



An alliance dedicated to enhancing the
health and lives of those we serve



PLANNING FOR THE FUTURE

Passing on Your Values and
Creating your Legacies

At Visiting Nurse Association our purpose is to foster a healthy, thriving community by providing expert and compassionate care to all – no matter their station in life – and to serve each client’s ever-changing needs, always with the vision of how healthcare should be delivered next.

Easterseals is changing the way the world defines and views disabilities by making profound, positive differences in people’s lives every day.

Together, we are an alliance dedicated to enhancing the health and lives of those we serve.

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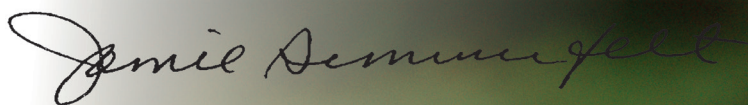
Dear Friend of Visiting Nurse Association and Easterseals Nebraska,

What will be your legacy? Creating a legacy for future generations of your family and your community requires planning. By creating a plan (including your will and other important documents), you have control over providing for your loved ones, determining who receives your assets, and ensuring your wishes are carried out.

This guide will help you begin the process. Step by step, it walks you through details and decisions you might otherwise overlook. Then, when you meet with your advisors to create a formal plan, everything will be thought out and recorded for easy reference.

As a friend of Visiting Nurse Association and Easterseals, you clearly believe in helping others who are in need of support. We're so grateful that you choose to partner with us to make profound, positive differences in people's lives every day. And we're happy to share this guide to help you rest easy, knowing your legacy will be fulfilled as you wish.

Sincerely,

A handwritten signature in dark ink, reading "James C. Summerfelt". The signature is fluid and cursive, written over a light background.

James C. Summerfelt
President and CEO



Is it time to create or review your will/trust?

If you already have a will — congratulations! You’re among a minority of Americans who’ve made it easier for loved ones to settle your affairs after your lifetime.

But remember: your will is not a static document. It must be amended as your life circumstances change. Take this short quiz to see if it’s time for an update.

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

Did you answer “yes” to any of these questions?

If so, your will may be due for review and updating. See the following pages for guidance on making any necessary changes.

Did you answer “no” to all of these questions?

Great! It sounds like your will is up to date. However, we do suggest you page through this guide to see if there is anything you may have overlooked.

One More Thing To Consider

Would you like to continue to make a positive, profound difference in the lives of our most vulnerable neighbors, ensuring they receive the care, services and resources they need beyond your lifetime? If so, we hope you will consider making Visiting Nurse Association a beneficiary of your estate. It should be easy to include a charitable bequest without updating your entire will. Instead, ask your attorney about doing so through a codicil (like an amendment) to your existing will.

Thinking about estate planning can be overwhelming.

We know. That's why we created this guide — to answer key questions like these:

What do I own?

Before you can decide how you want to distribute your assets, you need a clear sense of what you own. Pages 14 through 18 provide prompts to help you detail all of your assets.

What else do I want to pass on?

In addition to taking care of loved ones, you may want to include a charitable bequest as a further expression of the values that have guided your life. On pages 20 and 21, we provide a variety of ways you can name Visiting Nurse Association a beneficiary.

Who are the people I trust to carry out my wishes?

You will need to identify a small circle of trusted individuals to act on your behalf. On pages 11 through 13, we explain what to consider and provide space to name your personal representatives.

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

- As you choose your personal representatives, be sure to discuss your choices with each individual.
- Keep this booklet in a safe, secure place and let loved ones know where it, and other important documents, are kept.
- This booklet provides basic information about your assets and wishes. It is not meant to be a substitute for legal and professional planning advice.
- You will need to meet with your attorney to further discuss this material, review and sign the prepared documents, and confirm that beneficiary designations and ownership match your final plan.

BEGIN HERE.....

... to record all the information you need to create your will and estate plan.

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/Cell phone

Home/Cell (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/Cell phone

Home/Cell (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 name/Birth dates

(Child 2) Name

Birth date

Social Security no.

Spouse's name

Address

Notes

Grandchildren's name/Birth dates

"I have always felt a connection with VNA. VNA helped me after my knee surgery and supported my husband through his end of life journey. Ensuring VNA is available for others is an honor." -- Mrs. Williams

(Child 3) Name	Birth date	Social Security no.
----------------	------------	---------------------

Spouse's name

Address

Notes

Grandchildren's name/Birth dates

(Child 4) Name	Birth date	Social Security no.
----------------	------------	---------------------

Spouse's name

Address

Notes

Grandchildren's name/Birth dates

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



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 websites that contain necessary information for your personal representatives to administer your estate:

Computer	Log-in	Password
----------	--------	----------

Website	Log-in	Password
---------	--------	----------

Website	Log-in	Password
---------	--------	----------

Website	Log-in	Password
---------	--------	----------

Website	Log-in	Password
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MY PERSONAL REPRESENTATIVES

Who would you like to carry out your wishes? The following pages explain the various roles and provide space to name these important people.

Who will serve as guardian for my children?

If you have dependent children, one of the most important details of estate planning is to identify guardians for your children, should both you and your spouse 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	Address/Phone

Who will make healthcare decisions for me when I can no longer make them for myself?

A **Durable Power of Attorney for Healthcare** is a legal document that names 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 healthcare (myself)

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

Power of Attorney for healthcare (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** is a legal document that names 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
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(2) Name/Alternate	Address/Phone
--------------------	---------------

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. Choose someone who is organized. Consider the size and complexity of your estate when choosing your executor.

