' button, a progress indicator '4 of 6', and a green 'Next' button. In the top right corner of the interface, there is a link that says 'Switch to Advanced Mode'.

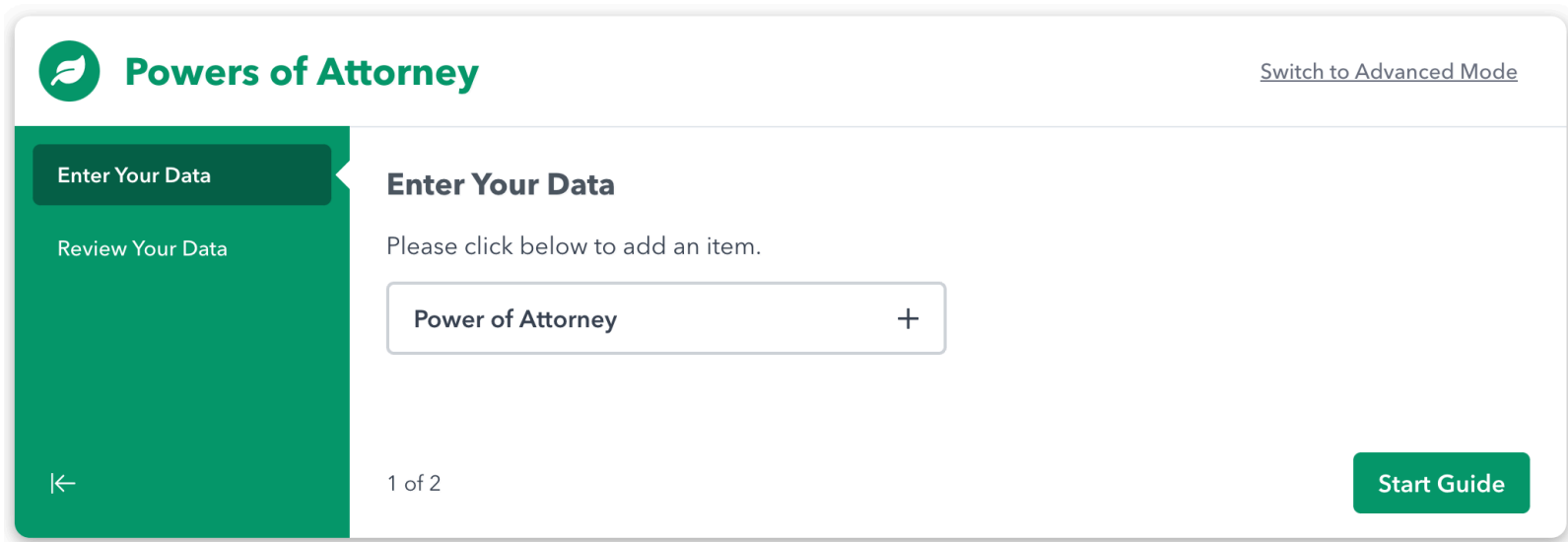
QUESTIONS FOR REFLECTION

- Do you and your family know what you need to understand about each trust's formation, purpose, and use?
- Have you left any memos, letters, or videos explaining the formation and intended purpose and use of your family's trusts to help guide family members, beneficiaries, trustees, advisors, etc.?
- Have you considered updating any designations of successor trustees?
- Have you fostered a meaningful relationship between beneficiaries and trustees?
- Have your family members been adequately educated about trust purposes, mechanics, and operations?
- Have you adequately considered any family dynamics, governance, and education issues that may arise from your trust and estate planning or otherwise from the information covered by this section?

Powers of Attorney

ENTER & VIEW YOUR DATA

You can choose to enter your data within *Guided Mode* or in *Advanced mode* within **leaf**planner.



HIPAA Releases

ENTER & VIEW YOUR DATA

You can choose to enter your data within *Guided Mode* or in *Advanced mode* within **leaf**planner.

DNR

ENTER & VIEW YOUR DATA

You can choose to enter your data within *Guided Mode* or in *Advanced mode* within **leaf**planner.

NOTES

Tax

OVERVIEW

Here you can upload or point to your tax documents and include any information that your family and advisors might need. This might simply be about where to find your tax documents, or it might be more in-depth than that, including memos about gift tax and the use of your lifetime exemption, application of GST exemption, information about past audits, etc.

WHY IS THIS IMPORTANT?

We don't look back at tax returns often, but it's convenient to know where they are, who prepared them, and access any special insight or information when needed. In an estate audit, past income tax information can become critical. And there is information hiding in plain sight in gift tax returns that can be invaluable to you, your family, and your advisors.

For example, knowing whether a gift was applied against your lifetime exemption, whether GST-exemption was applied to a transfer to a trust, and many other issues, while discernable elsewhere, are much more efficiently and easily found simply by having easy access to gift tax records.

