

ESTATE PLANNING WORKBOOK



A TOOL FOR ASSEMBLING YOUR
ESTATE PLANNING INFORMATION



JEWISH COMMUNITY FEDERATION
AND ENDOWMENT FUND



On behalf of the Jewish Community Federation and Endowment Fund, we are pleased to provide this Estate Planning Workbook. We hope you find it useful as you prepare to meet with your attorney to create or review your estate plan.

Regardless of the size or value of your estate, it is a prudent practice to plan ahead to provide for your loved ones after your lifetime. In doing so, you can make sure that your assets are protected and that specific allocations to family, friends and charities are carried out according to your wishes. It is also important to periodically review your estate plan to ensure that it reflects evolving tax laws and personal circumstances, such as the birth of children or grandchildren, marriage, divorce, or the death of a loved one.

To assist you with your planning, the Jewish Community Federation and Endowment Fund has prepared this workbook to easily gather all of the information that your attorney should need. This information will also assist your loved ones, in the event of your disability or death, to locate important estate information.

We encourage you, as a friend and supporter of our local Jewish community, to speak with your attorney about including a charitable bequest to the Jewish Community Federation's Endowment Fund. Your legacy will enable our community to continue, well into the future, the life-enhancing work you so generously support today.

Thank you for your ongoing support of the Jewish Community Federation and Endowment Fund and the Jewish community. If you have any questions about our work, or how to make a legacy gift through your will or trust, please call us at 415.512.6211.

Sincerely,



Mark G. Reisbaum
Chief Endowment Officer



Jennifer S. Gorovitz
Chief Executive Officer

P.S. An electronic writable copy of this workbook is available at Jewishfed.org/EstatePlanning

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There is is not a prenuptial agreement.

Location of prenuptial agreement

U.S. Citizen? Yes No

If not a U.S. citizen by birth, indicate date and place of naturalization.

Naturalization Date _____ Place _____

Naturalization Papers Located _____

Spouse: U.S. citizen? Yes No

If not a U.S. citizen by birth, indicate date and place of naturalization.

Naturalization Date _____ Place _____

Naturalization Papers Located _____

Other Citizenship _____

NEAREST RELATIVES

List in order

1. Children 2. Grandchildren 3. Brothers and/or sisters 4. Parents 5. Nieces and/or nephews

NAME	RELATIONSHIP	DATE OF BIRTH	ADDRESS

CASH (CHECKING, SAVINGS, AND MONEY MARKET)

BANK AND ADDRESS	TITLE*	ACCOUNT #	AMOUNT

**Husband, wife, jointly (Indicate other joint tenant if not spouse)*

CERTIFICATES OF DEPOSIT

BANK AND ADDRESS	CERTIFICATE #	MATURITY DATE	TITLE*	AMOUNT
				\$
				\$
				\$
				\$
				\$
				\$
				\$

**Husband, wife, jointly (Indicate other joint tenant if not spouse)*

STOCKS, BONDS, MUTUAL FUNDS HELD IN BROKERAGE ACCOUNTS

NAME OF BROKER/ACCOUNT	# OF SHARES	COMPANY	TITLE*	VALUE
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$

**Husband, wife, jointly (Indicate other joint tenant if not spouse)*

SECURITIES NOT HELD IN A BROKERAGE ACCOUNT

TYPE OF SECURITY	TITLE*	SERIAL #	DATE OF PURCHASE	AMOUNT
				\$
				\$
				\$
				\$
				\$
				\$
				\$

**Husband, wife, jointly (Indicate other joint tenant if not spouse)*

LOCATION OF ANY STOCK CERTIFICATES, BONDS, OPTIONS, ETC., THAT ARE NOT HELD IN BROKERAGE ACCOUNTS

MONEY INVESTED IN MORTGAGES, PERSONAL LOANS, TRUST DEEDS (MONEY OWED TO YOU)

WITH WHOM & ADDRESS	COST WHEN ACQUIRED	TITLE*	CURRENT VALUE
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$
			\$

**Husband, wife, jointly (Indicate other joint tenant if not spouse)*

REAL ESTATE OWNED

TYPE OF PROPERTY & LOCATION	COST WHEN ACQUIRED	TITLE*	CURRENT VALUE	DEBT/LENDER
				\$
				\$
				\$
				\$
				\$
				\$
				\$