Executor of Estate (myself)

(1) Name	Address/Phone
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(2) Name/Alternate	Address/Phone
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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 of your will transfers 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



“If you don’t give back, then you don’t have a good sense about yourself. I tell my friends, it’s important to leave something of yourself behind.” - Mrs. Thompson

ASSETS

This is where you can make a full and complete list of your assets. Creating this inventory will help you identify the value of your estate, guide your decisions about passing on or disposing of possessions, and also help your personal representative administer your estate.

When you complete your asset list, make your best estimate for 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 if you need more space.

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 <u>\$2,000</u> as of <u>9/30/2017</u>			

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	John Smith

Commercial Annuities

Institution	Account #	Value	Owner Name
Beneficiary: _____		Cost Basis: _____	
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: _____		

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

Location	Number	Location of Key
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Co-owner, if any

Storage Locker

Storage unit name/address	Unit #	Access Code
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List other places and locations of keys, if applicable, where important items may be found:

TAKING CARE OF LOVED ONES WITH SPECIAL NEEDS

Are you caring for a child or other loved one with special needs? If so, you are likely concerned about who will care for them after you're gone. Will there be enough money to continue the quality of life you've provided for them during your lifetime?

A special needs trust can ensure that assets you leave your loved one will be available for their supplemental needs, without jeopardizing any government benefits they receive for food and shelter.

Special needs trusts are a complex area of law and require specialized expertise to be drafted correctly. Be sure your attorney is familiar with special needs trusts (not all attorneys are). Feel free to ask how many trusts an attorney has written. You may want to ask other families with special needs loved ones for a referral.

Choosing a trustee for the special needs trust takes careful consideration. Keep in mind that a trustee and a guardian are not one and the same. The trustee manages the special needs trust; the guardian handles personal and legal affairs. Typically a trustee is a close family member or friend, but the trustee can also be a lawyer, a bank or a committee composed of one or two family members and a financial advisor. The best trustees are generally 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

“My husband was so proud of the Easterseals camp he worked at — and the fun and freedom those children enjoyed. I consider this my gift to him. He’d be so pleased.” —Mrs. Wilt

HOW TO NAME VISITING NURSE ASSOCIATION AS A BENEFICIARY

There are many options for making Visiting Nurse Association as 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 Fund Development Team: 402-930-4281 or plannedgiving@vnatoday.org.

Bequests

Below are the most common kinds of bequests, with sample language for naming Visiting Nurse Association as a beneficiary. You may 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 Visiting Nurse Association, a not-for-profit corporation, VNA Tax ID# 47-0690846, with principal offices currently located at 12565 West Center Road, Suite 100, Omaha, Nebraska, 68144."

General/Fixed Dollar Bequest

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

"I bequeath the sum of \$____ dollars to Visiting Nurse Association, a not-for-profit corporation, VNA Tax ID# 47-0690846, with principal offices currently located at 12565 West Center Road, Suite 100, Omaha, Nebraska, 68144."

Percentage Bequest

Enables your bequests to grow as your assets grow.

"I bequeath to Visiting Nurse Association, a not-for-profit corporation, VNA Tax ID# 47-0690846, with principal offices currently located at 12565 West Center Road, Suite 100, Omaha, Nebraska, 68144, 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 Visiting Nurse Association to receive that portion of the estate.

“In the event that (name of the beneficiary) does not survive me, I designate to Visiting Nurse Association, a not-for-profit corporation, VNA Tax ID# 47-0690846, with principal offices currently located at 12565 West Center Road, Suite 100, Omaha, Nebraska, 68144, 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 to individual heirs. 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 Visiting Nurse Association may, therefore, be an attractive option. Here is language you can use to name Visiting Nurse Association, along with other beneficiaries:

“Visiting Nurse Association, a not-for-profit corporation, VNA Tax ID# 47-0690846, with principal offices currently located at 12565 West Center Road, Suite 100, Omaha, Nebraska, 68144.”

Gifts of Bank Accounts, Certificates of Deposit or Brokerage Accounts

By placing a payable on death (POD) designation on your bank account or certificate of deposit, you can name Visiting Nurse Association as the beneficiary of all the funds upon your death. By placing a transfer on death (TOD) designation on your brokerage or investment account, you can name Visiting Nurse Association as the beneficiary of all, or a percentage of, the account. Simply contact your bank or brokerage firm for the appropriate form.

Gifts of Life Insurance and Commercial Annuities

You can name Visiting Nurse Association as the beneficiary of all, or a percentage of, your life insurance or commercial annuity. Simply contact your bank or insurance company for a beneficiary designation form.

*"I'm a firm believer in payback.
This is the least I can do." —Mr. Kimbler*

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, and make a difference by giving to organizations like Visiting Nurse Association.

Beneficiaries of the Special Needs Trust

Amount or %	Recipient/Organization	Name/Address
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>
<hr/>	<hr/>	<hr/>

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. Distribute all of my estate as indicated below.
- ☐ My spouse has predeceased me. Distribute my estate as indicated below.
- ☐ I am single. Distribute my estate as indicated below.

Loved Ones, Friends & Charities

Decription 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
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Spouse

- ☐ I am married. Distribute all of my estate to my surviving spouse.
- ☐ I am married. Distribute all of my estate as indicated below.

Loved Ones, Friends & Charities

Decription 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

If you would you like to learn more about a specific type of charitable gift or discuss options that make the most sense for you, please contact our Fund Development Team:

Visiting Nurse Association and Easterseals Nebraska

Fund Development Team

12565 West Center Road, Suite 100

Omaha, NE 68144

(402)930-4281

plannedgiving@vnatoday.org

Thank You!



Notes:

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