UNITED LIFE & HEALTH

Will & Estate Planning Kit

A member benefit of the United Life & Health Benefits Association

PREPARED FOR

DATE STARTED

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Fill these in on your computer at planning.us-life.org

The United Life & Health Benefits Association is an optional program. It is not an insurance carrier or financial institution, does not pay claims, and is not affiliated with any state or government agency.

Your Planning Guide

Planning ahead is one of the kindest things you can do for the people you love. This kit walks you through it in six steps, in plain English, with worksheets you can fill in on your computer or print and complete by hand.

You don’t have to do it all at once. Start with the planning checklist, and come back to a step whenever you have twenty minutes.

1 Take stock of what you have

Before anyone can carry out your wishes, they need to know what there is. Write down your bank accounts, retirement savings, property, vehicles and debts, along with the people your family would need to call.

Record only the institution and the last four digits of each account. Never write full account numbers, your Social Security number or passwords on these worksheets.

Worksheet: Personal Information & Key Contacts; Assets & Accounts Inventory

2 Check your beneficiaries

Life insurance, retirement accounts and “payable on death” bank accounts go straight to the person named as beneficiary. A will does not change that, so an out-of-date beneficiary form can send money to an ex-spouse or to someone who has passed away.

Look up the beneficiary on every policy and account, and name a backup (a “contingent” beneficiary) where you can. Your insurance company or bank can send you a change form.

- Review beneficiaries after any marriage, divorce, birth, adoption or death in the family.
- Minor children generally can’t receive money directly. Ask an attorney how to leave money for a child.

Worksheet: Insurance & Beneficiaries

3 Make or update your will

A will names the person who will settle your affairs (your executor, also called a personal representative), names a guardian for minor children, and says who receives the property that doesn’t already pass by beneficiary form or joint ownership. Without one, your state’s law decides.

Each state has its own rules for what makes a will valid — usually it must be signed in front of two adult witnesses who don’t inherit under it, and some states add a notary. Follow your state’s rules exactly.

- Work with an estate planning attorney licensed in your state. Many offer a simple will for a flat fee; ask before you book.
- If money is tight, free legal aid may be available. Search your state at lawhelp.org.
- A few states publish an official fill-in will form for simple situations. Check your state court’s or state bar’s website before using any form.
- Choose your executor and a backup, and ask them first. Do the same for a guardian.
- Keep the signed original somewhere safe and tell your executor where it is.

For your personal records. This kit is not a will and is not legal advice. Laws vary by state; talk to a licensed attorney about your situation.

4 Plan for a time you can’t speak for yourself

A will only takes effect after death. Two other documents protect you while you’re living, if illness or injury ever leaves you unable to make decisions.

- Financial power of attorney — names someone to pay your bills and handle your money.
- Health care proxy or advance directive — names someone to make medical decisions for you, and can record your wishes about life support (sometimes called a living will).
- Many states publish free advance directive forms, often through the state health department or attorney general. Give copies to your health care agent and your doctor.

5 Write down your final wishes

Burial or cremation, the kind of service you’d like, the music, who should speak, where donations should go: sharing these now spares your family from guessing at a hard time.

These notes guide your loved ones but are not legally binding everywhere. If you have firm instructions, mention them to your attorney, and keep any prepaid funeral contract with your important papers.

Worksheet: My Final Wishes

6 Tell someone, and keep it current

A plan only works if someone can find it. Note where each important document is kept, and tell your executor or a trusted family member where the kit is.

Look over your plan once a year, and update it after a marriage, divorce, birth, death, a move to another state, or a big change in what you own.

Worksheet: Document Locator

Also included with your membership

Grief advisors

Your membership includes grief advisors for counseling and end-of-life planning, for you and your family. To reach them, visit us-life.org/support.

Prescription savings card

Your prescription savings card was attached to your welcome email. Show it at the pharmacy counter to check for a lower price on your prescriptions.

Glossary

Beneficiary
The person or organization named to receive money or property, for example from a life insurance policy.

Contingent beneficiary
A backup who receives the money if the first (primary) beneficiary has passed away.

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Executor / personal representative
The person named in a will to settle the estate: pay final bills and hand out what's left.

Guardian
The person named to raise minor children if both parents have passed away.

Probate
The court process that confirms a will and oversees the executor. Property with a named beneficiary usually skips it.

Payable on death (POD)
A bank account label that sends the balance straight to a named person, outside the will.

Power of attorney
A document that lets someone act for you on financial or legal matters while you're living.

Health care proxy / advance directive
A document naming someone to make medical decisions for you, often with your wishes about treatment.

This kit is general information for association members. It is not legal, tax or financial advice, and the worksheets are not a will. The United Life & Health Benefits Association is not a law firm and is not an insurance carrier. Laws differ from state to state; for advice about your situation, talk to a licensed attorney in your state.

Planning Checklist

Work through these at your own pace. Tick each item and note the date you finished it.