**Husband, wife, jointly (Indicate other joint tenant if not spouse)*

OTHER ASSETS

TYPE OF PROPERTY	TITLE*	COST BASIS	DATE OF INVESTMENT	CURRENT VALUE
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				\$

**Husband, wife, jointly (Indicate other joint tenant if not spouse)*

LIFE INSURANCE YOU OWN (ON YOUR OWN LIFE)

COMPANY	TYPE OF POLICY	BENEFICIARY	AMOUNT
			\$
			\$
			\$
			\$
			\$
			\$

COMPANIES OR ORGANIZATIONS THAT OWN INSURANCE POLICIES ON YOUR LIFE

COMPANY	TYPE OF POLICY	BENEFICIARY	AMOUNT
			\$
			\$
			\$

INSURANCE OWNED BY YOU ON THE LIVES OF OTHERS

COMPANY	TYPE OF POLICY	INSURED	BENEFICIARY	AMOUNT
				\$
				\$
				\$
				\$

LOCATION OF LIFE INSURANCE POLICIES

OTHER INSURANCE

COMPANY	TYPE OF POLICY	POLICY #	COVERAGE

INDIVIDUAL RETIREMENT ACCOUNTS, PENSIONS, RETIREMENT OR DEATH BENEFIT PLANS

FUND NAME & COMPANY	ACCOUNT #	BENEFICIARY	TELEPHONE	AMOUNTS
				\$
				\$
				\$
				\$
			TOTAL	\$

SAFE DEPOSIT BOXES

BOX LOCATION	BOX #	LOCATION OF KEYS	NAMES OF OTHERS WITH AUTHORIZED ACCESS

I am currently I expect to be the beneficiary of a bequest.

Testator's name _____ Approximate value \$ _____

Total approximate value of estate \$ _____

I am currently I expect to be the beneficiary of other income or assets.

Source's name _____ Approximate value \$ _____

LOCATION OF ANY EMPLOYMENT CONTRACTS OR BUSINESS AGREEMENTS
RELATING TO INTERESTS IN CORPORATIONS, PARTNERSHIPS, AND
SOLE PROPRIETORSHIPS

WHAT YOU OWE

LOANS

TO WHOM DEBT OR MORTGAGE IS OWED	ADDRESS	PAYMENT DATE	CURRENT AMOUNT OWED
			\$
			\$
			\$
			\$
TOTAL APPROXIMATE INDEBTEDNESS			\$

TRUSTS

Location of any trusts and any amendments to trusts that you have created, or under which you are a beneficiary, and names of trustees.

TAX RECORDS

Location of tax records

KEY CONTACTS

EXECUTOR

Name _____ Telephone _____ Email _____

Address _____

ALTERNATE EXECUTOR

Name _____ Telephone _____ Email _____

Address _____

GUARDIAN FOR YOUR CHILDREN

Name _____ Telephone _____ Email _____

Address _____

ALTERNATE GUARDIAN FOR YOUR CHILDREN

Name _____ Telephone _____ Email _____

Address _____

TRUSTEE FOR CHILDREN'S INTEREST

Name _____ Telephone _____ Email _____

Address _____

YOUR ACCOUNTANT

Name _____ Telephone _____ Email _____

Address _____

YOUR ATTORNEY

Name _____ Telephone _____ Email _____

Address _____

YOUR FINANCIAL PLANNER

Name _____ Telephone _____ Email _____

Address _____

SYNAGOGUE/ RELIGIOUS INSTITUTION

Name _____ Telephone _____

Address _____

RABBI/SPIRITUAL LEADER

Name _____ Telephone _____

Address _____

CHARITABLE PLANNED GIVING OFFICER

Tamara Wallenstein
Planned Giving Officer
Jewish Community Federation and Endowment Fund
121 Steuart Street, San Francisco, CA 94105
415-512-6217

PLAN YOUR ESTATE DISTRIBUTION

You do not need to describe every item of your personal or real property in your will. However, if there is some specific asset that you want to go to a certain individual, list it here. You may include individuals, other than nearest relatives, whom you wish to include in your estate planning. Also, if you wish to leave a specific sum of money to a person or charity, state the amount and the name.

