



**A PERSONAL RECORD:  
ESTATE PLANNING YOU  
CAN DO AT HOME**



## Organizing Your Estate Plan

# AN EASY 3-STEP GUIDE

When estate planning is mentioned, most people think of a will. A will ensures that your wishes are carried out after your lifetime. But a good estate plan can include various instruments that benefit you and the people and causes you care about most, today and after your lifetime.

### How Much Are You Really Worth?

Fortunately, most people find they have much more in their estate than they thought when they account for savings, employer and personal life insurance, retirement plan benefits, and perhaps even a future inheritance. To get your planning started, begin with the following three steps.

#### 1 Make an Inventory of Your Assets.

This will help you estimate your estate's exposure to taxes.

If you are married, be sure to include your spouse's assets and all jointly owned or community property. Use the current market value for everything you own and the face value (not cash value) for any life insurance.

The chart on the next page is an easy way to list your figures. Don't strive for exact amounts; round numbers will do.

#### 2 Decide Where You Want Your Property to Go.

Once you've made an inventory of your property, you're ready to decide where you want it to go. See the backside for a list of things you should consider first and a form to help you organize your plans.

- **Marital status.** If you're married, you can give the bulk of your money to your spouse, either outright or in a trust, and also make plans in the event your spouse does not survive you.

If you have children, you can give your money to them in equal or unequal shares, or you can create a trust for their benefit.

If you're single, you may have children or grandchildren to think about, or nieces or nephews you would like to remember. You may also want part of your estate to go to parents, brothers, or sisters.

- **Charitable bequests.** A gift to WWF can take many forms, including a specific amount of money, a particular asset, or a percentage of your estate.
- **Special assets.** Do you have jewelry, art objects, or other prized possessions you would like to give to someone who would enjoy having them? Say so in your will.
- **Power of appointment.** If your late spouse or parent created any trusts for your lifetime benefit, you may have the right to dispose of part or all of the remainder, provided you refer specifically to this power in your own will.

#### 3 Meet With an Estate Planning Attorney.

Once you have completed the chart on the next page and the disposition list on page 4, you are ready to meet with your attorney for important counsel and the drafting of necessary documents.

Owned by  
you alone

Owned by  
your spouse

Owned jointly  
(or in community)

**Assets**

Residence			
Other real estate			
Bank accounts, certificates of deposit, money market funds			
Stocks, bonds, mutual funds			
Closely held business interests			
Partnership ventures			
Notes, mortgages owed to you			
Retirement funds			
Life insurance face value			
Furniture, jewelry, collections, etc.			
Automobiles, boats, etc.			
Annuities, revocable trusts			
Other assets			
<b>Total assets</b>			

**Liabilities**

Mortgages			
Loans, installment debts			
Current bills			
Taxes owed			
All other liabilities			
<b>Total liabilities</b>			

**NET ESTATE (subtract total  
liabilities from total assets)**

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By completing a solid estate plan today, you're creating a road map for your loved ones to follow later, when they need it most.

# Disposition of Estate

## 1. TO SPOUSE

*Descriptions of assets*

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## 2. TO OTHER BENEFICIARIES (BESIDES SPOUSE)

*Descriptions of assets/names and relationships of beneficiaries*

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## 3. TO CHARITABLE ORGANIZATIONS

*Descriptions of assets or dollar amounts/percentage of and names of charitable organizations*

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