GATHER YOUR DATA

Please gather the following:

- ☐ Federal & State Income Tax Returns
- ☐ Gift Tax Returns
- ☐ Audit Materials

Documents to consider:

- ☐ Tax Returns
- ☐ Audit Notice
- ☐ IDRs & Responses
- ☐ Foreign Bank and Financial Account Reporting (FBARs)

- ☐ IRS Liens & Releases
- ☐ Memos re Gift Tax History
- ☐ Crummey Notices

Accounts to consider:


- ☐ Do you have an IRS PIN?


Contacts to consider:


- ☐ Accountant/Tax
- ☐ Lawyer


SECTIONS

You can enter and review your data for the following sub-sections within **leaf**planner.

Federal & State

Gift Tax

Audits

Miscellaneous

NOTES

Other Entities

OVERVIEW

In this section, you'll enter any other entities that form a part of your planning or enterprise structuring. This could include charitable entities, like private foundations or donor-advised funds, or family vehicles, like family limited partnerships, LLCs, etc. (We think of these differently than your private investments or operating businesses, both of which you'll find in the Asset section.).

WHY IS THIS IMPORTANT?

Wealthy families often deal with a complex web of entities that serve various purposes in their planning and structuring. We want to be sure that your family and advisors understand this information - why were these things structured as they were? What are the expectations for these entities or structures? Who owns them?

GATHER YOUR DATA

For each family entity:

- ☐ Name
- ☐ Jurisdiction
- ☐ Organizational Documents
- ☐ Memos about their purpose
- ☐ List of owners and interests

Documents to consider:

- ☐ Organizational Documents
- ☐ Minutes
- ☐ Designation of Successor Donor Advisor

Accounts to consider:

- ☐ Bank
- ☐ Brokerage

- ☐ Reporting/Aggregation

Contacts to consider:

- ☐ Accountant/Tax
- ☐ Advisor
- ☐ Financial Planners
- ☐ Insurance Advisor
- ☐ Insurance Broker
- ☐ Investment Advisors
- ☐ Lawyer
- ☐ Owner
- ☐ Wealth Advisors

ENTER & VIEW YOUR DATA

You can choose to enter your data within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION










- Have you and your family talked why these entities were created and why they own the assets they own?
- Have you educated your family and advisers about how these different enterprise structures work together?
- Have you addressed family involvement and governance issues relating to these structures (e.g., how will a family LLC or limited partnership that owns a legacy family vacation home or property be governed by the next generation)?
- Is there anyone outside of your family that has an interest in any of these entities? Does your family understand your expectations for those outside interests?

NOTES

My Action Items



ASSETS

<div>Real Estate</div>	<div>Vehicles</div>
<div>Clubs & Programs</div>	<div>Collections</div>
<div>Private Investments</div>	<div>Personal Financial Assets</div>
<div>Digital</div>	<div>Miscellaneous</div>
<div>Business Interests</div>	

OVERVIEW

This section covers a broad range of categories, but it's broken down into many subparts. You'll be entering information about real estate (both personal and investment), vehicles, clubs and programs, collections, private investments (e.g., private equity funds, hedge funds, etc.), personal financial assets (e.g., IRAs, 401(k)s, etc.), digital assets (e.g., cryptocurrency, NFTs, etc.), and entities that represent operating interests. (Keep in mind, while there's no right or wrong way to approach this, entities that are part of your enterprise structure are intended to go in the "Other Entities" section of the Tax, Estate & Trust section.)

WHY IS THIS IMPORTANT

This runs the gamut and is essential on many different levels for many different reasons. We'll get into more detail in each subsection, but think about how you and your family keep track of all of the vendors and accounts related to your residence, special information about your collections, who the best contacts are for your private investments, where there may be inheritability issues or instructions about liquidation, etc.

Real Estate

OVERVIEW

In this section, you'll be considering both your personal and *directly owned* investment real estate. (Real estate funds are better suited for the Private Investments section.) The information you gather here will be varied and will depend a lot on your situation. You'll also have the chance to connect some dots and show the interconnectivity between the identified properties, any mortgages, the manner in which title is held (and why), guiding your family and advisors if they need to find a list of vendors, maintenance instructions, mortgage information, auto-pay information, related accounts, etc.

WHY IS THIS IMPORTANT

Whether it's accessing information for a house sitter or gathering information that will help your family or advisors in an emergency, there's an incredible amount of data that seems simple but is likely only known to one person in your household. Maybe that's a list of utility accounts and vendors, maintenance instructions, how to use the alarm system or the coffee machine, or whether the mortgage

is on auto-pay. The list goes on and on. Dig deep and collaborate on this section with whoever pays the bills and takes care of the house.