PERSON	ADDRESS	RELATIONSHIP	ITEM, PROPERTY, OR SUM OF MONEY	LOCATIONS OF ASSET

USEFUL LANGUAGE TO MAKE A BEQUEST TO THE JEWISH COMMUNITY FEDERATION OF SAN FRANCISCO, THE PENINSULA, MARIN AND SONOMA COUNTIES

UNRESTRICTED BEQUEST TO THE JEWISH COMMUNITY FEDERATION OF SAN FRANCISCO, THE PENINSULA, MARIN AND SONOMA COUNTIES

A gift that will be held in perpetuity by the Federation's Endowment Fund and will benefit the community's most pressing needs of the day, at the discretion of the Board of Trustees. Because these needs change over time, this type of bequest allows the Federation to most efficiently address the needs of the Jewish community well into the future.

I give to the Jewish Community Federation of San Francisco, the Peninsula, Marin and Sonoma Counties, 121 Steuart Street, San Francisco, CA 94105, the sum of \$ _____ [or _____% of my estate/residuary of my estate], to be held and administered as part of the Endowment Fund of said Federation with distributions of income and/or principal to be made as the governing Board of the Federation shall from time to time determine.

RESTRICTED BEQUEST FOR DESIGNATED PURPOSE OR AGENCY

A gift that will benefit a specific program, purpose, or agency after your lifetime, to be administered as a permanent fund of the Jewish Community Endowment Fund.

I give to the Jewish Community Federation of San Francisco, the Peninsula, Marin and Sonoma Counties, 121 Steuart Street, San Francisco, CA 94105, the sum of \$ _____ [or _____ % of my estate/residuary of my estate] to be held and administered as part of the Endowment Fund of said Federation, with distributions of income and/or principal to be distributed not less than annually for the following charitable purposes [or name agency]:

Examples of charitable purposes

Scholarships, Education, and Youth
Seniors
Arts and Culture

subject to the right of the governing Board of said Federation to alter the foregoing designations in the event that any of them shall, by reason of changed conditions, become impossible of fulfillment, impracticable or undesirable as determined by the governing Board of said Federation.

Please note: Bequests are subject to state law requirements. Hence, advice of counsel should be obtained before using any particular form of bequest.

ARRANGEMENTS

LOCATION OF LIVING WILL, DURABLE POWER OF ATTORNEY FOR HEALTH, MEDICAL DIRECTIVES ORDER OR OTHER POWERS OF ATTORNEY

MY PREFERRED FUNERAL AND BURIAL INSTRUCTIONS ARE

LETTER OF LAST INSTRUCTIONS

You may wish to write a letter of last instructions to your surviving spouse or other persons. This letter is not legally binding, as a will is meant to be, but it can be of great help. It allows you to communicate, informally and personally, helpful information or specific instructions, such as:

- Location of your will, safety deposit boxes, important papers, and records
- Names and addresses of persons to help surviving spouse
- Names, addresses, and telephone numbers of individuals you wish to be notified of your death
- Funeral and burial instructions

ETHICAL WILLS

One of the many meaningful Jewish traditions is writing an ethical will. An ethical will is a personal document or letter that embodies the values you hold most dear and hope to pass on to your children, grandchildren, and loved ones. The tradition of ethical wills dates back to biblical times. As Jacob was approaching his death, he gathered his children to pronounce his blessings over them and his final wishes. Today, it remains a tangible way to pass down your accumulated wisdom, values, and hopes and dreams, which are as much a part of your legacy as material possessions. Your ethical will can become part of your family's archive and an opportunity to speak to a generation that you may not live to see.

There are no formal requirements or parameters for how an ethical will should be written or what it should contain. Ethical wills often address issues such as tzedaka, observance of holidays, the centrality of family to Jewish life or sometimes a specific mitzvah or practice that was particularly important to you. You should be willing to ask yourself some of these questions: What do I consider the essential truths I have learned in life? What are my convictions, values and important life lessons? What role has Judaism played in my life? What are my spiritual beliefs? What are my hopes for the future?

