

**THE FUNDING PROCESS IS THE
CRITICAL SECOND STEP IN
SETTING UP A LIVING TRUST.**

*

**THIS ASSET ORGANIZER WAS
CREATED SPECIFICALLY FOR USE
DURING THAT SECOND STEP – THE
FUNDING PROCESS.**

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**PLEASE DO NOT GIVE THIS ASSET
ORGANIZER TO CLIENTS UNTIL
AFTER THEY HAVE RECEIVED
THEIR COMPLETED LIVING TRUST.**

We are asking this because it has come to our attention that some clients have taken their Asset Organizers to their banks and other financial institutions and had those banks/institutions change the title on their accounts BEFORE their Trust was completed and executed. Even though they did not know the exact name of their Trust at the time, their banks/institutions made those changes, giving the Trust a name that didn't match the actual Trust. This created problems for clients in properly funding their trusts. Thank you for your cooperation. ~Heritage~

Asset Organizer Instructions

1. Separate and attach a note to each legal property description:
 - a. Label each: Property #1, Property #2, Property #3....
 - b. My property is currently titled in the name(s) (i.e., “Janet M. Doe” or “Janet Doe” and “John Doe and Janet Doe”, etc.):
 - c. How do you own each property: a) We are the sole owners of this property; - OR - b) we own this property with others - our share is _____%.
 - d. My property is in _____ County, in the State of _____.
2. The Heritage Living Trust includes the preparation of 2 deeds at no charge:
 - a. If the client has more than 2 properties, there is a fee of \$25 for each additional deed.
 - b. Enclose a check payable to “Heritage,” for every deed being prepared over 2.
3. Other than legal property descriptions and deeds, please do NOT attach statements:
 - a. Please fill in the forms, do NOT attach statements, they will not be accepted.

Mail completed Asset Organizer to:

Heritage Living Trust
P.O. Box 66972
Scotts Valley, CA 95067

If the client has any questions about the Asset Organizer,
have the client call HLT direct at (888) 437-8778 or
e-mail HLT at support@HeritageLivingTrust.com

CONFIDENTIAL

**HERITAGE LIVING
TRUST
ASSET ORGANIZER
WORKBOOK**



H E R I T A G E

PURPOSE OF THIS WORKBOOK

The purpose of this workbook is to assist you in assembling the important information needed to properly create and fund your Living Trust documents. The most important step in completing a Living Trust consists of placing your assets into it. This is referred to as “funding” the trust and usually involves nothing more than changing the name on your asset to the name of the Trust. Assets that are not funded into your Living Trust may be subject to probate. This process is not difficult to complete but it is the single most important step in the completion of your trust.

This workbook will help you to assemble the details relating to your assets so that the funding process can be completed without unintentional omissions. By following the easy steps outlined in this workbook you will complete this most important process assuring the most effective result from your Living Trust.

WHAT YOU NEED TO DO

There are essentially two types of Living Trusts, a Living Trust for a single person and a Living Trust for a married couple. We have designed this workbook for all types of Living Trusts. Whether you are single or married, fill out the information as it applies to your situation. The workbook is designed to be self-explanatory.

It is very important that you fill out this workbook completely to assure the best results. Legibility, accuracy, and consistency of the information are most important. We urge you to give this workbook your close attention and be careful to check your information for accuracy. Inaccurate or illegible information will delay or increase the chances of an improperly funded Living Trust.

WHAT IS FUNDING MY TRUST?

Next to the decision to actually prepare a Living Trust, the most important step you will take is the funding or transferring of your assets into the trust. This process involves the changing of titles of ownership from your personal name into the name of the trust. You should also change most beneficiary designations on life insurance, annuities and IRA's etc, to the name of your trust. The trustee, in almost all cases is you acting as the trustee of your Living Trust. Example:

John J. Doe, Trustee

WHO CONTROLS THE ASSETS IN MY LIVING TRUST?

The trustee you name for your Living Trust controls the assets in your trust. Most likely you have named yourself and your spouse as trustees so you will still have complete control of your assets. One of the great features of a revocable Living Trust is that you can continue to buy and sell assets just as you did before you formed your trust. You can also remove assets from your Living Trust at any time or even dissolve the trust if you wish.

WHY IS FUNDING MY TRUST SO IMPORTANT?