On the investment side, many of the same questions may come up. Perhaps you have a rental building that has a management company. Or you have a property you rent through Airbnb or VRBO. What else should everyone know - what are your thoughts about the income generated on a property versus the capital appreciation? What recapture or other tax matters may be lurking? How should your family consider holding or liquidating these assets in an emergency?

GATHER YOUR DATA

You'll want to gather as much information as you can about your properties and the documents, accounts, and contacts relating to them. For example:

- ☐ Identify all of the vendors who provide services to the property.
- ☐ Identify all of the accounts for utilities and vendors, indicating if those accounts are on auto-pay and from which account.
- ☐ Provide any instructions about using and maintaining each property.
- ☐ Who owns each property?
- ☐ Is there a mortgage (or mortgages, HELOCs, etc.) encumbering the property? Are they on auto-pay? From which account? How should your family and advisors think about paying off any of these liabilities if something were to happen to you?

Documents to consider:

- | | |
|---|---|
| <input type="checkbox"/> Appraisals | <input type="checkbox"/> Liens |
| <input type="checkbox"/> Closing Binders | <input type="checkbox"/> Mortgages |
| <input type="checkbox"/> Deeds | <input type="checkbox"/> Title Policies |
| <input type="checkbox"/> HELOCs | <input type="checkbox"/> User Manuals |
| <input type="checkbox"/> Insurance Policies | <input type="checkbox"/> Use & Maintenance Instructions |
| <input type="checkbox"/> Leases | |

Accounts to consider:

- ☐ Utilities
- ☐ Vendors
- ☐ Insurance
- ☐ Property Rental

Contacts to consider:

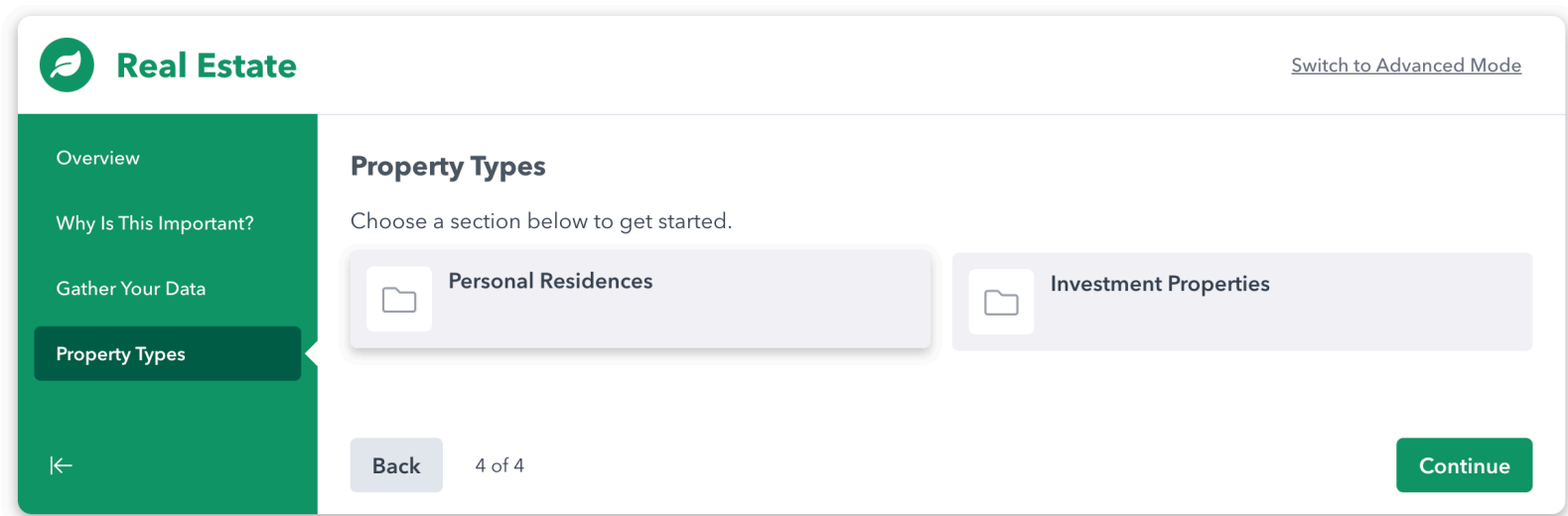
- ☐ Appraiser
- ☐ Borrower/Co-Borrower
- ☐ Broker/Agent
- ☐ Insurance Advisors

- ☐ Insurance Brokers
- ☐ Lawyers
- ☐ Loan Officer
- ☐ Neighbors
- ☐ Owner
- ☐ Realtors

Related Resources to consider:

- ☐ Owner
- ☐ Insurance
- ☐ Liabilities

PROPERTY TYPES



ENTER & VIEW YOUR DATA

You can enter your data for each type within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION

- Have you thought about putting second homes or legacy family properties into appropriate structures to allow your family to properly keep, maintain and govern those properties for future generations?
- Is everyone aware of hidden tax implications of holding, transferring or selling any of your real estate assets - e.g., depreciation recapture, capital gain issues, property tax basis issues, step-up or trust property substitution issues, etc.?
- If you hold substantial investment properties, have you provided your thoughts about the best strategy to hold or liquidate these properties as those decisions may be impacted by expectations of future value, cash flow benefits, tax consequences, the need to meet an estate tax liability, etc.?
- Is a second person named on all bank, utility and other accounts to allow easy access in the event the primary contact is unavailable?

