

WESTMINSTER COMMUNITIES FOUNDATION

Foundation Focus

Enhancing Today, Securing Tomorrow

Helping Westminster, Helping Themselves

In 2007, Henry and Dorothy Kalapaca were considering their financial future.

Because Henry's pension would terminate upon his passing, they needed to boost their income to ensure Dorothy was taken care of financially.

They learned about a gift that pays, also known as a charitable gift annuity, where a donor makes a gift to a nonprofit organization like Westminster Communities Foundation. In return, the Foundation agrees to pay the donor a fixed amount each year for life.

The annuity rate they received was based on their ages at the time of the gift, and despite fluctuations in the stock market or economy, it remains fixed for the rest of their lives. After their lifetimes, the balance supports Westminster Communities Foundation. The Foundation provides assistance to individuals and programs at Westminster Shores, where the Kalapacas had moved to in 2005.

"We felt that our loyalty was devoted more here than it was to some outside organization," Henry says. They would also receive significant tax benefits.

They've established two charitable gift annuities since. In 2008, it provided a secure income in a tumultuous economy; in 2014, it supported renovations at a nearby Westminster facility.

The gifts are part of the countless contributions the Kalapacas have made over the years to enrich the lives of others at The Shores—individuals whom they consider extended family.

"We felt more and more that this was an organization we wanted to support," Henry says.

Their generosity is appreciated.



Henry and Dorothy Kalapaca

DeeLynn Rivinius, Director of Philanthropy, says: "On behalf of Westminster Communities Foundation, I wish to express my deepest appreciation for the outstanding contributions made by Henry and Dorothy during their many years of service to their friends and neighbors at Westminster Shores."

A gift that pays is a dependable way to boost your income in retirement while also benefiting Westminster Communities Foundation. Contact your Foundation Office or visit www.westminstercommunitiesfl.org/foundation to learn more.

Inside:

From the Chief Executive Officer | At Westminster Oaks, Gifts to the Foundation Bring 'Joy for All' | Helping Others Live the Best Life Possible | Meet Shirley Selden of Westminster Manor Bradenton | A Candid Conversation with the Rev. Dr. Carmelo Mercado | Foundation Ambassador Spotlight | Team Member Giving Superstar | Art Matters: Westminster Communities Foundation Partners with Local Artists to Enhance Their New Community Meeting Space | From the Foundation VP of Philanthropy | Westminster Communities Foundation 2021 Virtual Resident Art Show | Westminster Towers Orlando Residents 'Tee Up' to Support Team Member Scholarships



From the Chief Executive Officer

Dear Friends,

As we look ahead to the season of gratitude, with Thanksgiving and Christmas just around the corner, it's my pleasure to write to you in thanks for your support of the Westminster Communities Foundation. We and those we serve have been truly blessed by your generous gifts. Today our communities are stronger, our team members have the support they need, and our residents' lives are more fulfilling.

I want to share with you just a few of the wonderful things that the Westminster Communities Foundation has done recently, which you can read about in this issue of the *Foundation Focus*:

- Our 27th Annual Resident Art Show was held virtually in June. This incredible event featured more than 250 pieces of original artwork, from painting and photography to needlework and woodworking. You should take the time to enjoy the whole thing! We can't wait to host this event in person in 2022.
- I continue to be amazed by the support of generous people like you, and many of our residents, for our Team Member Scholarship Funds. Recently, a group of residents at Westminster Towers in Orlando held a putting tournament to benefit their team members. You'll have to flip forward a few pages to find out how they did, but let's just say, you'll be impressed.
- We have all heard in the news about how pet ownership is becoming increasingly popular. But several friends of Westminster Oaks went a little further and donated a litter of lifelike, robotic companion pets to help our Assisted Living and Nursing Care residents feel more connected. These adorable pets are wildly popular with the residents. You can read more about why they think these toys are the cat's meow.

I would be remiss if I didn't take this opportunity to talk a little about the benefits that making a gift to the Westminster Communities Foundation can offer you. The markets have been on a roller coaster lately, but we are fortunate that Westminster Communities of Florida and the Foundation are financially stronger than ever. We would be happy to help with your planned giving as the end of the year approaches, whether it's required minimum distributions or other tax-relieving needs.