If you have signed and notarized your Living Trust document but haven't changed the titles and beneficiary designations on your assets, you have created nothing more than an expensive Will. You have a great trust, but until you transfer your assets into it it will not protect your assets from probate. If the goal of your Living Trust is to avoid probate at your death or court intervention at your incapacity, then you must fund it while you are living and able to competently do so.

WHAT HAPPENS IF I FORGET TO TRANSFER AN ASSET?

Your Living Trust contains a "Pour Over Will" that serves as a safety net. This "Pour over Will" catches any forgotten unfunded assets and sends them into your trust at your death, but not until that asset has first gone through the probate process. Once the asset has been *poured over* into the trust after probate it can be distributed to the heirs according to the instructions in your Living Trust.

WHO IS RESPONSIBLE FOR FUNDING MY LIVING TRUST?

You are ultimately and legally responsible for making sure all your appropriate assets are transferred into your trust. You have a lot of help available to you however. **Heritage Trust is not legally liable for the funding of your assets and it is recommended that you consult your other financial advisors such as your tax advisor regarding possible tax consequences, particularly on tax qualified assets such as IRA's, and 401k's. You should also consult financial consultants such as your bank or broker on assets that have maturity requirements and penalties for early withdrawal or cancellation before you fund them into your trust.**

HOW DIFFICULT IS THE FUNDING PROCESS?

It's not difficult at all but it will take some time to complete. Because Living Trusts are now so widely used you should encounter little or no confusion at banks or institutions when transferring your assets. For some assets, a short assignment document will be used. Other asset holders will require written instructions from you. Most transfers can be handled by mail or telephone.

Some institutions will want to see proof that your trust exists. To satisfy them, we have prepared an "abstract of trust." This is a shortened version of your trust that verifies your trust's existence. It explains the powers given to the trustees, and identifies the successor trustees, but it does not reveal any information about your assets or your beneficiaries and their inheritances.

Even though the funding process is not difficult, it can be easy to get sidetracked or procrastinate. To prevent this from happening, make funding your Living Trust a priority and keep going until you are finished. Use this workbook to make a list of your assets, their values and locations; then start with your most valuable assets and work your way down. Remind yourself why you are doing this, and look forward to the peace of mind you will feel when the funding of your trust is completed.

WHAT ASSETS SHOULD I PUT IN MY TRUST?

The general rule is **all** of your assets should be in your trust. However, as we'll explain later, there are a few assets you may not want in the trust, or cannot be put into your Living Trust.

Generally, assets you do want in your trust include your home and other real estate, bank and saving accounts, stocks, bonds, investments, business interests and notes payable to you. You will also want to change beneficiary designations on life insurance, annuities and IRAs to your trust so that those assets will flow into your trust at your death and be included in your overall estate plan.

WILL PUTTING REAL ESTATE PROPERTY IN MY TRUST CAUSE ANY INCONVENIENCES?

In most cases, you will notice very little difference. You may even find it easy to transfer your home and other real estate to your Living Trust and to purchase new real estate in the name of your trust. Refinancing may not be as easy. Some lending institutions require you to conduct business in your personal name and then transfer the property to your trust afterward. While this can be annoying, it is a minor inconvenience easily satisfied considering your long-term estate planning goals.

Because your Living Trust is revocable, transferring real estate to your trust should not disturb your current mortgage in any way. Even if the mortgage contains a "due on sale or transfer" clause", re-titling the property in the name of your trust should not activate the clause. There should be no effect on your property taxes because the "transfer into trust" is not a sale and does not cause your property to be reassessed for property taxes. Also, having your home in your trust will have no effect on your being able to use the capital gains tax exemption when you sell it. In some states however, it could affect your homestead exemption. This can be resolved by executing a notarized Quit Claim Deed into your Living Trust but not recording it at your county recorder's office. When you die it can be presented as valid proof that you transferred your home into your trust. You can also reapply for the homestead exemption.

SHOULD I PUT MY LIFE INSURANCE IN MY LIVING TRUST?

That depends on the size of your estate. If you are single and your net estate (assets minus debts), including the death benefits from your life insurance, is less than \$5.34 million per spouse (2014), or if you are married and your combined net estate is less than \$10.68 million; your estate will not have to pay estate taxes when you die. In this case, your Living Trust should be both the owner and beneficiary of your life insurance. This will give you, as trustee, maximum control over the policies and proceeds of the policies and all life insurance death benefits can be distributed to your heirs according to your wishes expressed in the trust.

