Insight360
ESTATE BOOK

SECTION INFORMATION

WELCOME TO THE INSIGHT360 ESTATE BOOK

Within this book resides most of your family's most vital information accumulated throughout your lifetime. From investments to insurance to estate planning, this book is intended to be all-encompassing. Not only does the Estate Book serve as a financial planning tool to ensure all your information is up to date annually, but it also includes many of the answers your loved ones will be searching for following your incapacitation or death.

While this book is an essential tool in helping loved ones navigate your estate, we also hope it can be an important living document for your financial plan. As such, we look forward to assisting you with this process and believe it is vital we spend some time annually with you to update this document.

As such, we are offering our services to you to not only help organize this book, we are happy to work with you annually to update the book both in its printed form as well as on the flash drive card included in the front pocket and our online secure document vault.

The Insight360 Estate Book can be as general or detailed as you wish. This book is intended to be completely personalized to you & your family's unique situation and we encourage you to include the things that matter to you and your loved ones. No piece of information is too small or detailed for this process.

As a starting point, this book contains seven main tabs with suggested content for each section. The tabs are broken down into the following categories:

- Key Contacts
- Balance Sheet
- Financial Statements and Investment Information
- Insurance Documents
- Estate Planning Documents
- Tax Information
- Personal Information

As valued clients of Insight Wealth Group you deserve the best products and service and it is our hope that you and your family find this book to be a helpful tool. If you have any questions, please contact Insight Wealth Group at 515.273.1333.

KEY CONTACTS

Fillable pages have been included for this section to make this process easier. We have noted the obvious contacts, but you should feel free to add as many other key contacts as you feel may be important to you and your family.

Suggested entries include:

- Immediate Family Members
- Close friends, relatives, neighbors, etc
  - » These are individuals who should be notified when serious emergencies arise
- Family Advisors
  These are the contacts your family will need to execute your estate plan if necessary and include:
  - » Insight Wealth Group Advisor
  - » Accountant/CPA
  - » Attorney
  - » Banker
  - » Insurance Agent
  - » Primary Care Physician
  - » Clergy

NOTE: Only values are necessary for this section. Details will be included in the next section.

Insight360
ESTATE BOOK

BALANCE SHEET

A fillable balance sheet is included in this section. With your permission, Insight Wealth Group can utilize the documents you provide in the ensuing sections to generate a formal balance sheet for you. Additionally, as you update this material annually, Insight would be happy to update your balance sheet so you have an up-to-date and accurate assessment of your net worth.

Assets and Liabilities to consider in the balance sheet include:

- Your personal residence
- Other real estate
- Bank accounts, cash, and other money accounts
- Investment accounts
- Life insurance policies
- Retirement benefits and IRAs
- Personal Property
- Business ownership/interests
- Mortgages, notes, and other money owed

NOTE: Only values are necessary for this section.
Details will be included in the next section.

FINANCIAL STATEMENTS & INVESTMENT INFORMATION

Below is a list of financial documents to consider including:

- Most recent Insight Wealth Group annual statement
- Statements from other investment accounts Employer 401(k) plan statements, retirement benefit (pension) plans, profit-sharing plans, other brokerage accounts, etc.
- Bank Accounts, including statements for:
  - » Checking accounts
  - » Savings accounts
  - » Certificates of Deposits
  - » Money Market Accounts
  - » Trust Accounts
  - » Safe Deposit Box
  - » Outstanding loans and mortgages
  - » Other banking services
- Loans outside of the banking system
  - » This would include statements of debts owed by you or debts payable to you
- Outstanding Credit Cards
  - » A recent statement from all active credit card accounts
- Income statement for the current year.
  - » Include income from salaries/wages, investments, social security, other sources
- Retirement income projections and assumptions
  - » This can be generated in conjunction with your Insight Wealth Group Advisor
- Business interests held
  - » Include name of business, partners, agreements, contracts, financial statements, etc.
- Personal Residence and other properties owned
  - » Include most recent appraised value
- Survivor annuity benefit papers
- Veterans' benefit records
- Disability payment documents

INSURANCE DOCUMENTS

Below is a list of insurance policies to consider including:

- Life insurance
- Health insurance
- Long-term care insurance
- Disability insurance
- Property insurance (Home, auto, renters, etc.)
- Other

ESTATE PLANNING DOCUMENTS

Below is a list of estate documents to consider including:

- Wills/Trusts
- Power of Attorney Designations
- Letter of Intent/Special Letters of Instruction
- Beneficiary Designations
- Guardianship Designations
- Burial, cremation, funeral directions
- Other

Additionally, this is a great place to organize other important legal documents such as:

- Social security cards
- Birth certificates
- Marriage license
- Passports
- Adoption papers
- Divorce papers
- Prenuptial agreements
- Name changes

Insight360
ESTATE BOOK

TAX INFORMATION

Below is a list of tax documents to consider including:

- Individual or Joint Federal and State income tax returns for the last two years
- Business tax returns
- Property tax records and statements

TAXES

PERSONAL INFORMATION

This section covers some of the miscellaneous items in your financial and personal life. Items to consider may include:

- Usernames and passwords for online accounts including email accounts, financial accounts, social media accounts, etc.
- Passwords to access computers, cell phones, and other devices.
- Location of keys and combinations to vaults and/or safe deposit boxes.
- Important medical history information.
- Special information about personal property such as vehicles, motorcycles, boats, campers, etc.
- Pet information such as who the pets will go to upon your death, any special medication or treatment they need, veterinarian, etc.
- Letters to loved ones