

PLANNING FOR THE FUTURE

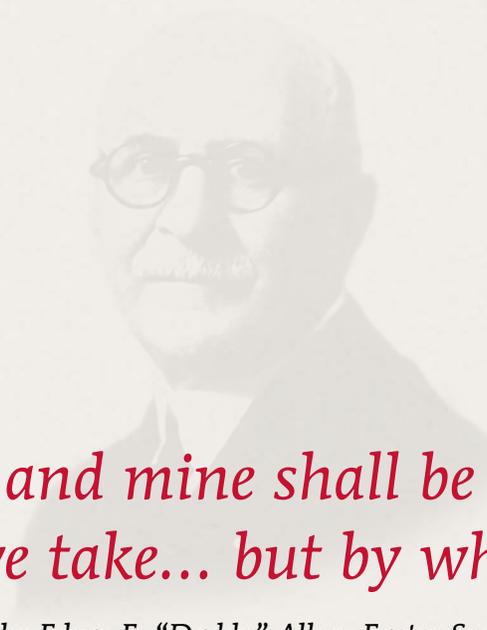
Passing on Your Values and Valuables



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“Your life and mine shall be valued not by what we take... but by what we give.”

—Spoken in 1919 by Edgar F. “Daddy” Allen, Easter Seals Founder

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Dear Friend of Easter Seals,

Good planning offers the ability to provide for your loved ones, create a legacy for future generations of your family and for your community, and to make a difference—by giving to organizations like Easter Seals.

How and what you give to friends, family, loved ones, and to charities is guided by the values that were passed on to you from previous generations, by your goals and by your imagination.

After losing his son in 1907 to a streetcar accident, Ohio businessman Edgar Allen, was surprised to learn that children with disabilities were often hidden from public view.

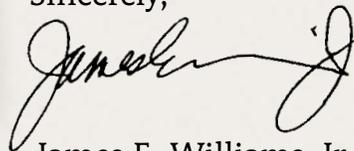
Inspired by this discovery, Allen founded what was then known as the National Society for Crippled Children and is known today as Easter Seals, the first organization of its kind.

For nearly a century, Easter Seals has been making a difference in the lives of people with disabilities and their families. You have helped make it so—

continuing a tradition grounded in a uniquely American idea—that one person really can make a difference.

You have shown through your support that helping some of the most vulnerable among us is important to you. If preserving Easter Seals' ability to help the next generation is one of your hopes for the future, we urge you to consider including Easter Seals in your plans. We hope this step-by-step guide helps ensure that your wishes and legacy will be carried out.

Sincerely,



James E. Williams, Jr., President & Chief Executive Officer



IS IT TIME TO CREATE OR REVIEW YOUR WILL/TRUST?

If you already have a Will, count yourself among a minority of Americans who have done their loved ones an important service. Wills are not static documents—they must be amended as life’s circumstances change. Take this short quiz to see if your Will may be due for an update.

- | | | |
|---|------------------------------|-----------------------------|
| 1. Has it been three or more years since I wrote or reviewed my Will/estate planning documents? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 2. Has there been a change in my marital status? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 3. Has there been a birth or death in my family? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 4. Have my children reached the age of 18, or are they able to handle financial matters on their own? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 6. Did I live in a different state when my Will was written? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 7. Is my Personal Representative or alternate no longer living? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 8. Do I want to change the choice of beneficiaries named in my Will, or are they no longer living? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |
| 9. Have estate tax laws changed? | <input type="checkbox"/> YES | <input type="checkbox"/> NO |

If you answered “yes” to any of these questions, your Will may be due for review and updating. When you update your Will, we hope you will consider a bequest to Easter Seals (see pages 20 and 21). A legacy gift will help ensure a brighter future for children and adults with autism and other disabilities. You may not have to revise your Will to include Easter Seals as a beneficiary. Ask your attorney about adding a codicil to your Will.

THINKING ABOUT ESTATE PLANNING CAN BE OVERWHELMING.

But when you think about the process as a number of small steps, the task becomes quite manageable. This workbook is designed to walk you through the steps of answering the following key questions:

What do I own? Before you can decide how you want to dispose of your assets, you need to get a clear sense of what you own. This workbook is designed to help you document, step-by-step, each of your assets.

What do I want to pass on? An estate plan not only helps you thoughtfully consider how and to whom you want to pass on your material wealth, it can also be an expression of the values that have guided your life.