If your estate is larger than the exemption for the year of your death, then your estate will have to pay estate taxes on the amount over the exemption for that year. If this is the case, it would be better to set up a separate "Irrevocable Life Insurance Trust (ILIT)" and have it own your life insurance policies. There are some restrictions on transferring existing policies to an irrevocable life insurance trust. If you die within three years of the date of the transfer, the transfer on existing policies will be considered invalid by the IRS and the insurance will be

included in your taxable estate...and there may also be a gift tax. These restrictions do not apply to new policies purchased by the trustee after the Life Insurance Trust has been set up. **Be sure to discuss this with your tax advisor, your attorney, or your estate planner if you feel this situation applies to you.**

SHOULD MY LIVING TRUST OWN MY CARS?

Unless the car is valuable and substantially increases your estate value, you will probably not want it in your trust. If you are at fault in an auto accident and the injured party sees that your car is owned by a trust, they may think you have “deep pockets” and be more likely to sue you... although, the liability protection on your car insurance would still protect you.

Every state allows a nominal amount of assets to transfer without probate and some states allow an exemption from probate on your automobile. If the value of your car falls within this amount, you are probably okay when it comes to probate. Some states let you name a beneficiary for your car, which avoids probate and works well. Also, if your car is leased or heavily financed leave it out of the trust. Never transfer debt into your Living Trust.

WHAT ABOUT MY IRA AND OTHER TAX-DEFERRED PLANS?

You cannot change the ownership of tax-qualified accounts to your Living Trust. You can name your Living Trust as a beneficiary of those accounts but be sure to consider all your options. These include your spouse, if you are married; your children, grandchildren, or other individuals; a trust; a charity; or a combination of the above can all be named as beneficiaries.

The heirs you name as beneficiary of these plans will have a significant impact on the amount of the tax-deferred growth this money can continue to earn after you die. **Consult your tax advisor for more in-depth information on this issue.**

If you are married, your spouse is probably your best beneficiary because if you die first (1) the money would be readily available to your spouse and (2) it gives you the spousal rollover option i.e. after you die, your spouse can “roll over” your tax-deferred account into his/her own IRA and name a new beneficiary, preferably someone much younger, such as your children and/or grandchildren...even the trust.

When you name an individual as beneficiary, you lose control when you die. After you die, the beneficiary can do whatever they want with the money, including cashing out the account and destroying you’re carefully made plans for long-term, tax-deferred growth. The money could also be available to creditors, spouses and ex-spouses. There is also the risk of court interference at your incapacity. It’s always best to name your trust as beneficiary when possible.

Naming a trust as beneficiary will give you maximum control over the money because the distributions will not be paid to an individual, but into a trust that contains your written wishes and instructions stating who will receive this money and how and when.

ARE THERE ANY ASSETS I SHOULD NOT PUT IN MY TRUST?

If you live in a non-community property state and have owned an asset jointly with your spouse since before 1976, transferring the asset to your Living Trust could cause your surviving spouse to pay more in capital gains tax if he or she decides to sell the asset after you die.

If the asset is your personal residence, this would not be a problem unless the gain is more than \$500,000 for living married couples. But it could be a problem for other assets like farmland, commercial real estate or stocks. If this sounds like it could apply to your situation, **check with your tax advisor *before* you change the title on those assets to your Living Trust.**

Other assets that should probably not be transferred to your Living Trust are incentive stock options, Section 1244 stock and professional corporations. If you are unsure whether or not to transfer such an asset to your trust, **check with your accountant or tax advisor first.**

WHAT ABOUT PROPERTY THAT DOESN'T HAVE A TITLE?

Personal property like artwork, antiques, collectables, jewelry, furs, cameras, sporting equipment, books, gold and silver, and other household goods typically do not have a formal public title. Your Living Trust contains an assignment to transfer personal property into your Living Trust.

WHAT IF I BUY NEW ASSETS AFTER I FUND MY TRUST?

Find out if you can take the title at purchase in the capacity of trustee of your Living Trust. If not, transfer the title into your Living Trust right away after you purchase it. If you are not sure how to transfer it this workbook contains transfer instructions for most types of assets.

WHAT ABOUT FUNDING OUT OF STATE PROPERTY?

