



THE FACTS OF MY LIFE

Instructions To My Loved Ones



Catholic
Financial Life®

Table of Contents

Preface2

Drafting a Will3

Financial Records and Life Insurance..... 4

Annuities, Stocks and Bonds and Mutual Funds.....5

Mortgages, Notes and Cash, Bank and Savings Accounts, etc.....6

Property Inventory7

Trust Services8

Funeral Information.....8

Cemetery Instructions.....10

Life Review & Useful Information10

Information For the Newspapers..... 11

Information for the Clergy 12

My Family Tree..... 14

First Person to be Notified..... 15

Important Documents..... 16

In Summary 17

About Catholic Financial Life18

To My Loved Ones,

I wish to spare you any undue worry and anxiety at the time of my death, so I've prepared information that should ease your burdens. In this document, I've listed my ideas on my funeral service and cemetery or other arrangements, along with personal information about estate/financial issues, all in one convenient place.

I hope this helps ease some of your stress at this difficult time. Thank you for offering your love and for taking the time to carry out my final wishes.

Place Your Photo Here

Signature: _____ Date: _____

Witness: _____ Date: _____

Important

This document contains important information about your biography, family members, financial matters and, most importantly, pre-planned funeral services. For the convenience of your survivors, who will need the information to carry out your wishes, please keep this manual in a safe place at home. Although a safe deposit box may initially seem like a good idea, your heirs may not be able to access it since items in your estate may be frozen.

A file cabinet or elsewhere in your home may be a better choice.

When you've decided on where you will keep this book, we suggest that you notify your family, friends or neighbors of where they can find it. They'll need to know how to carry out your wishes.

You may wish to complete some sections in pencil, as the information may change over the years.

Preface

Estate plans are actually for the living. It's important to leave your estate to your loved ones – rather than to chance. If you don't plan where your assets go and to whom, someone else will decide that for you – most likely the government. A will is the cornerstone upon which your estate plan is built.

An existing will should be reviewed at regular intervals to be certain it still fits any changes in your personal situation 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)
- Birth of children
- 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
- 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

Perhaps you've been urged to have a will drawn. Or, you have a will that you haven't reviewed in years. This workbook will help you prepare for working with your attorney when you begin planning or updating your existing estate plan.

A will is a legal document that requires the professional skill and advice of an attorney. A will also is a tool 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 workbook will help you:

- Think about what you want to accomplish through your will
- Collect the information needed by the attorney to draft your will
- Follow through and have your will drafted or reviewed by your attorney

Drafting a Will

Your attorney will need to review 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 policies
- An inventory of savings, stocks, bonds and securities
- Your pensions or profit-sharing plan
- Information about your employee benefit plans including beneficiary designations
- Business agreements (employment contracts, buy-sell or partnership agreements, etc.)

Family Information

Full Name	Birth Date	Health Problems or Special Needs (if any)
Your Name:	DOB:	
Spouse's Name:	DOB:	

Your Residence Address:	
City, State and ZIP:	Telephone:
Your Occupation:	Employer:
Business Address:	
City, State and ZIP:	Business Telephone:
Spouse's Occupation:	Spouse's Employer:
Spouse's Business Address:	
City, State and ZIP:	Spouse's Business Telephone:

Today's Date: _____

Name of Children and/or Dependents	Birth Date	Relationship	Marital Status (S, M, D)	Any Children? (Y or N)
	DOB:			
	DOB:			
	DOB:			
	DOB:			
	DOB:			
	DOB:			

Financial Records

Life Insurance

Life insurance plays a major role in your estate planning. List all of the life insurance contracts for you, your spouse and any minor children in the spaces below. Do not include plans that pay only if the death is a result of an accident.

	Policy 1	Policy 2	Policy 3
Insured			
Beneficiary(ies)			
Contingent Beneficiary(ies)			
Owner of the Policy			
Company			
Policy Number			
Amount Payable at Death*			

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

Annuities

	Annuity 1	Annuity 2	Annuity 3
Annuitant			
Beneficiary(ies)			
Contingent Beneficiary(ies)			
Owner of the Annuity			
Company			
Contract Number			
Current Value			

Stocks and Bonds

	1	2	3	4
Shares				
Company				
Type of Security				
Owner(s)				
Market Value				
Original Cost or Other Basis				

Mutual Funds

	Mutual Fund 1	Mutual Fund 2	Mutual Fund 3	Mutual Fund 4
Shares				
Name of Fund				
Owner(s)				
Market Value				
Original Cost				

Bank and Savings Accounts (Include CDs and money market accounts)

	1	2	3
Bank, Savings & Loan or Credit Union			
Type of Account			
Average Balance			
Owner(s)			

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

	1	2	3	4
Type of Plan				
Owner(s)				
Beneficiary(ies)				
Contingent Beneficiary(ies)				
Current Value				

Mortgages, Notes and Cash

Does anyone owe you or your spouse a debt that is evidenced by a mortgage or note? ☐ Yes ☐ No

If so, provide details or copies: _____

Other Investments (Include limited partnerships, options, etc.)

