

LIVING TRUST

Couple

CUSTOMER INFORMATION

Contact Person:	NLF Rep: <i>(internal use only)</i>
Street Address:	Cell Phone:
City, State, Zip Code:	Alternate Phone:
EMAIL (required):	

Effective estate planning requires the assembly of all relevant information concerning your personal, family, and financial situation. This form has been prepared to aid you in identifying, locating, and organizing that information. The information may be valuable to your family in the event of your death or disability.

TRUST INFORMATION

Name of Trust

PERSONAL INFORMATION

HUSBAND'S Full Name

Phone Number

Complete Address

Preferred Name on Legal Documents

Email Address

WIFE'S Full Name

Phone Number

Complete Address *(if different from HUSBAND'S)*

Preferred Name on Legal Documents

Email Address

Biological/Adopted Children

Name

D.O.B.

Address

Phone

INFORMATION: How does a living trust avoid probate?

Property you transfer into a living trust before your death doesn't go through probate. The successor trustee -- the person you appoint to handle the trust after your death -- simply transfers ownership to the beneficiaries you named in the trust. In many cases, the whole process takes only a few weeks, and there are no lawyer or court fees to pay. When all of the property has been transferred to the beneficiaries, the living trust ceases to exist.

Name	D.O.B.
Address	Phone
Name	D.O.B.
Address	Phone
Name	D.O.B.
Address	Phone

If additional space is needed, please add to the last page of this form in the NOTES space.

*INFORMATION: Must I Treat Everyone Equally?
 No. You are free to dispose of your assets however you choose. "Fair" does not necessarily mean "equal." Some children may have greater needs than others. Some may be irresponsible and giving them too much too fast may end up hurting rather than helping your child. Most people only want loved ones to inherit something if it's going to help them, not hurt them.*

List any children you choose to disinherit, if applicable.

APPOINTMENTS

Successor Trustee(s) - A Successor Trustee is named to step in and manage the trust when the trustee is no longer able to continue acting as the trustee (usually due to incapacity or death).

Successor Trustee	Phone Number
Address	

1 st Alternate Successor Trustee <i>(optional)</i>	Phone Number
Address	

2 nd Alternate Successor Trustee <i>(optional)</i>	Phone Number
Address	

*INFORMATION: Is a living trust document ever made public, like a will?
 No. A will becomes a matter of public record when it is submitted to a probate court, as do all the other documents associated with probate -- inventories of the deceased person's assets and debts, for example. The terms of a living trust, however, need not be made public*

Executor for HUSBAND Pour-Over Will (*normally WIFE will serve as HUSBAND'S executor*)

Alternate Executor

Address

Executor for WIFE Pour-Over Will (*normally HUSBAND will serve as WIFE'S executor*)

Alternate Executor

Address

Power of Attorney for FINANCIAL MATTERS - A person appointed under the durable power of attorney can handle financial and other matters on your behalf if you are unable to do so. You can specify that the power of attorney does not go into effect unless a doctor certifies that you have become incapacitated.

Power of Attorney for FINANCIAL MATTERS for HUSBAND

Attorney-in-Fact (*usually the WIFE will serve as HUSBAND'S initial Agent*)

1st Alternate Attorney-in-Fact (*optional*)

Phone Number

Address

2nd Alternate Attorney-in-Fact (*optional*)

Phone Number

Address

Power of Attorney for FINANCIAL MATTERS for WIFE

Attorney-in-Fact (*usually the HUSBAND will serve as WIFE'S initial Agent*)

1st Alternate Attorney-in-Fact (*optional*)

Phone Number

Address

2nd Alternate Attorney-in-Fact (*optional*)

Phone Number

Address

Power of Attorney for HEALTH CARE - Most people name their spouse, partner, a relative, or a close friend as their health care agent. What's most important is that you trust the person absolutely--and that you feel confident discussing your wishes for medical care with him or her. Your agent need not agree with all of your wishes, but must completely respect your right to get the kind of treatment you want.

Power of Attorney for HEALTH CARE for HUSBAND

Attorney-in-Fact *(usually the WIFE will serve as HUSBAND'S initial Agent)*

1st Alternate Attorney-in-Fact *(optional)*

Phone Number

Address

2nd Alternate Attorney-in-Fact *(optional)*

Phone Number

Address

Power of Attorney for HEALTH CARE for WIFE

Attorney-in-Fact *(usually the HUSBAND will serve as WIFE'S initial Agent)*

1st Alternate Attorney-in-Fact *(optional)*

Phone Number

Address

2nd Alternate Attorney-in-Fact *(optional)*

Phone Number

Address

INFORMATION: Trustees are expected to exercise reasonable care in the performance of their duties. In other words, a trustee could conceivably incur liability for negligence. However, the standard of this duty of care can vary between trustees, depending on special directives. For example, someone may be asked to serve as an alternative trustee or trust beneficiaries and not have day-to-day control over property matters while other may be directly involved.