If you own property in another state, transferring it to your Living Trust will prevent a conservatorship and/or probate in that state. You can contact a title company or an attorney in that state to handle the transfer for you. They will have to prepare a new Deed or Quit Claim Deed showing your Living Trust as the owner of the property. The deed must then be recorded in the county where the property exists.

HOW TO TRANSFER ASSETS INTO YOUR LIVING TRUST

Real Estate:

If your property is financed with a mortgage, you need to deed the property into the name of your Living Trust. This can be done with a Quit Claim Deed that transfers only your equity into the Living Trust and leaves the mortgaged portion that is securing the loan undisturbed. As we mentioned earlier, this does not trigger the “due on sale clause” or create a reassessment for property taxes. In fact you usually don’t even have to notify your mortgage company of this action since it does not affect them. If you feel better checking with your mortgage company be sure you tell them that you are only transferring your equity through a Quit Claim Deed into a revocable Living Trust. They should be familiar with this process and have no problem with it. Federal regulations exist that prevent the mortgage bank from activating the “due on sale

clause” or imposing penalties or tax reassessments. Be aware of this if the mortgage company becomes threatening.

If your property is free and clear of any mortgages, financial encumbrances, or liens, then we recommend you talk to an attorney or title company to have a new grant deed or trust deed or warranty deed done (whichever your state requires) placing the property into your Living Trust. The cost for this service should be nominal (\$150 to \$250). You will need to do this for each property you own regardless of its location. Heritage Living Trust will include two Quit Claim Deeds at no additional cost with the preparation of your Living Trust. It is your responsibility to have the Quit Claim Deeds notarized and filed in the county where the property is located. Heritage will prepare additional Quit Claim Deeds, if needed, at a cost of \$25 per Deed. If this service is desired you must provide us with a legal property description for each property. The legal property description is found on the property Deed or in the County Department of Records in the county where the property is located. Do not provide originals of documents to Heritage, or anyone for that matter.

The final step is to record the new deeds at the county recorders office in the county where the property is located. Once this is completed your properties are in your trust. Because you are the trustee (unless you have chosen otherwise) you can take your property out of your Living Trust whenever you desire. Many mortgage lenders require that a home be sold or purchased only from a private person. That may require you to take your home out of the trust if you want to sell it or refinance it. The process for that is simple. Simply reverse the above process and deed the property back into your private name. If you are refinancing just deed it back into your trust when the refinance transaction is complete.

Note: Some county recorders require additional forms unique to their county. Those forms must be obtained from your county recorders office and completed according to their instructions. Heritage does not assist with that added requirement.

Vehicles (automobiles, RV's, motorcycles):

Most states make provisions for these transfers into trust through their department of motor vehicles. You can request the forms from your DMV.

The transfer of a motor vehicle is not always necessary if the vehicle has little value or is heavily encumbered or leased. If you own a 1929 Bentley or a new Porsche Turbo free and clear... by all means put them in the trust.

All Other Monetary Assets:

Banking

Take your signed, witnessed, and notarized Living Trust to your bank and tell a bank officer that you have formed a Living Trust and want to change all your bank accounts and bank investments into the name of the trust. The banker will be familiar with this process. He will provide you with the necessary forms and will probably ask for a copy of your trust. Your Living Trust is a set of very personal and private documents. We do not advise you to provide the bank with a complete copy of your Living Trust. We have provided an “*Abstract of Trust*”

in your document binder specifically for this purpose. It is signed and notarized by you and states that you have formed a Living Trust. This *abstract* should fully satisfy the banks requirements for a file copy confirmed by your personal identification without revealing your assets or beneficiaries.

Stocks

If you own stocks you probably either own actual stock certificates issued to you or you are working through a stock brokerage firm and have a brokerage account in your name. In the latter case you are probably not holding actual stock certificates. If you are holding stock certificates contact the company that issued the certificates to you and notify them that you want to change your certificates into the name of your Living Trust. They will send you forms to accomplish this process and will require the return of the old certificates and probably ask for a *bank guaranteed signature* on the forms. You can obtain a guaranteed signature (your signature certified by an approved financial institution) at your bank. Take the form unsigned to your bank and sign it in front of a bank officer who will then certify the signature.

Bonds

Funding bonds into your Living Trust is like transferring stocks. Contact the company, brokerage, or bank that issued the bonds to you and complete their forms. They will advise you of their procedure for changing the title of ownership into the name of the Living Trust.