NOTES

Clubs & Programs

OVERVIEW

This section will be your one-stop shop for all the information about your club and program memberships. These memberships can include airline, hotel, and rental car programs, timeshares and vacation clubs, fractional jet programs, country clubs, etc.

WHY IS THIS IMPORTANT?

What do you know about these things that other people should know? How are they accessed? Are there usage or inheritability rules of importance?

GATHER YOUR DATA

Items to consider:

- ☐ Program details (name, account number, etc.)

Documents to consider:

- ☐ Membership
- ☐ Rules & Bylaws
- ☐ Memos about transferability, inheritability, or sale and redemption

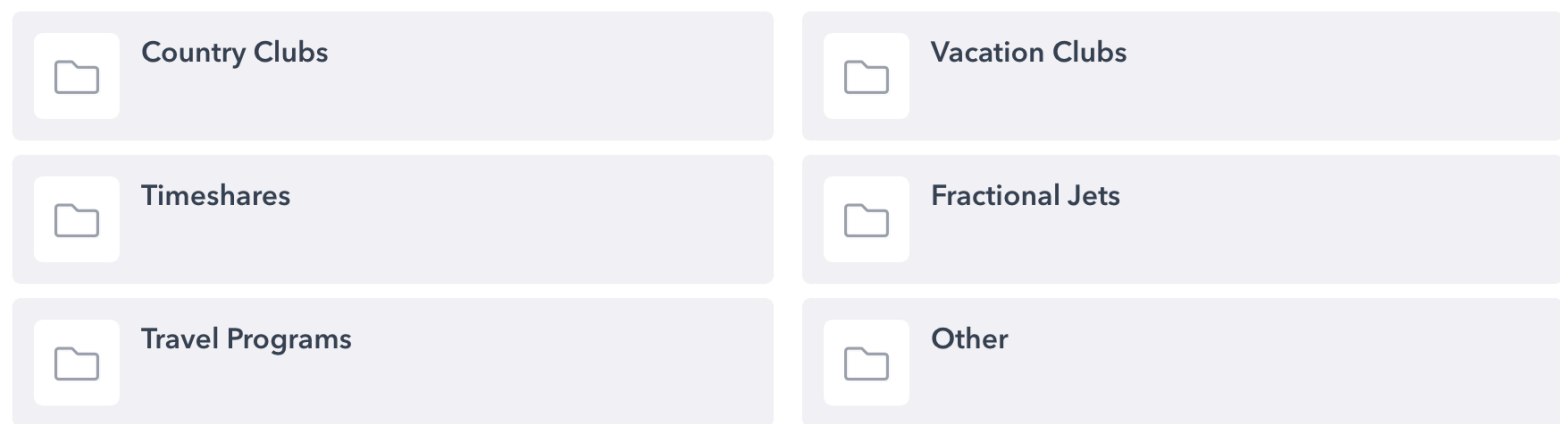
Accounts to consider:

- ☐ Membership Account
- ☐ Auto-Pay Account

Contacts to consider:

- ☐ Manager/Membership

SECTIONS



ENTER & VIEW YOUR DATA

You can enter your data for each section within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION

- Perhaps the biggest thing we see is people not assessing the rules around inheritability of these programs. Whether that's a valuable vacation club, a local country club, or a stash of airline miles, these are often overlooked but valuable assets. Have you considered these issues and reviewed the appropriate documentation to assess these rules and issues?
- For example, some clubs require notice within a certain period of time to recognize inheritability. Others will entitle a family to a return of capital. Airlines have historically been more lenient about inheritability if the program is specifically called out in a Will.

NOTES

Private Investments

OVERVIEW

Here you will enter details about your private investments. Think of this as distinct from your public investment accounts, your operating interests or entities that form part of your enterprise structure. This could include venture capital, private equity, real estate, etc., whether invested directly or through funds.

WHY IS THIS IMPORTANT?

While these items may appear on your balance sheet, we want to bring them to life here for your family and advisors. Why did you make these investments? Who is connected to these investments? What are your thoughts about them - should they be held to maturity, could they be liquidated early?

GATHER YOUR DATA

First, have a description of each investment ready and then proceed below.