You can support our Mission in a variety of other ways. You can make a gift to the Westminster Communities Foundation and also get a tax deduction and a fixed source of income with a charitable gift annuity, backed by the financial security of the Foundation, for example. We know planned giving can be complicated, and we are here to help you. Contact your Foundation Director of Philanthropy or Noreen Levitt for more information. For your convenience, we are also pleased to welcome your gifts made via credit card on our website, at www.westminstercommunitiesfl.org/foundation.

Most of all, we are pleased to count you as one of the supporters of the Westminster Communities Foundation. Thank you, and may God bless you and your family.

With gratitude,
Terry Rogers
Chief Executive Officer

At Westminster Oaks, Gifts to the Foundation Bring ‘Joy for All’



Bethany Wells, Activities Director of Westminster Oaks Bertrand Health Center, was more than happy to deliver this adorable pet to a resident in nursing care.



Mildred Trezza, Foundation Ambassador, gave this companion pet to her friend who recently moved to assisted living. She chose this yellow tabby because it reminded her of a beloved cat named “Butterscotch”.

In December, the Westminster Communities Foundation received gifts from independent residents at Westminster Oaks (WOK) that provided eight new robotic companion pets just in time for the holidays! The pets have brought many smiles to assisted living and nursing care residents. One donor said she could never imagine not having her live cat to keep her company, so it meant a lot to her to be able to donate in this special way.

These Joy for All™ Companion Pets (pictured above) are designed to bring comfort, companionship and fun to their human loved ones. Their unique technology gives them the

ability to open and close their eyes, lift their paws, open their mouths and move their heads and bodies. They are especially appealing to residents with Alzheimer’s and dementia, and help create meaningful interactions with visiting loved ones.

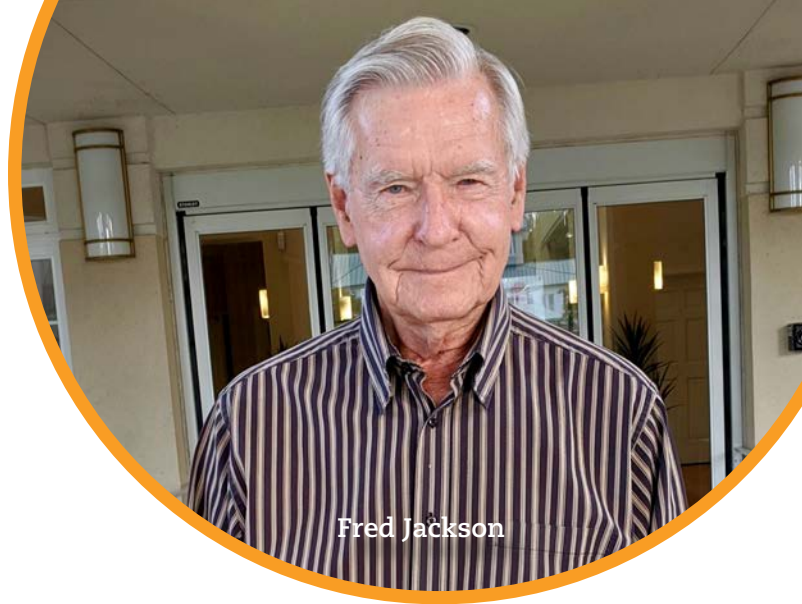
While spending time with their robotic pets, many confused or agitated residents experience an instant change in their composure.

A smile will often overtake their face, and they will become more relaxed and joyful. The robotic pets are so popular that Bethany Wells, Activities Director of the Bertrand Health Center, keeps a growing list of residents who have expressed a desire to have a companion pet. For this reason, we continue to appeal for donations to fill this need.



If you are interested in donating a unique lifelike robotic pet to a resident in assisted living or nursing care in your community, please contact your campus Director of Philanthropy.

Helping Others Live the Best Life Possible



Fred Jackson

Helping others is second nature to Fred Jackson.

As a businessman, he equally divided his time among running the business, selling product and volunteering.

“I got a lot of satisfaction out of seeing positive outcomes,” Fred says of his philanthropic endeavors.

In retirement, he continues to be motivated by a giving spirit. Fred’s varied volunteer efforts include many at Westminster St. Augustine, where he and his wife, Carla, became residents about nine years ago.