Who are the people I trust to carry out my wishes? You will need to identify a small circle of individuals you can designate to carry out your wishes. Page 11 explains what's needed and gives you space to name these important people.

What is the best way to accomplish my goals? A qualified estate planning attorney can help you structure your plan to avoid problems, save money and taxes, protect loved ones, and fulfill your wishes for a lasting legacy.

KEEP IN MIND

This booklet provides basic information about your assets and wishes but is not meant to substitute for legal and professional planning advice. You will be making important decisions about who will make decisions for you and handle your affairs when you cannot do so and when you are gone. Be sure to discuss your choices with each individual ahead of time. Keep this booklet in a safe and secure place and be sure to let loved ones know where your important documents are kept.



This is only step one of a detailed process. You will need to meet with your attorney to further discuss this material, review and sign the prepared documents, and be sure that beneficiary designations and ownership match the final plan. Easter Seals is happy to provide you with this tool to get started, and once you complete the process, we know you will rest easy knowing that your legacy will be fulfilled as you wished.

BEGIN HERE...

...to document, in one place, all the information you need to create your estate plan. Taking this information to your first meeting with your estate planning attorney will help facilitate the planning process. It will also help you locate and organize all your important documents, giving you peace of mind and assuring your wishes and your legacy will be honored.



ME

My name

Address

Home phone

Cell phone

Email address

Birth date / Place of birth

Social Security no.

Driver's license no.

Military Service, years

Are you a U.S. citizen?

Current employer

Address

Supervisor name

Phone no.

Dates of employment

MY SPOUSE

Name

Address

Home phone

Cell phone

Email address

Birth date / Place of birth

Social Security no.

Driver's license no.

Military Service, years

Are you a U.S. citizen?

Current employer

Address

Supervisor name

Phone no.

Dates of employment

MY PARENTS

Mother's name

Father's name

Address

Address (if different)

Home phone/Cell phone

Home phone/Cell phone (if different)

Birth date/Place of birth

Birth date/Place of birth

Date of death/resting place

Date of death/resting place

SPOUSE'S PARENTS

Mother's name

Father's name

Address

Address (if different)

Home phone/Cell phone

Home phone/Cell phone (if different)

Birth date/Place of birth

Birth date/Place of birth

Date of death/resting place

Date of death/resting place

CHILDREN (include children from previous marriages and adopted children)

(Child 1) Name

Birth date

Social Security no.

Spouse's name

Address

Notes

Grandchildren's names/Birth dates

(Child 2) Name

Birth date

Social Security no.

Spouse's name

Address

Notes

Grandchildren's names/Birth dates

(Child 3) Name *Birth date* *Social Security No.*

Spouse's name

Address *Notes*

Grandchildren's names/Birth dates

(Child 4) Name *Birth date* *Social Security No.*

Spouse's name

Address *Notes*

Grandchildren's names/Birth dates

If you have more children, list them on a separate sheet of paper and keep it with this guide.

*“After examining various nonprofit rankings,
I was impressed to find Easter Seals had
glowing ratings.”*

—Anthea Durón



OTHER IMPORTANT INFORMATION

ACCOUNTANT

Name/address/phone number

ESTATE PLANNING ATTORNEY

Name/address/phone number

CAR INSURANCE

Insurance Company

Policy Number

HOMEOWNERS/RENTERS INSURANCE

Insurance Company

Policy Number

LONG-TERM CARE INSURANCE

Insurance Company

Policy Number

LOG-IN AND PASSWORDS to your computer and any other sites that contain necessary information for your executor or trustee to administer your estate wishes:

Computer

Log-in

Password

Website

Log-in

Password

Website

Log-in

Password

Website

Log-in

Password

MY PERSONAL REPRESENTATIVES

You will need to identify a small circle of individuals you can designate to carry out your wishes. The following pages explain what's needed and gives you space to name these important people.



WHO WILL SERVE AS GUARDIAN FOR MY CHILDREN?

If you have dependent children, one of the most important dimensions of estate planning is identifying who should serve as substitute parent if both parents die or become incapacitated. Choose someone you know well and who shares your goals, values, and parenting style. This person should be young enough to see their responsibilities through to your child's adulthood.

GUARDIANS FOR MY CHILDREN

(1) *Name* *Address/Phone*

(2) *Name/Alternate* *Address/Phone*

WHO WILL MAKE HEALTH CARE DECISIONS FOR ME WHEN I CAN'T MAKE THEM FOR MYSELF?