Documentation to consider:

- ☐ Investment documentation
- ☐ Memos about the investment intent

Accounts to consider:

- ☐ Investment Accounts
- ☐ Aggregation/Reporting

Contacts to consider:

- ☐ Principals
- ☐ Investment Advisors
- ☐ Partners

Related resources to consider:

- ☐ Owner

ENTER & VIEW YOUR DATA

You can enter your data for this section within [Guided Mode](#) or in [Advanced mode](#) within **leaf**planner.

QUESTIONS FOR REFLECTION

- Have you considered all of the people, advisors and experts involved with each of these investments?
- Have you provided your thoughts about the purpose and ultimate disposition of each of these investments?

Digital

OVERVIEW

Our intent is that your digital accounts will mostly be included elsewhere, so this section is intended to be limited primarily to things like cryptocurrency, NFTs, or other valuable digital assets. However, if you have large music, film, book, or other digital collections, you may want to include them here as well.

WHY IS THIS IMPORTANT?

Losing information about, or access to, digital assets is increasingly a problem in today's environment. In other cases, extensive digital media collections can disappear if those accounts are not maintained or if a proper representative isn't named.

GATHER YOUR DATA

- ☐ Cryptocurrency information
- ☐ NFT information
- ☐ Large online music or entertainment collections
- ☐ Large online photo and video storage or collections

ENTER & VIEW YOUR DATA

You can enter your data for this section within [Guided Mode](#) or in [Advanced mode](#) within **leaf**planner.

QUESTIONS FOR REFLECTION

- If you maintain any digital assets in cold storage, will your family and advisors know how to locate and access those assets?
- If you maintain large online collections of music, entertainment, photos, videos, etc., have you provided appropriate legacy access information?

Business Interests

OVERVIEW

Here you should outline your family's operating business interests. This may be irrelevant or be the core of your family's success. Think of this differently than your investment interests or the entities that simply comprise a part of your enterprise structure.

WHY IS THIS IMPORTANT?

If you have operating interests, it's likely that your family and advisors know something about those interests but we want to be sure that they know everything they should know. Are there outside owners? How is your internal ownership held? Are there special voting or governance rights associated with your ownership? Are there buy/sell agreements in place? Who are the key employees? How dependent is the business on you and are succession plans in place? Needless to say, the list goes on-and-on and is unique to each situation.

GATHER YOUR DATA

Documents to consider:

- ☐ Organizational Documentation
- ☐ Memos regarding key issues impacting the business and ownership in the event of your illness, incapacity or death
- ☐ Appraisals
- ☐ Buy/Sell Agreements

Accounts to consider:

- ☐ Business related accounts

Contacts to consider:

- ☐ Accountant/Tax
- ☐ Advisors
- ☐ Bankers
- ☐ Employees/Officers/Managers
- ☐ Lawyers
- ☐ Partners/Members/Shareholders

ENTER & VIEW YOUR DATA

You can enter your data for this section within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION

- Have you considered what your family and advisors would need to know about your operating businesses in your absence?
- Have you considered buy/sell agreements with any partners, and how those buy/sell agreements will be funded?
- Have you considered where your personal and business interests are intertwined and how those matters will be properly and fairly resolved in the future? (This can be as simple as a country club membership paid for by a company, or as complex as an embedded family office.)

NOTES

Vehicles

OVERVIEW

All the helpful information about your vehicles belongs here. As always, think about what you know that someone else might not. Is there a loan? A lease? Is there a pilot or captain? Where are any ATVs stored? Is auto-pay relevant? Are there related documents, accounts, and contacts?

WHY IS THIS IMPORTANT?

The goal here is to familiarize people with and centralize important information and to make you think critically about these issues. Is everything adequately insured? Do you have an ATV stored at your neighbor’s house at a mountain cabin giving rise to unnecessary liability issues?

GATHER YOUR DATA

Documents to consider:

- ☐ Loan Documentation
- ☐ Purchase & Lease Documents
- ☐ Registration
- ☐ Titles & Deeds
- ☐ User Manuals
- ☐ Leases

Accounts to consider:

- ☐ Auto-Pay Account
- ☐ Fractional Jet Programs
- ☐ Fuel
- ☐ Insurance

- ☐ Lease
- ☐ Loan
- ☐ Maintenance
- ☐ Vendor

Contacts to consider:

- ☐ Captain
- ☐ Dealer
- ☐ Hanger
- ☐ Harbor
- ☐ Insurance Advisor
- ☐ Insurance Brokers
- ☐ Pilot

ENTER & VIEW YOUR DATA

You can enter your data for this section within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION

- Is everything here adequately insured, particularly when thinking about its storage location, its users, etc.?
- If there are people involved (e.g., pilots, captains, chauffeurs, etc.), are there any provisions made for them that should be documented or otherwise covered in your Sphere of Responsibility?
- Have you used any dealers, brokers or other special relationships in acquiring or disposing of these assets that would benefit your family and advisors to know?