Business Interests

Business interests can consist of stock ownership in a corporation, membership interest in an LLC, or ownership in a company under your name such as a partnership or sole proprietorship. In each of these cases you should change the *mode of ownership or participation* into the name of the Living Trust. This would involve reissue of stock in a corporation, change of membership vesting in an LLC, or amendments to a partnership agreement. Sole proprietorship business interests should be treated like personal property and listed in the “schedules” section of your Living Trust.

Personal Property

Personal property includes all the stuff you own that doesn't have a public title registration of some kind. Such things as cash, coin, precious metals, collections and collectables, antiques, personal jewelry, furniture, clothing, books, and so forth. Transferring such items to your Living Trust is extremely easy. First, your Living Trust contains a document that transfers all of those items *en masse* into the trust. Secondly, your trust contains a section called, “*Schedules*” and that section is there specifically for you to list your assets. It is an inventory, if you will, of everything you possess. It shows and demonstrates your legal intention to place all the listed assets into the trust. *Legal intent* is important and we suggest that you actually list your assets in the *Schedules* section. Your trust also contains a section called, “*Personal Property Transfers and Disposition of Personal Effects*”. This section is to be used by you to indicate specific bequests of specific items to specific people. For instance, if you specifically want grandpa's pocket watch to go to Johnny and grandma's teacups to go to Sally, then you should indicate those bequests in this section. Utilizing this section can help to avoid family disputes over who gets what after you are gone.

COMPLETING THE WORKBOOK

Completing this workbook will simplify the funding process tremendously and assure that you won't forget to fund all of your assets. Providing us with this information will help us to support your Living Trust by alerting us to estate planning issues that are unique to you that may need attention. From time to time, we will provide reminders and suggestions that may affect the integrity of your Living Trust and your estate planning in general. We also want to be able to notify you if there are changes in law that will affect the integrity of your trust. A Living Trust is the cornerstone of every estate plan. You are laying a strong foundation for all other estate planning strategies you may employ later.

As we mentioned earlier, assemble all documentation relative to your assets so that you can conveniently enter them into this workbook. Be thorough in your entries and the result will be a valuable snapshot of your financial life and a strong backup system that will add strength to your estate plan.

It is a good idea to initially make your entries in pencil so that you can make changes as you work. Don't become consumed by the small details. Your financial estimates can be done to the nearest \$1,000. Property values can be your best guess based on neighborhood comparables or a recent appraisal. When filling out this workbook remember that we are not interested in bank balances, detailed banking information, credit card account details, or information that you consider extremely private. We only want to be able to determine the nature of your assets so that we can assess your needs as they relate to keeping your Living Trust current and viable as well as any asset protection vulnerabilities that may be apparent in your situation. If we determine there is something to be addressed we will contact you.

Keep in mind that a Living Trust is revocable and as such does not protect your assets from lawsuits or other legal attacks. Now that you have completed your Living Trust you may want to investigate asset protection strategies as a next important step in your overall estate planning.

CONFIDENTIALITY

All information in this workbook relating to your Living Trust is extremely confidential. Your personal information will not be shared with anyone and we do not sell or share our client files with anyone. This information will only be known to Heritage Living Trust and the professional who took the application information from you and will be valuable in determining the best choices you should make in your financial planning. You may be contacted from time to time to discuss important estate planning issues.

We will prepare letters to your asset holders notifying them that you have formed a Living Trust. If you choose to use this service, you should send us a copy of this Asset Organizer with details for each asset, including mailing addresses of your asset holders and account numbers for each account or asset. We will prepare the notification letters and send them to you for your signature and mailing. The letters will serve as notification to your asset holders of your action to prepare a Living Trust requesting any forms that the asset holder may require.

These letters do not automatically place the asset into your trust. They only notify the asset holder that you have formed a Living Trust. The asset holder will send you forms and instructions on what to do to place the asset they hold into your trust.

Remainder of this page left blank intentionally.

PERSONAL DATA

HUSBAND

First Name: _____

Last Name: _____

Social Security No.: _____

Birth Date: _____

Address: _____

City: _____

State: _____

Residence Phone: _____

U.S. Citizen: Yes _____ No _____

Total Number of Children: _____

Children's Names:

Notes or Comments:

WIFE

First Name: _____

Last Name: _____

Social Security No.: _____

Birth Date: _____

Marriage Date: _____

U.S. Citizen: Yes _____ No _____

Total Number of Children: _____

Children's Names:

Please **attach** a copy of your legal property descriptions* to this page if you wish Heritage Living Trust to prepare Quit Claim Deeds.