A Durable Power of Attorney for Healthcare is a legal document that designates someone you choose to manage healthcare decisions on your behalf if you are no longer able to do so. Choose someone who knows you very well, cares about you, and who can make difficult decisions.

POWER OF ATTORNEY FOR HEALTH CARE (MYSELF)

(1) *Name* *Address/Phone*

(2) Name/Alternate

Address/Phone

POWER OF ATTORNEY FOR HEALTH CARE (SPOUSE)

(1) Name

Address/Phone

(2) Name/Alternate

Address/Phone

WHO WILL MAKE FINANCIAL DECISIONS FOR ME WHEN I CAN'T MAKE THEM FOR MYSELF?

A Durable Financial Power of Attorney designates someone to manage your financial affairs if you are no longer able to do so. This person will pay your bills, manage investments, file taxes, etc.

POWER OF ATTORNEY FOR PROPERTY (MYSELF)

(1) Name

Address/Phone

(2) Name/Alternate

Address/Phone

POWER OF ATTORNEY FOR PROPERTY (SPOUSE)

(1) Name

Address/Phone

(2) Name/Alternate

Address/Phone

“It’s a good organization from a physician’s standpoint. We were looking for a national organization with a proven background and a broad reach. We were very pleased.”

—Dr. Robert & Mrs. Phyllis Bolt



WHO WILL SERVE AS EXECUTOR OF MY ESTATE?

The executor, sometimes called a personal representative, is the person who settles your estate and carries out the instructions in your Will. Consider the size and complexity of your estate when choosing your executor.

EXECUTOR OF ESTATE (MYSELF)

(1) *Name* *Address/Phone*

(2) *Name/Alternate* *Address/Phone*

EXECUTOR OF ESTATE (MY SPOUSE)

(1) *Name* *Address/Phone*

(2) *Name/Alternate* *Address/Phone*

WHO WILL SERVE AS TRUSTEE FOR MY LIVING TRUST?

If your Will leaves assets to a trust, the executor will transfer those assets to the trustee for distribution to the beneficiaries or for continued management.

TRUSTEE (MYSELF)

(1) *Name* *Address/Phone*

(2) *Name/Alternate* *Address/Phone*

TRUSTEE (SPOUSE)

(1) *Name* *Address/Phone*

(2) *Name/Alternate* *Address/Phone*

ASSETS

This workbook can be a valuable tool for developing a full and complete list of your assets. This inventory will help you identify the value of your estate, guide your decisions about passing on or disposing of possessions, and will also help your personal representative in the administration of your estate.

When you complete your asset list, make your best estimate as to the value of each item. This will help determine whether special provisions will be required in your estate plan or Will. Add a separate sheet of paper as necessary if you need more space in a particular section.



REAL ESTATE

(1) Primary Residence address

Name(s) on title

Purchase Price

Current Value (approx.)

Loan Balance/Bank

(2) Vacation property address

Name(s) on title

Purchase Price

Current Value (approx.)

Loan Balance/Bank

(3) Investment property address

Name(s) on title

Purchase Price

Current Value (approx.)

Loan Balance/Bank

CASH/BROKERAGE ACCOUNTS (NON-IRA)

Includes checking accounts, CDs, money market accounts, brokerage accounts

ACCOUNT TYPE ACCOUNT # INSTITUTION OWNER NAME

Checking 12345678 Your Community Bank John Smith

Value \$2,000 as of 9/30/2011

Value _____ as of _____

Value _____ as of _____

Value _____ as of _____

RETIREMENT ACCOUNTS

Includes pensions, profit sharing, IRAs, 401Ks, 403Bs, simple/SEP, Keogh plans, etc.

ACCOUNT TYPE ACCOUNT # INSTITUTION OWNER NAME

Value _____ as of _____ Beneficiary: _____

Value _____ as of _____ Beneficiary: _____

Value _____ as of _____ Beneficiary: _____

STOCKS, BONDS AND MUTUAL FUNDS (NOT HELD IN A BROKERAGE ACCOUNT)

DESCRIPTION	DATE PURCHASED	COST BASIS	OWNER NAME
100 shares ATT	10/1/1998	\$2500	Sue Smith

COMMERCIAL ANNUITIES

INSTITUTION	ACCOUNT #	VALUE	OWNER NAME
Beneficiary: _____		Cost Basis: _____	
Beneficiary: _____		Cost Basis: _____	
Beneficiary: _____		Cost Basis: _____	
Beneficiary: _____		Cost Basis: _____	