For more information on writing your ethical will, please contact Tamara Wallenstein, Planned Giving Officer, at 415.512.6217 or TamaraW@sfjcf.org or Rabbi Marvin Goodman at 415.369.2860 or MarvinG@sfjcf.org. You may also view some sample ethical wills at jewishfed.org/EstatePlanning.

“While being Jewish presented some limitations for our family and other Jews, they never let that be a reason to not make other opportunities that equaled or exceeded the opportunities that were denied to them. Make your life and the life of our community good by creating opportunities.”

Ethical Will of Robert M. Levison z”l

GLOSSARY OF TERMS

HERE ARE SOME TERMS YOU MAY ENCOUNTER IN THE COURSE OF PLANNING YOUR ESTATE

Annuity	A contract, legal obligation, to pay specified amounts over a specified period of time to a specified individual(s) in exchange for cash, securities, or other tangible property.
Beneficiary	One named in a Will, Trust or other legal document to receive an interest in an estate.
Bequest	A direction in a Will to pay over or distribute personal property.
Estate Tax	A tax on the net value of property subject to tax (“taxable estate”) plus the sum of “adjusted taxable gifts” at the time of a person’s death. It is based essentially on the right to transfer or transmit.
Executor	A person or institution appointed by a testator to carry out the terms of the will.
Gift Tax	A tax on the donor of inter-vivos gifts (those made during life), based on the right to transfer or transmit, and payable primarily by the donor.
Grantor	The creator of a trust or other legal instrument.
Gross Estate	Everything in which the deceased person owned an interest in at the time of death. It embraces such items as life insurance, or partial interests in joint property, and transfers intended to take effect at or after death, or when the power to change the enjoyment of the property has been retained.
Irrevocable Trust	A trust that cannot be changed or dissolved.
Life Estate	Gift of property in which the donor retains the right to use the property for life.
Life Income Agreement	A gift of a principal sum, property, or securities with a stipulated life income paid to the donor or another person for his or her lifetime(s).
Life Income Trust	A plan whereby gift assets are placed in trust for the lifetime benefit of an income beneficiary, with the remainder going to another beneficiary.
Personal Property	Tangible - jewelry, artwork, antiques, clothing. Intangible - stocks, bonds, notes, patents.
Probate	The process of proving a Will’s validity; used loosely to mean the administration of an estate.
Real Property	Includes land, buildings, and items attached in a relatively permanent manner, such as escalators and light fixtures.

GLOSSARY OF TERMS *(cont.)*

HERE ARE SOME TERMS YOU MAY ENCOUNTER IN THE COURSE OF PLANNING YOUR ESTATE

Remainder	The amount remaining in a trust after income payments have ended. A remainder is vested when payable to a designated beneficiary, or to a class of beneficiaries whether or not living at the termination of the trust. It is contingent when dependent on some occurrence or event to take place in the future.
Revocable Trust	A trust that can be changed or dissolved at any time by the grantor.
Testamentary Trust	A trust established through the Will of a grantor.
Testate	Dying with a valid Will.
Trust	An arrangement whereby property is held by an individual or institution for the benefit of others.
Trustee	Party legally responsible for carrying out the terms and performance of a trust.
Will	A legal instrument disposing of a person's property at the time of his or her death.

NOTES

NOTES

THE JEWISH COMMUNITY FEDERATION AND ENDOWMENT FUND SERVES AS YOUR MAJOR RESOURCE IN THE JEWISH COMMUNITY, MEETING EMERGENCY NEEDS, SUPPORTING CAPITAL PROJECTS, PROVIDING SEED FUNDING FOR NEW COMMUNITY ENDEAVORS, AND SUPPORTING THE SEARCH FOR CREATIVE, THOUGHTFUL SOLUTIONS TO COMMUNAL CHALLENGES AT HOME AND AROUND THE WORLD. AS AN INNOVATOR IN THE PHILANTHROPIC COMMUNITY, THE JCF PROVIDES EXPERTISE IN ALL AREAS OF GRANTMAKING AND HELPS INDIVIDUALS AND FAMILIES IDENTIFY THEIR PHILANTHROPIC GOALS.