"MY TOTAL NUMBER OF PROPERTIES IS _____"
(Please provide a full, legal property description for *EACH* property you own)

Separate and attach a note to each legal property description:

1. Label each: Property #1, Property #2, Property #3....
2. My property is currently titled in the name(s): (i.e., Janet M. Doe or Janet Doe and John Doe, etc.)
3. How do you own each property: a) We are the sole owners of this property - OR -
b) we own this property with others - our share is _____%.
4. My property is in _____ County, in the State of _____.

*Legal Property Descriptions include:

Grant Deeds
Warranty Deeds
Quit Claim Deeds
Refinance Documents

Handwritten descriptions and Tax Bills
will not be accepted.

Do not send original documents,
copies only please.

Deeds must be accompanied by a signed copy of the disclaimer on the following page of this booklet

Send Legal Property Descriptions to:

**Heritage Living Trust
P.O. Box 66972
Scotts Valley, CA 95067
888-437-8778**

NOTICE

The content of this Asset Organizer is not to be considered or interpreted as legal advice. The sole purpose for this Asset Organizer Workbook is to provide information that can be used for a professional analysis of the nature of your assets as it relates to the funding of your Revocable Living Trust. Unless you properly fund your assets into your Living Trust you run the risk of improperly funded assets having to go through the probate process at your death and incurring substantial legal costs and delays. This workbook information will be used to guide and notify you of changes that could affect your Living Trust. Although the actual funding of assets to your Living Trust is entirely your responsibility and does not legally bind Heritage Living Trust or Heritage Estate Services to that process, we never-the-less make every effort to provide information and support to help you keep your Living Trust current. Your Heritage Living Trust includes free help and support and free changes and amendments for the life of your trust. We encourage you to use these services to assure a valid and effective trust. Therefore, we are asking that you authorize your estate planning professional to contact you from time to time with updated information and other notifications that may affect your Living Trust documents. You may also receive email advisories that are important to the maintenance of your trust and overall estate plan. Your estate planning professional may also contact you from time to time with information regarding the best products and solutions to enhance your Living Trust protection and to make your retirement years as secure as possible. You are, of course, never obligated or required to purchase any service or product he/she may suggest. Please sign the authorization below and feel free to contact us whenever you have a question.

I/We understand that the estate planning professional who called on me/us, and Heritage Living Trust, is NOT a law firm or lawyer and cannot provide me/us with legal advice. I understand that no Heritage Living Trust affiliate or representative is engaged to act as my/our attorney for the purpose of executing, assisting, or funding my/our Living Trust documents. I/We also understand that I/we may be contacted from time to time to remind me/us of the importance of completing the funding of our Living Trust and to inquire about newly acquired assets for the purpose of updating my/our Living Trust. I/We understand this is a helpful reminder service and Heritage Living Trust and its affiliates are not responsible or liable for the funding of my/our assets into my/our Living Trust. I understand that the information I/we have provided in this workbook is true and complete to the best of my/our knowledge and is completely confidential. I/We understand that Heritage Trust is not legally liable for the funding process of my assets and it is recommended that I consult other financial advisors such as my CPA regarding possible tax consequences particularly on tax qualified assets such as IRA's, 401k's, and that I should also consult financial consultants such as my bank or broker on assets that have maturity requirements and penalties for early withdrawal or cancellation.

Client Signature: _____ Date: _____

Printed Name: _____

STOCKS

Heritage will *not* accept copies of statements or other pages containing asset information. Heritage Trust is not legally liable for the funding process of your assets and it is recommended that you consult your other financial advisors such as your tax advisor regarding possible tax consequences particularly on tax qualified assets such as IRA's, and 401k's. You should also consult financial consultants such as your bank or broker on assets that have maturity requirements and penalties for early withdrawal or cancellation.

Name of Brokerage Firm: _____

Address of Firm: _____

City, State, Zip of Firm: _____

1. Name on Stock Certificate: _____

2. Name on Stock Certificate: _____

3. Name on Stock Certificate: _____

4. Name on Stock Certificate: _____

5. Name on Stock Certificate: _____

6. Name on Stock Certificate: _____

7. Name on Stock Certificate: _____

8. Name on Stock Certificate: _____

9. Name on Stock Certificate: _____

10. Name on Stock Certificate: _____

COMMENTS

ANNUITIES

Heritage will *not* accept copies of statements or other pages containing asset information.