CHARITABLE GIFT ANNUITIES

ORGANIZATION

ANNUITANT(S)

DONATION AMOUNT

LIFE INSURANCE

COMPANY

POLICY #

INSURED

OWNER

Death Benefit: \$ _____		Beneficiary: _____	
Death Benefit: \$ _____		Beneficiary: _____	
Death Benefit: \$ _____		Beneficiary: _____	

BUSINESS INTERESTS OWNED

(PARTNERSHIPS, PROPRIETORSHIPS, CORPORATIONS)

NAME OF COMPANY

ADDRESS

COST BASIS

Title/Ownership: _____		
Title/Ownership: _____		

ADDITIONAL ASSETS NOT LISTED (INCLUDE OWNER AND VALUE)

LIABILITIES (OTHER LOANS OR DEBT IN ADDITION TO MORTGAGES)

LOAN AMOUNT

PAYABLE TO:

FOR:

LOCATION OF DOCUMENTS AND OTHER POSSESSIONS

SAFE DEPOSIT BOX

<i>Location</i>	<i>Number</i>	<i>Location of Key</i>
-----------------	---------------	------------------------

Co-owner, if any

STORAGE LOCKER

<i>Storage unit name/address</i>	<i>Unit #</i>	<i>Access Code</i>
----------------------------------	---------------	--------------------

List other places and locations of keys, if applicable, where important items may be found:

TAKING CARE OF LOVED ONES WITH SPECIAL NEEDS

If you are caring for a child or other loved one with special needs, you are likely concerned about who will take care of them after you're gone. Will there be enough money to take care of them and continue the quality of life you have provided during your lifetime? A Special Needs Trust can ensure that assets you leave your loved one will be available for their supplemental needs and not jeopardize any government benefits they receive that provide food and shelter.

Special Needs Trusts are a complex area of law and require specialized expertise to be drafted correctly. Many, but not all, estate planning attorneys are experienced in Special Needs Trusts. Be sure your attorney is familiar with Special Needs Trusts. Feel free to ask how many he or she has written. You may want to ask other families with special needs family members for a referral or search the Internet.

You will need to select someone to serve as trustee to manage a Special Needs Trust. Keep in mind that a trustee and guardian are not one and the same. Trustees oversee trusts; guardians handle personal and legal affairs. Typically, trustees are close family members or friends, but the trustee can also be a lawyer, a bank, or a committee composed of one or two family members and a financial advisor. Good trustees are generally good people with good hearts and good money skills. Consider who might serve your loved one in the very special role of trustee.



TRUSTEES FOR SPECIAL NEEDS TRUST

(1) *Name*

Address/Phone

(2) *Name/Alternate*

Address/Phone

HOW TO INCLUDE EASTER SEALS AS A BENEFICIARY



There are many options for making Easter Seals a beneficiary of your estate. The two most common and most flexible are a gift by bequest or a gift of retirement plan assets. A brief description of these gifts follows. To discuss other gift options, consult with your advisor or contact our gift planning office, (800)221-6827 ext. 7135.

BEQUESTS

Here are the most common kinds of bequests with sample language for naming Easter Seals as a beneficiary. You may also change your beneficiaries at any time, should your circumstances change.



RESIDUAL BEQUEST

Gives what's left after your friends and loved ones are provided for. This is a very popular choice for charitable bequests because it ensures that loved ones receive their distribution before any distribution to charity.

"I devise the residue of my estate, after the satisfaction of all specific bequests and the payment of all taxes and other costs attending my death, to Easter Seals, Inc., a not-for-profit corporation, Tax ID# 36-2171729, with principal offices currently located at 233 South Wacker Drive, Suite 2400, Chicago, Illinois 60606."

GENERAL/FIXED DOLLAR BEQUEST

A stated sum of money, usually cash, to a beneficiary.

"I bequeath the sum of \$____ dollars to Easter Seals, Inc., a not-for-profit corporation, Tax ID# 36-2171729, with principal offices currently located at 233 South Wacker Drive, Suite 2400, Chicago, Illinois 60606."

PERCENTAGE BEQUEST

Enables your bequests to grow as your assets grow.

“I bequeath to Easter Seals, Inc., a not-for-profit corporation, Tax ID# 36-2171729, with principal offices currently located at 233 South Wacker Drive, Suite 2400, Chicago, Illinois 60606 an amount equal to _____ percent of the net value of my estate as finally determined for federal estate tax purposes.”

