

My Financial Blueprint Tips (helpful instructions for filling out the PDF)

CASH—checking, savings, money market, CD, savings bonds, other

Before you begin: Abbreviate if you run out of space; list only the last three digits of your account numbers; always store your Financial Blueprint PDF and any financial information in a secure/encrypted folder or storage space

Cash: Select the category from the dropdown; if selecting Other, specify the type of cash account within the Account Title column

Account Title/#: List the exact title of the account, including the company name, followed by the last three digits of the account number, for example: Schwab, Marie Roth IRA/123

Beneficiaries:

If the account has a POD (Payable on Death) designation on it, enter “1 = name(s), 2 = name(s)” which means primary (1) and contingent (2) beneficiaries, so that account will bypass probate and go directly to those named on the POD

If the account is titled in the name of a trust, enter an abbreviated version of the trust name, which means the beneficiaries of that account are named in the trust document, no probate

Financial POA:

If the account is titled in the name of a trust or has a financial power of attorney document/form on file at that institution, enter “Yes: Trust or name(s) of agent(s)”

If the account is not titled in the name of a trust and does not have a financial power of attorney document/form on file there, enter “No” (and find out what that institution requires, consult your estate planning attorney, and consider getting it added now, before you need it)

Value: Enter the current dollar value of the account

REAL ESTATE—home, land, other

Real Estate: Select the category from the dropdown; if selecting Other, specify the type of real estate in the Property Title column

Property title: List the exact title of the property (double check the county assessor records to confirm what is on file on the deed)

Beneficiaries:

If the property has a TOD (Transfer on Death) designation on it, enter “TOD: 1 = name(s), 2 = name(s)” which means that property will bypass probate and go directly to those named on the TOD

If the property is titled in the name of a trust, enter an abbreviated version of the trust

name which means the beneficiaries of that property will be named in the trust document, no probate

Value: Enter the current fair market value of the property

PERSONAL PROPERTY—collectibles, jewelry, boat, vehicle, other

Personal Property: Select the category from the dropdown; if selecting Other, specify the type of personal property within the Ownership column

Ownership: List the exact ownership of the property

Beneficiaries:

If the property has a title (like a vehicle), you may be able to add (every state can be different in what is allowed) a TOD (Transfer on Death) designation or beneficiary deed, enter "TOD: 1 = name(s), 2 = name(s)"; that asset will bypass probate and go directly to those named on TOD or beneficiary deed

If the property is titled in the name of a trust, enter an abbreviated version of the trust name, which means the beneficiaries of that property will be named in the trust document, no probate

If the property does not have a title (like jewelry, art, etc.), enter "see List" and be sure you have it listed on your Personal Property Disposition List (handwritten, signed, and dated list of personal items and who you want to receive each item) which should be stored with your other estate planning documents (you can rewrite, date, and sign to replace the existing list at any time)

Value: Enter the current fair market value of the property

BUSINESS INTERESTS—real estate, business entity, other

Business Interests: Select the category from the dropdown; if selecting Other, specify the type of business interest in the Ownership column

Ownership: List the exact ownership of the business/business property

Beneficiaries: Depending on the type of business asset, if a TOD or Trust is applicable, note as above under Personal Property; select Other as needed and identify

Value: Enter the current fair market value of the business interest

INVESTMENTS – NON-RETIREMENT—stocks/bonds/mutual funds, custodial accounts, education accounts, stock options/RSUs, other

Investments-Non-Retirement: Select the category from the dropdown; if selecting Other, specify the type of investment account within the Account Title/# column

Account Title/#: List the exact title of the account followed by the last three digits of the account number

Beneficiaries:

If the account has a TOD (Transfer on Death) designation on it, enter "1 = name(s), 2 = name(s)" which means that account will bypass probate and go directly to those named on the TOD

If the account is titled in the name of a trust, enter an abbreviated version of the trust name, which means the beneficiaries of that account will be named in the trust document, no probate

Financial POA:

If the account is titled in the name of a trust or has a financial power of attorney document/form on file at that institution, enter "Yes: Trust or name(s) of agent(s)"

If the account is not titled in the name of a trust and does not have a financial power of attorney document/form on file at that institution, enter "No" (and find out what that institution requires, consult your estate planning attorney, and consider getting it added now, before you need it)

Value: Enter the current dollar value of the account

INVESTMENTS – RETIREMENT—current employer plan, old employer plan, traditional IRA, Roth IRA, Deferred Comp, Variable Annuity, Fixed Annuity, other

Investments-Retirement: Select the category from the dropdown; if selecting Other, specify the type of retirement account within the Account Title/# column

Account Title/#: List the exact title of the account followed by the last three digits of the account number

Beneficiaries: List the names of primary and secondary beneficiaries currently on the account

Financial POA:

If the account has a financial power of attorney document/form on file at that institution, enter "Yes: name(s) of agent(s)"

If the account does not have a financial power of attorney document/form on file at that institution, enter "No" (and find out what that institution requires, consult your estate planning attorney, and consider getting it added now, before you need it)

Value: Enter the current dollar value of the account

INSURANCE—real estate, business, life, long term care, other

Insurance: Select the category from the dropdown; if selecting Other, specify the type of insurance within the Policy Type column

Insured/Policy #: List the insured name and last three digits of the policy #

Policy Type: Identify the type of insurance

Beneficiaries: List the names of primary and secondary beneficiaries currently on the policy, if applicable

Benefits: Specify the main benefits of the policy i.e. death benefit, long term care benefit, etc.

Cash Value: Enter the cash value - life or long-term care policies only, if not applicable, enter 0

LIABILITIES—mortgage, second mortgage, HELOC, loan, credit card, auto loan, student loan, other

Liabilities: Select the category from the dropdown; if selecting Other, specify the type of liability within the Name on Loan column

Name on Loan: List name(s) on loan

Interest Rate: List current interest rate

Years Remaining: List years remaining to pay on the loan, if applicable

Balance: List remaining balance currently due on the loan; if credit card is paid off monthly, enter 0 and enter “paid off monthly” under Notes