Guardian(s) for Minor Children - The Guardian has the responsibility to care for any minor children and their estate after the death of both parents. Legally, you may name more than one guardian, but it's generally not a good idea because of the possibility that the co-guardians will later disagree. On the other hand, if you prefer that two people care for your child--for example, a stable couple who would act as co-parents--name both of them, so that they each have the legal power to make important decisions on behalf of your child. You can, however, name different personal guardians for different children. Some parents may do this if their children are not close in age or if they have strong attachments to different adults outside of the immediate family. For instance, one child may spend a lot of time with a grandparent while another child may be close to an aunt and uncle. Or, if you have children from different marriages, they may be close to different adults. In every situation, you want to choose the personal guardian you believe would be best able to care for each child.

Guardian(s)

Name	Phone Number
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Address

Name of Co-Guardian (if any)	Phone Number
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Address

Alternate Guardians

1 st Alternate - Name	Phone Number
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Address

2 nd Alternate - Name	Phone Number
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Address

INFORMATION: Because the trust takes effect while you are alive, it is known as a Revocable Living Trust. As the name suggests, you can revoke the trust agreement or appoint a different trustee at any time. Property can be added or removed from the trust as needed. You remain in complete control of your property, you are merely handing the key to someone else to protect the contents.

IV. ASSET INFORMATION AND DOCUMENTATION

For each asset listed below, please provide a description of the asset, the account numbers, and any other pertinent information regarding the asset. *If additional space is needed, please add to the last page of this form in the NOTES space.*

Real Property - for any out of state properties you must provide a copy of the current deed, additional fees may be required to transfer them into the trust.

Address

Address

Investment Accounts

Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Bank Accounts (checking, savings, CD)

Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Institution Name	Account Type	ACCT#
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Business Interests

Entity Name

Entity Name

Autos, Boats, RV's

Make/Model/Year

VIN#

Make/Model/Year

VIN#

Make/Model/Year

VIN#

Life Insurance - Life insurance proceeds are generally included in the policy owner's estate for federal estate tax (death tax) purposes. However, after taking into consideration any other planning you have done, if the value of your estate, including the value of all life insurance policies, is comfortably below the federal estate tax exemption, you can have your life insurance owned by your Trust and your Trust named as each policy's primary beneficiary. By naming the Trust as the primary beneficiary, upon the death of the insured, the policy proceeds will be distributed income tax free to the Trust for the benefit of its beneficiaries, including your spouse, if you are married. By naming the Trust as the policy owner, if the insured's spouse dies before the insured, the life insurance policy may be allocated to the portion of the Trust that will not be included in the insured's estate for death tax purposes when the insured dies.

Even though your Trust is named as the primary beneficiary of the life insurance policy, a contingent beneficiary should also be named. The contingent or secondary beneficiary should be your spouse, if you are married. If you are not married, we recommend naming the same individuals who are beneficiaries of your Trust as the contingent beneficiaries.

Institution

Approx. Value

Policy#

Institution

Approx. Value

Policy#

Other Assets - Any descriptive information that would show how title is held, or provide a sufficient description so that the appropriate conveyance document can be prepared.

Description of Asset

Approx. Value

Description of Asset

Approx. Value

Description of Asset

Approx. Value

V. DISTRIBUTION OF ASSETS

Specific Gift Distributions - Do you want to make charitable gifts, such as to a house of worship or other institution? Do you wish to make a special gift to a particular person, such as a piece of jewelry to a particular child?

Name

Specific asset to be distributed...

Name

Specific asset to be distributed...

Name

Specific asset to be distributed...

Name

Specific asset to be distributed...

Distribution of Estate - Provide names and % of who you would like to receive the remainder of your trust estate, after any specific gifts are distributed. *If additional space is needed, please add to the last page of this form in the NOTES space.*

Name

%

Name

%

Name

%

Name

%

Name

%

Name

%

Name

%

Age of Distribution for Minors - You may want to give each beneficiary his or her share at the time the beneficiary reaches a particular age. You may consider splitting the distribution, such as ½ at age 25 and the balance at age 30, or 1/3 at 21, 1/3 at 25, and 1/3 at 35. You may use any age or combination of ages that you choose.

Describe

NOTES - Did we miss anything? Add additional children, assets, beneficiaries, etc.