NOTES

Collections

OVERVIEW

We all collect more than a few things. Whether it's art, coins, stamps, antiques, or anything else that's important to you and your family, you'll want to be sure that it's tracked, documented, and accounted for in your **leaf**plan.

WHY IS THIS IMPORTANT?

Your collection may be an investment, a passion, or both. Regardless of why you collect or what you hope to achieve, chances are there are details and information that only you know. Your **leaf**plan should connect your family and advisors to those crucial details. Do they understand how the collection is owned? Will they know your intent vis-a-vis the governance of your collections? How to liquidate the collection if necessary? Who helped you build the collection?

One **leaf**planner client has a "hammer plus" arrangement with one of the major auction houses, whereas the other auction houses will consign work on a "hammer less commission" basis. All things being equal, there is a massive benefit to this client continuing to work with the hammer plus house, but that arrangement was unknown to most of the family members and the family's advisors.

GATHER YOUR DATA

Prepare the following:

- ☐ Information about your collection(s)
- ☐ Information about your collection database(s)

Documents to consider:

- ☐ Appraisals & Valuations
- ☐ Purchase Agreements
- ☐ Bills of Sale
- ☐ Consignment Agreements

- ☐ Loan Agreements
- ☐ Memos with special instructions or wishes

Accounts to consider:

- ☐ Collection Management
- ☐ Insurance
- ☐ Auction Houses

Contacts to consider:

- ☐ Appraisers
- ☐ Auctioneers
- ☐ Dealers
- ☐ Insurance Advisors
- ☐ Insurance Brokers

☐ Lawyers

☐ Vendors

Related Resources to consider:

- ☐ Owner
- ☐ Insurance
- ☐ Liabilities

ENTER & VIEW YOUR DATA

You can enter your data for this section within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION

- Are your collection records well maintained, particularly vis-a-vis questions about provenance, basis, etc.?
- Is your collection maintained in a database of any kind?
- Do you have a number of dealers, advisors or others with whom you've worked in acquiring or selling parts of your collection?
- Is your collection held in a manner that will adequately protect your long-term goals for the collection from governance, tax and other perspectives?
- Are you as well versed on the sell-side of your collection as you likely are on the buy-side?
- Are your collections properly and fully insured? (For example, we find that many people have collections that should graduate to museum type insurance policies but they still rely on homeowner's insurance programs to insure the collections.)

NOTES

Personal Financial Assets

OVERVIEW

Here you will work to catalog your personal financial assets. These are assets that are distinct from your private investments, operating interests and entities forming a part of your enterprise structure. They are comprised of assets like IRAs, SEPs, 401(k)s, pensions, annuities, social security, 529 plans, deferred compensation plans, foreign accounts, and more. Perhaps you hold options, RSAs, or similar securities for serving on a board of directors. Whatever the origin, we don't want that information to get lost.

WHY IS THIS IMPORTANT?

These assets may (or may not) appear on your balance sheet but are often difficult and complex to understand. Where are these assets held? Are they restricted? Are there distribution requirements? Is there a plan (or should there be) concerning the use of these assets in contrast to other assets for different purposes? Have beneficiaries been named, and have you reviewed beneficiary designations? Are any actions required in the event of your illness, incapacity, or death (e.g., option exercises)? Who are the managers and other contacts for these assets? Are there any special filing requirements (e.g., SEC, IRS, FINRA, etc.)

GATHER YOUR DATA

First, identify each asset or account and have information present for each.

Documents to consider:

- ☐ Investment documentation
- ☐ Memos relating to any of these assets
- ☐ Beneficiary Designations
- ☐ Foreign Account Filings

Accounts to consider:

- ☐ Brokerage

- ☐ Aggregation/Reporting

Contacts to consider:

- ☐ Accountant/Tax
- ☐ Investment Advisors
- ☐ Plan Administrators
- ☐ Lawyers

ENTER & VIEW YOUR DATA

You can enter your data for this section within *Guided Mode* or in *Advanced mode* within **leaf**planner.

QUESTIONS FOR REFLECTION

- Many of these items are often missing from your balance sheet. Have you considered everything that you hold that could be construed as a personal financial asset?
- Things like employee stock options often require exercise within a certain period of time after termination of employment or disability or death. Have you reviewed the appropriate documents for this purpose?
- Have you reviewed and updated the beneficiary designations for any applicable accounts? Have you set a schedule to do so in the future?
- Have you thought about how you would recommend that different assets be accessed and in what order or for what purposes? For example, some people ultimately find that retirement accounts are best used to meet charitable goals rather than to meet income needs depending on the tax treatment of those accounts. What should everyone know about your thoughts about these priorities?