My planning steps

☐	Fill in my personal information and key contacts	DONE ON
☐	List my accounts, property and debts	DONE ON
☐	Check the beneficiary on every insurance policy and account	DONE ON
☐	Choose an executor and a backup, and ask them	DONE ON
☐	Choose a guardian for my minor children or dependents	DONE ON
☐	Make or update my will, and sign it the way my state requires	DONE ON
☐	Sign a financial power of attorney	DONE ON
☐	Sign a health care proxy or advance directive	DONE ON
☐	Write down my final wishes	DONE ON
☐	Fill in the document locator	DONE ON
☐	Tell my executor where this kit and my documents are kept	DONE ON

Keeping it current

DATE I LAST REVIEWED MY PLAN

NEXT REVIEW (ONE YEAR LATER)

CHANGES TO MAKE OR QUESTIONS FOR MY ATTORNEY

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Personal Information & Key Contacts

The details someone would need to act for you. Do not write your Social Security number or any passwords here.

About me

FULL LEGAL NAME

DATE OF BIRTH

HOME ADDRESS

CITY

STATE

ZIP

PHONE

EMAIL

MARITAL STATUS

SPOUSE OR PARTNER'S NAME

ASSOCIATION MEMBERSHIP ID

WHERE MY SOCIAL SECURITY CARD IS KEPT

My family

Name	Relationship	Phone	Email or address

Key contacts

Role	Name	Phone	Email or firm
Executor			
Backup executor			
Financial power of attorney			
Health care agent			
Attorney			
Accountant / tax preparer			
Insurance agent			
Doctor			
Employer / benefits office			
Faith leader			

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Assets & Accounts Inventory

List what you own and what you owe so nothing is missed. Use only the last four digits of account numbers — never full numbers or passwords.

Bank and credit union accounts

Bank or credit union	Type	Last 4	Owner or joint	POD beneficiary

Retirement and investment accounts

Company	Type (401k, IRA…)	Last 4	Beneficiary

Home, land and vehicles

Property or vehicle	Whose name it's in	Lender, if any

Debts

Lender	Type (mortgage, card…)	About how much	Last 4

OTHER VALUABLES: JEWELRY, COLLECTIBLES, A SAFE DEPOSIT BOX, A BUSINESS, MONEY OWED TO ME

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Insurance & Beneficiaries

Life insurance, retirement accounts and payable-on-death accounts go to the beneficiary you named, whatever your will says. Check each one.

Insurance policies

Insurance company	Type	Policy no. (last 4)	Amount	Beneficiary

Your Certificate of Receipt from United Life & Health lists the carrier and application number for policies you applied for through the association.

Beneficiary review

Policy or account	Primary beneficiary	Backup beneficiary	Last checked

People and pets who depend on me

GUARDIAN FOR MINOR CHILDREN OR DEPENDENTS

BACKUP GUARDIAN

CARETAKER FOR MY PETS

BACKUP CARETAKER

NOTES FOR THE GUARDIAN OR CARETAKER

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My Final Wishes

Sharing your wishes now spares your family from guessing. These notes guide your loved ones; they are not legally binding in every state.

Arrangements

I would like ☐ Burial ☐ Cremation ☐ Natural burial ☐ Body donation ☐ Undecided

FUNERAL HOME OR CREMATION PROVIDER

PREPAID PLAN? WHERE ARE THE PAPERS?

CEMETERY, OR WHERE MY ASHES SHOULD GO

PLOT OR NICHE DETAILS

Service

I would like ☐ Funeral ☐ Memorial service ☐ Graveside only ☐ Celebration of life ☐ No service

FAITH OR CULTURAL TRADITIONS TO FOLLOW

MUSIC, READINGS AND PEOPLE I'D LIKE TO SPEAK

FOR MY OBITUARY: WHAT I'D LIKE SAID

IN LIEU OF FLOWERS, DONATIONS TO

Organ and tissue donation

My choice ☐ Yes, any needed ☐ Only some (note below) ☐ No ☐ On my state registry

PERSONAL MESSAGES, OR ANYTHING ELSE MY FAMILY SHOULD KNOW

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Document Locator

Your family can't use a document they can't find. Note where each original is kept: a home safe, a safe deposit box, your attorney's office, or online.

Important papers

Document	Where it's kept	Date or notes
Will		
Trust		
Financial power of attorney		
Health care proxy / advance directive		
Birth certificate		
Marriage or divorce papers		
Social Security card		
Military discharge (DD-214)		
Deeds and property titles		
Vehicle titles		
Insurance policies		
Association card and certificates		
Tax returns (last 3 years)		
Safe deposit box and key		
Prepaid funeral contract		

Online accounts

Service or account	Username or email	Close, keep or memorialize?

WHERE MY PASSWORD MANAGER OR PASSWORD LIST IS KEPT (NEVER THE PASSWORDS THEMSELVES)

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