Type					
Owner(s)					
Company					
Current Value					

Property Inventory

(Please attach additional sheets if necessary.)

Real Estate

Address: _____

Owner(s): _____

How Titled (joint tenants, tenants in common, etc.): _____

Fair Market Value: \$ _____ Assessed Value \$: _____

Mortgage (principle balance): \$ _____ Mortgagee: _____

Date of Acquisition: _____ Original Cost of Other Basis: \$ _____

Property Insurance Carrier: _____

Improvements (dates and cost):

Date: _____	Cost: \$ _____
-------------	----------------

Date: _____	Cost: \$ _____
-------------	----------------

Date: _____	Cost: \$ _____
-------------	----------------

Date: _____	Cost: \$ _____
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Other Assets

Describe and state approximate value of the following:

Automobile(s): _____

Owner(s): _____

Personal Articles (clothing, jewelry, etc.): _____

Household Items (furniture, etc.): _____

Other Assets (collections, antiques, artwork, etc.): _____

Trust Services

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

Type of Service _____ Trustee/Investment Adviser _____

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.

Funeral Information

Financial Details

This section shows specific financial provisions you have made toward your final expenses. If the service selected should cost less than the amount provided, your beneficiary will receive a check for the difference. Conversely, should your family select a service that will cost more than the amount provided, they would be responsible for the difference.

The following is a summary of financial provisions I've made for my final expenses.

Policy Number: _____ Plan: _____

Initial Death Benefit: _____ Issue Date: _____

Other Prepayments Made: _____

Top Priorities

1. Casket and vault or liner (if required)

2. Service of professional staff and use of physical facilities, such as:

- | | |
|---------------------------------|---------------------|
| ▪ First Call | ▪ Use of Chapel |
| ▪ Preparations and Preservation | ▪ Permits |
| ▪ Completing and Filing Forms | ▪ Newspaper Notices |
| ▪ Automotive Equipment | ▪ Memorial Book |
| ▪ Acknowledgement Cards | ▪ Other |

3. Optional additional services, such as:

- Cemetery Lot
- Opening and Closing
- Air or Rail Transportation
- Memorial Tablet
- Honorarium for Clergy
- Flowers
- Musical Services
- Cremation
- Urn
- Niche
- Crypt
- Other

Funeral Service Guidelines

Preferred Funeral Director: _____ Location of Service: _____

Type of Service: _____

Clergyman or Lay Person: _____

Special Requests (such as disposition of flowers, contributions, etc.): _____

Glasses: ☐ Remove ☐ Leave on

Jewelry: ☐ Leave to Family ☐ Leave on

Clothing: ☐ Purchased ☐ Selected

Pallbearers: _____

Lodge, Society or Fraternal Organization Memberships: _____

Music/Preferred Hymns: _____

1. _____

2. _____

3. _____

Poetry/Verse: _____

Cemetery Instructions

Following are my wishes regarding the final disposition of my remains:

Name of Cemetery: _____

Location: _____

Property, Crypt or Niche Owned ☐ Yes ☐ No

If Yes, Location Description (Section, Number, etc.): _____

Final Disposition

☐ Earth Burial ☐ Mausoleum Entombment ☐ Cremation/Inurnment ☐ Other _____

Memorial Tablet ☐ Yes ☐ No

Type: _____ Inscription: _____

Life Review & Useful Information

This section of your plan includes information for the family and some personal information for the clergy or the lay person you choose to conduct the service.

Vital Statistics

Name: _____ Social Security Number: _____

Birth Date: _____ Gender: ☐ Male ☐ Female

Address: _____

Number of years resident in present city and state: _____ Birth Place: _____

Occupation: _____ Employer: _____

Education: _____ Year Completed: _____

Business: _____ Year Employed: _____

Marital Status: _____ Maiden Name: _____ Spouse's Name: _____

Veteran's Serial or Regimental Number: _____ Rank: _____

Name of War/Conflict/Peacekeeping Mission/Other: _____ Place: _____

Date Discharged: _____ Place: _____

Father's Name: _____ Father's Birth Place: _____

Mother's Maiden Name: _____ Mother's Birth Place: _____

Information For the Newspapers

Frequently, in their time of grief, the immediate survivors may overlook information that should be included in your obituary. Your thoughtfulness will provide a complete record for their use.