NOTES

Miscellaneous

OVERVIEW

As with most things, not everything fits perfectly into its own place. Use this section to capture information about other assets that didn't fit somewhere else. Maybe it's a safe deposit box, a gun safe, a storage facility, or a cemetery plot. Whatever it is, make sure that it is accounted for and included in your **leaf**plan.

WHY IS THIS IMPORTANT?

Little things often slip through the cracks. One **leaf**planner client found a safe deposit box receipt with no date and no bank name. They'll forever wonder if there's a safe deposit box out there somewhere with valuable assets, information, or family recipes that they'll never find. These beloved family details aren't reflected on a balance sheet and maybe only represented by little more than a contract or piece of paper in a drawer. Utilize this section to ensure these items aren't lost to posterity.

GATHER YOUR DATA

- ☐ Safe deposit boxes
- ☐ Gun safes
- ☐ Storage Units
- ☐ Burial Plots

ENTER & VIEW YOUR DATA

You can enter your data for this section within [Guided Mode](#) or in [Advanced mode](#) within **leaf**planner.

My Action Items



LIABILITIES

OVERVIEW

Here you'll enter information about your liabilities. To get started, you should consider your mortgage(s), HELOC(s), auto loans, general obligations, contingent obligations, credit cards - whatever you want to include. Using the related resources function, you'll be able to cross-reference these to the assets they relate to (if applicable), as well as people or entities who are obligors. And you'll be able to include details about the obligations - are they secured or contingent, when were they originated and when will they mature, what are the amortization terms, etc.

WHY IS THIS IMPORTANT

Like other areas, the knowledge we take for granted is only because it lives in our heads. Is the mortgage on auto-pay? If it's an interest-only obligation, when will it reset? Should you consider paying off this obligation before that one, and why? If you're a guarantor on a debt, do the appropriate people know about it?

GATHER YOUR DATA

First, prepare your information for each obligation:

- ☐ What type of obligation is it?
- ☐ Is it a contingent obligation?
- ☐ Is it secured?
- ☐ When did it originate?
- ☐ When will it mature?
- ☐ What are the payment terms?
- ☐ What was the original amount? The current amount?
- ☐ Is it on auto-pay?

Documents to consider:

- ☐ Closing binders
- ☐ Loan documentation

Accounts to consider:

- ☐ Auto-Pay Account
- ☐ Loan Account
- ☐ Credit Card Account

Contacts to consider:

- ☐ Loan Officer

Related Resources to consider:

- ☐ Borrower and Co-Borrowers
- ☐ Guarantors
- ☐ Related assets

ENTER & VIEW YOUR DATA

You can enter your data for Liabilities within *Guided Mode* or in *Advanced mode* within **leaf**planner.

NOTES

My Action Items



INSURANCE

 Property & Casualty	 General Liability
 Umbrella	 Life
 Disability	 Long-Term Care
 Auto	 D&O
 Travel & Evacuation	 Collections
 Health, Dental & Eye	 Other

OVERVIEW

This section deals with all things insurance. Be ready to gather and enter information all different kinds of coverages, many of which have their own subsections, including property & casualty, general liability, umbrella, life, disability, long-term care, auto, D&O, travel & evacuation, collections, healthcare, dental & eye, and anything else you may have.

WHY IS THIS IMPORTANT?

We want to be sure that your family and advisors have this information and that you review it for planning purposes. Often insurance is collected in a piecemeal fashion and never evaluated on an overall basis. You should think about why you have various coverages and amounts or why you don't. For example, if you don't have long-term care insurance, we want you to think about why. If you have a \$2 million umbrella policy, we want you to consider whether that's enough. Do you own a property insured by State Farm that has the profile of a property that Chubb should insure? Do you have term insurance that can be replaced and extended? Is your life insurance program designed to fulfill your objectives vis-a-vis wealth transfer, estate tax liabilities, philanthropic desires, etc.?

GATHER YOUR DATA

For each section/policy, prepare the following:

- ☐ Policy type
- ☐ Owner
- ☐ Insured
- ☐ Beneficiary
- ☐ Carrier
- ☐ Coverage
- ☐ Term
- ☐ Renewal
- ☐ Premium
- ☐ Broker/Agent
- ☐ Memos about intent and purpose

Documents to consider:

- ☐ Claims
- ☐ Policy Documents

Accounts to consider:

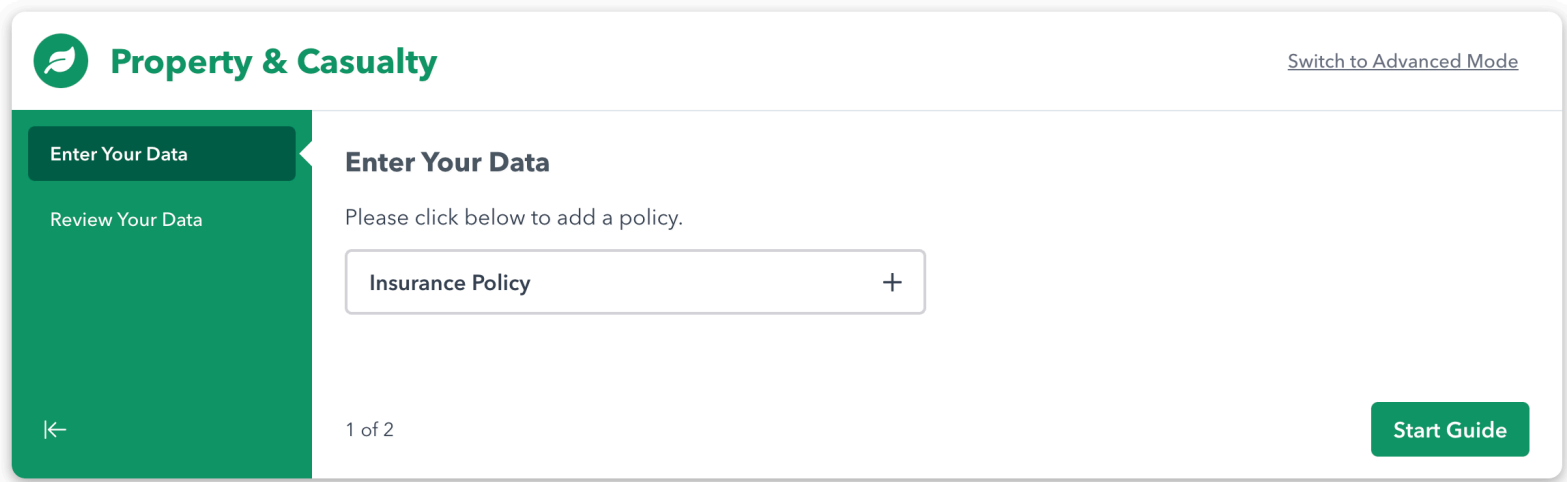
- ☐ Auto-Pay Account
- ☐ Policy Account

Contacts to consider:

- ☐ Beneficiary
- ☐ Broker/Agent
- ☐ Carrier
- ☐ Insurance Advisor
- ☐ Insurance Broker
- ☐ Insured
- ☐ Owner

ENTER & VIEW YOUR DATA

You can enter your data for each section within *Guided Mode* or in *Advanced mode* within **leaf**planner.



QUESTIONS FOR REFLECTION

Property & Casualty

- Have you reviewed your property and casualty limits? For example, many policies have automatic escalators that may or may not be a good reflection of the appreciation of a home and likely is the basis on which content limits are set.
- Have you considered whether your insurance company is a good match for the type and location of the properties you are insuring?

General Liability

- Have you reviewed the amount of general liability insurance you carry and are ensured that it meets the obligations of any supplemental umbrella or other insurance you maintain?

Umbrella

- Do you have enough umbrella coverage? Umbrella coverage is cheap, and we find many clients don't maintain adequate levels of coverage relative to their net worth.

Life

- Do your family and advisors know what life insurance you carry and for what purposes?
- Does your life insurance program match your financial and estate planning goals?
- Do you periodically review your entire life insurance program and the illustrations of existing policies to ensure that the program provides the impact you expect it to for your family and your financial and estate planning goals?

Long Term Care

- Have you considered whether long-term care insurance would serve a worthwhile function in your planning?
- If a family member requires long-term care, have you considered whether they would prefer to be cared for in-home or in an assisted-living facility and how these costs will be covered?

D & O

- Are you acting in roles that might benefit from carrying your own D&O insurance? For example, are you serving on the board of directors for a private business that doesn't provide D&O coverage?
- If you are serving on non-profit boards, are you covered under any existing policies of yours or the organization's, or should you be considering your own direct or supplemental coverage?

Collections

- Are your collections properly and fully insured? (For example, we find that many people have collections that should graduate to museum-type insurance policies, but they still rely on homeowner's insurance programs to insure the collections.)

Health, Dental & Eye

- Do you have family members eligible for Medicare who should be moved off of a private insurance plan and onto Medicare with the appropriate supplemental and gap coverages?

NOTES

My Action Items



MISCELLANEOUS



Legal



Non-Legal

OVERVIEW

Like the First Things First section, this section is designed to allow you to capture anything that didn't fit elsewhere. While there are subsections for legal and non-legal (with further subsections for things like pre- and post-nuptial agreements and litigation), you can use it however you'd like.

WHY IS THIS IMPORTANT

There are things that just don't fit neatly somewhere else. Maybe you have a pre- or post-nuptial agreement, or an important contract or understanding with someone.

ENTER & VIEW YOUR DATA

You can enter your data for each section and sub-section of Miscellaneous within *Guided Mode* or in *Advanced mode* within **leaf**planner.

NOTES

My Action Items