Heritage Trust is not legally liable for the funding process of your assets and it is recommended that you consult your other financial advisors such as your tax advisor regarding possible tax consequences particularly on tax qualified assets such as IRA's, and 401k's. You should also consult financial consultants such as your bank or broker on assets that have maturity requirements and penalties for early withdrawal or cancellation.

Name of Company: _____

Address of Company: _____

City, State, Zip of Company: _____

Policy Number	Annuity Amount	Name of Annuitant	Beneficiary
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Name of Company: _____

Address of Company: _____

City, State, Zip of Company: _____

Policy Number	Annuity Amount	Name of Annuitant	Beneficiary
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

RETIREMENT ACCOUNTS

Heritage will *not* accept copies of statements or other pages containing asset information.

Heritage Trust is not legally liable for the funding process of your assets and it is recommended that you consult your other financial advisors such as your tax advisor regarding possible tax consequences particularly on tax qualified assets such as IRA's, and 401k's. You should also consult financial consultants such as your bank or broker on assets that have maturity requirements and penalties for early withdrawal or cancellation.

Retirement Account with whom: _____

Address of Firm: _____

City, State, Zip of Firm: _____

Type of Account (IRA, Keogh, 401k): _____

Name on Account	Account Number	Beneficiary
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Retirement Account with whom: _____

Address of Firm: _____

City, State, Zip of Firm: _____

Type of Account (IRA, Keogh, 401k): _____

Name on Account	Account Number	Beneficiary
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

OTHER INVESTMENTS

Heritage will *not* accept copies of statements or other pages containing asset information. Heritage Trust is not legally liable for the funding process of your assets and it is recommended that you consult your other financial advisors such as your tax advisor regarding possible tax consequences particularly on tax qualified assets such as IRA's, and 401k's. You should also consult financial consultants such as your bank or broker on assets that have maturity requirements and penalties for early withdrawal or cancellation.

Name of Brokerage Firm (if applicable): _____

Address of Firm: _____

City, State, Zip of Firm: _____

Investment Type	Account Number	Name on Account
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

COMMENTS

LIFE INSURANCE

Heritage will *not* accept copies of statements or other pages containing asset information.

Heritage Trust is not legally liable for the funding process of your assets and it is recommended that you consult your other financial advisors such as your tax advisor regarding possible tax consequences particularly on tax qualified assets such as IRA's, and 401k's. You should also consult financial consultants such as your bank or broker on assets that have maturity requirements and penalties for early withdrawal or cancellation.

Name of Insurance Company: _____

Address of Insurance Company: _____

City, State, Zip of Insurance Company: _____

Policy Number	Face Amount	Name of Insured	Beneficiary
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Name of Insurance Company: _____

Address of Insurance Company: _____

City, State, Zip of Insurance Company: _____

Policy Number	Face Amount	Name of Insured	Beneficiary
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

BANK, SAVING & LOAN OR CREDIT UNION ACCOUNTS

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Name of Bank: _____

Address of Bank: _____

City, State, Zip of Company: _____

Account Number: _____

Name on Account: _____

Type of Account: _____

Name of Bank: _____

Address of Bank: _____

City, State, Zip of Company: _____

Account Number: _____

Name on Account: _____

Type of Account: _____

Name of Bank: _____

Address of Bank: _____

City, State, Zip of Company: _____

Account Number: _____

Name on Account: _____

Type of Account: _____

Heritage Asset Organizer Checklist

- All legal property descriptions are enclosed
- All accounts are complete with addresses and account numbers
- All information has been reviewed with my independent agent for accuracy
- All information has been reviewed with my tax advisor, and financial consultants such as my bank or broker on assets that have maturity requirements and penalties for early withdrawal or cancellation before funding my trust

For Assistance With Important Asset Protection Issues Contact:

**Heritage Headquarters
P.O. Box 66972
Scotts Valley, CA 95067
888-437-8778**

1. _____ Protection of my assets against possible lawsuits, seizures, or attachments.
2. _____ Information on how Medicaid works and how to structure my estate so that the Medicaid spend-down does not deplete my assets should I have to go into a Medicaid facility.
3. _____ How to structure my investments or business in the best possible way to reduce the effects of income and estate taxes.