Preceded in Death by (Spouse Name): _____

Who Died at: _____ Date: _____

Other Close Relatives Who Have Died: _____

Spouse Name: _____

Children, Spouses and Their Residences: _____

Grandchildren and Their Residences: _____

Brothers/Sisters and Their Places of Residences: _____

Born at: _____ Date: _____

Education: _____

Married ☐ Yes ☐ No Date: _____

Religious Affiliation: _____

Clubs and Lodges: _____

War Record: _____

Employment Information _____

Suggested Charities _____

Other Options: _____

Information for the Clergy

A funeral should honor the life that was lived. Just as each life is different, so should each funeral be planned as a reflection of that life.

This will help the survivors ...

- Recall contributions to family, friends, community and country
- Share in the loss of a loved one
- Accept the reality of death, leading to emotional adjustment and acceptance in the future

... And the clergy

- Offer a service that best fits your wishes and the needs of your survivors

I would like the following religious beliefs expressed at my funeral: _____

Some significant accomplishments in my life: _____

One of my fondest memories: _____

One of the greatest inspirations in my life: _____

If I could live my life over again, I would: _____

Occupation: _____

Employer: _____

Business Associates: _____

Family Activities or Special Functions: _____

Personal Activities : _____

Hobbies: _____

Favorite Places: _____

Church: _____

Address: _____

Religious Activities and Offices Held: _____

Organizations (Service Clubs, Lodges, Societies, Fraternities, Sororities, etc.): _____