CONTINGENT BEQUEST

Assumes you want to leave your entire estate to family and friends. However, in the event that you outlive any of your beneficiaries, it provides an opportunity to designate Easter Seals to receive that portion of the estate.

“In the event that (name of the beneficiary) does not survive me, I designate Easter Seals, Inc., a not-for-profit corporation, Tax ID# 36-2171729, with principal offices currently located at 233 South Wacker Drive, Suite 2400, Chicago, Illinois 60606 as the devisee of this bequest of (see above for language specific to different types of bequests.)”

GIFTS OF RETIREMENT PLAN ASSETS

Because retirement plans are taxed differently than most assets, they may actually become a tax liability. Retirement funds may be subject to both estate and income taxes. Donating a specific dollar amount or a percentage of a retirement plan to a tax-exempt organization like Easter Seals may, therefore, be an attractive option. Here is language you can use to include Easter Seals along with other beneficiaries:

“Easter Seals, Inc., a not-for-profit corporation, Tax ID# 36-2171729, with principal offices currently located at 233 South Wacker Drive, Suite 2400, Chicago, Illinois 60606.”



“I feel that if you have something to give, you should try to do what you can. A good many people like me have worked hard and are blessed with resources. I want my gift to work as efficiently as possible.”

—Alice Meppen

MY BENEFICIARIES

Use this section to note how you would like your assets distributed after you are gone. This is a good opportunity to provide for your loved ones, create a legacy for future generations of your family and for your community, and to make a difference by giving to organizations like Easter Seals.



BENEFICIARIES OF THE SPECIAL NEEDS TRUST

AMOUNT OR %

RECIPIENT/ORGANIZATION NAME/ADDRESS

_____	_____
_____	_____
_____	_____
_____	_____

BENEFICIARIES OF THE ESTATE

In most instances, a spouse will want everything they have to go to their surviving spouse. However, if your spouse has predeceased you, you will need to decide how your estate will be distributed.

ME

- I am married, distribute all of my estate to my surviving spouse.
- I am married and wish to distribute all of my estate as indicated below, OR my spouse has predeceased me, OR I am single, distribute my estate as indicated:

LOVED ONES, FRIENDS & CHARITIES

DESCRIPTION OF TANGIBLE ASSET	RECIPIENT/RELATIONSHIP/ADDRESS
1 _____ _____	_____ _____
2 _____ _____	_____ _____
3 _____ _____	_____ _____
4 _____ _____	_____ _____
5 _____ _____	_____ _____
6 _____ _____	_____ _____

GIFTS OF FIXED AMOUNTS OF MONEY

AMOUNT OR %	RECIPIENT/ORGANIZATION NAME/ADDRESS
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

GIFTS OF PERCENTAGES OF WHOLE ESTATE OR OF REMAINDER OF ESTATE

PERCENTAGE	RECIPIENT/ORGANIZATION NAME/ADDRESS
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

SPOUSE

- I am married, distribute all of my estate to my surviving spouse.
- I am married and wish to distribute all of my estate as indicated below, OR my spouse has predeceased me, OR I am single, distribute my estate as indicated:

LOVED ONES, FRIENDS & CHARITIES

DESCRIPTION OF TANGIBLE ASSET	RECIPIENT/RELATIONSHIP/ADDRESS
1 _____ _____	_____
2 _____ _____	_____
3 _____ _____	_____
4 _____ _____	_____
5 _____ _____	_____

GIFTS OF FIXED AMOUNTS OF MONEY

AMOUNT OR %	RECIPIENT/ORGANIZATION NAME/ADDRESS
_____	_____
_____	_____
_____	_____
_____	_____

GIFTS OF PERCENTAGES OF WHOLE ESTATE OR OF REMAINDER OF ESTATE

PERCENTAGE	RECIPIENT/ORGANIZATION NAME/ADDRESS
_____	_____
_____	_____
_____	_____

WE'RE HERE TO HELP

To learn more about a specific type of charitable gift or to discuss options that make the most sense for you, contact our Gift Planning Staff.

EASTER SEALS
GIFT PLANNING
233 SOUTH WACKER DRIVE, SUITE 2400
CHICAGO, IL 60606

(800)221-6827 EXT. 7135
LEGACYGIVING@EASTERSEALS.COM

Thank You.



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