Organizations' Activities: _____

My Favorite Poem or Scripture: _____

My Favorite Song or Music: _____

My Favorite Flower: _____ My Favorite Color: _____

My Unfinished Work: _____

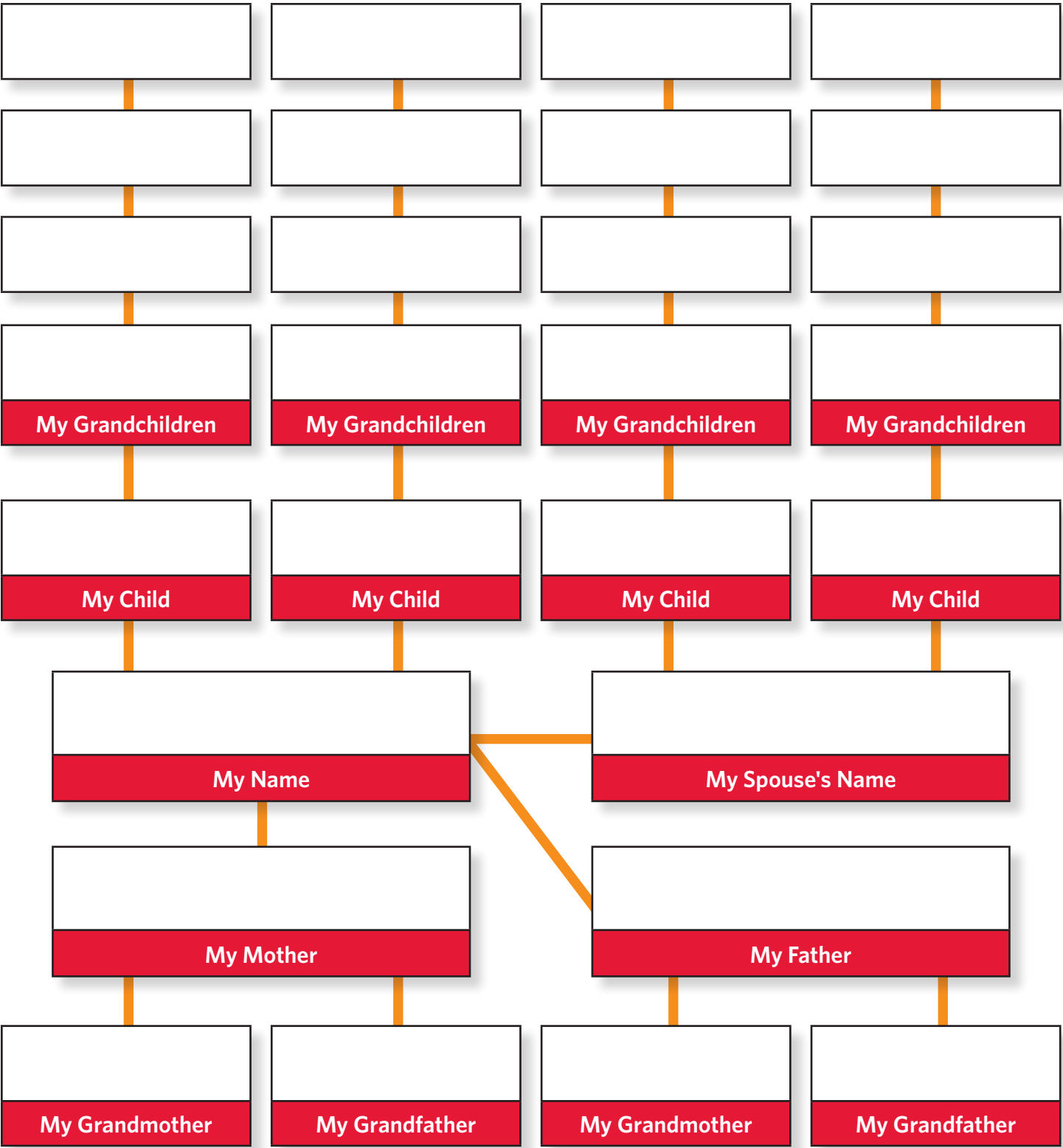
My Pets: _____

My Favorite Things: _____

I want my family to remember me for: _____

A message for my family and friends: _____

My Family Tree



First Person to be Notified

Name: _____ Relationship: _____

Address: _____

Phone Number: _____

Friends and Relatives to be Notified

Everyone has special friends and infrequently seen relatives who may have been particularly close over the years. By recording their names and addresses here, you can be sure that these special people will be notified, since they may not see local funeral notices.

Name: _____ Relationship: _____

Address: _____

Phone Number: _____ E-mail: _____

Name: _____ Relationship: _____

Address: _____

Phone Number: _____ E-mail: _____

Name: _____ Relationship: _____

Address: _____

Phone Number: _____ E-mail: _____

Name: _____ Relationship: _____

Address: _____

Phone Number: _____ E-mail: _____

Important Documents

You can spare your survivors the stress of trying to determine what important documents you have and where they're located. By providing this "directory," the information may be right at their fingertips.

These include those with sentimental value, such as:

- Graduation Certificate
- Letters from Loved Ones
- Other Important Documents

And those with intrinsic value, such as:

- Stocks and Bonds
- Wills
- Savings Account Passbooks
- Deeds
- Veteran Records
- Insurance Policies

Birth and Marriage Certificates: _____

Insurance Policies: _____

Will and Testament: _____

Savings Account Passbooks: _____

Bank Accounts and Numbers: _____

Stock and Bond Certificates: _____

Military Records: _____

Automobile Records: _____

Make and Year(s) of Car(s): _____

Description of Property Owned: _____

Property: _____

Location: _____

Mortgage Holder: _____

Retirement Plan Information: _____

Company Name: _____

Safe Deposit Box: _____

Name of Attorney: _____

Address of Attorney: _____

Physicians: _____

My Credit Cards and Numbers

Type of Card: _____ Number: _____

Type of Card: _____ Number: _____

Type of Card: _____ Number: _____

Type of Card: _____ Number: _____

In Summary

Making final arrangements is one of the most difficult obligations your survivors will face because:

- Few people have experience handling funeral arrangements since a funeral of a close family member happens only once or twice in an average lifetime.
- Logical decisions are more difficult to make while grieving.
- Grief and uncertainty are made worse by nagging questions about doing the “right thing.”

Working with the funeral director can be made easier by:

- Identifying the first person to be notified. The funeral director will know who will be making final arrangements.
- Completing the vital statistics in advance. Your funeral director can help file all necessary papers and present claims for any applicable survivors benefits.
- Completing the funeral service guidelines section and the cemetery instructions to eliminate much of the doubt and uncertainty.

Although it may be difficult to confront our own mortality, we can make it easier for our survivors if we do so by planning ahead. Your personal Catholic Financial Life Advisor is happy to assist you by offering any financial services you may need. In fact, Catholic Financial Life has been assisting Catholics like you since 1868. For more information, please contact your personal representative or the Catholic Financial Life home office.

About Catholic Financial Life

From life insurance to retirement planning, education savings, and more, Catholic Financial Life has been helping individuals protect their financial lives for nearly 150 years. With assets of \$1.4 billion and 110,000 members across the United States, Catholic Financial Life's strength comes from being a different kind of financial community.

As a member-owned organization, we are accountable to our members. Our longevity is a testimony to their loyalty, and our success is a result of being a trusted financial partner.

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