They’ve become ardent donors to the Westminster Communities Foundation (WCF), which finances a wide range of funds benefiting individuals and programs at Westminster St. Augustine.

That includes the Benevolent Assistance Fund, the powerful impact of which Fred witnessed firsthand.

“What came as a real eye-opener was when a neighbor lost all of her resources during the Bernie Madoff scandal,” he recalls. “Well, Westminster just moved her into a nice apartment and started supporting her financial needs. She was able, with the Foundation’s help, to maintain her dignity and self-respect. After that, I became a believer in the Benevolent Assistance Fund.”

Fred eventually became a Foundation Ambassador, sharing the good works of the WCF with residents. He hopes others will become donors, helping it grow.

His current focus is expanding the health center to include a vitally-needed memory care center.

Supporting the Foundation is supporting their family at Westminster St. Augustine, he says.

“This is our last stop,” Fred says. “We will care for our fellow residents, whether they can afford it or not.”

Tonnie Alliance, Director of Philanthropy, says: “On behalf of Westminster Communities Foundation, I wish to express my deepest gratitude to Fred for his contributions to the Foundation and the residents at Westminster St. Augustine.”

Like Fred, you too can make a difference in the lives of other residents by making a gift to the Westminster Communities Foundation. Learn more by contacting your Foundation Office or visiting www.westminstercommunitiesfl.org/foundation.



This is our last stop. We will care for our fellow residents, whether they can afford it or not.



~FRED JACKSON



Meet Shirley Selden of Westminster Manor Bradenton

Shirley Selden grew up on a farm in rural Genesee County, Michigan. Her childhood was spent in 4-H and as a student at a small two-room country school.

"I'm 90 years old and I remember not having electricity," Shirley says.

Shirley worked as a receptionist in a doctor's office and a hospital lab. That led her to pursue a medical technologist degree at Wayne State University in Detroit, becoming the only member of her family to pursue higher education. She then completed a master's degree in veterinary pathology at Michigan State University and even completed all her classwork for a Ph.D. in immunology. As a colon cancer survivor, it was a study of special interest to her.

Shirley lived mostly in the Grand Rapids and Cincinnati areas but vacationed in Florida. She stayed close to her three sisters until they passed away. Despite her brush with cancer and other medical needs, she survived everyone in her family—evidence, she said, of God's goodness to her.

Shirley retired in 1985 and became a full-time Florida resident when she came to Westminster Manor in 2003. She is a member of First Christian Church. She has been active over the years, leading watercolor classes and participating in community hymn sing events—something she is looking forward to having back soon!

A supporter of the Westminster Communities Foundation with several charitable gift annuities, Shirley sees them as an ideal way of supporting her neighbors as well as generating income toward her budgeted expenses.



I'm 90 years
old and I
remember
not having
electricity.

~SHIRLEY SELDEN



Like Shirley, you, too, can support the Westminster Communities Foundation and provide yourself with income. Contact your Foundation Director of Philanthropy for details and a personalized illustration of benefits.

MISSION PRESERVATION FUND HIGHLIGHT

A Candid Conversation with the Rev. Dr. Carmelo Mercado

Foundation Director of Philanthropy Christina Patterson connected with Westminster Communities of Florida's Chaplain Carmelo Mercado to garner a glimpse into the good works of one of our Rental Retirement Communities' spiritual leaders.



The Rev. Dr. Carmelo Mercado, Chaplain,
Westminster Plaza and Magnolia, Orlando

What is an average day like for you?

As a chaplain who serves two high-rise Affordable Housing communities in downtown Orlando, every day is different and exciting. From Monday to Wednesday morning, I am at Magnolia Towers, and from Wednesday afternoon to Friday, I am a few blocks away at Westminster Plaza.

With a limited number of team members, I wear many hats:

- I provide pastoral care and pastoral counseling for short-term, crisis situations.
- I offer support services to team members.
- I promote spiritual growth by reconnecting residents with houses of worship and their volunteer programs.
- I nurture emotional wellness by writing a monthly psycho-spiritual article and leading small support groups.
- I encourage social impact by identifying area charities that financially help residents; and in turn, offer opportunities for residents to become more engaged with those charities.
- I foster intellectual development by delivering resources for budgeting, estate planning, benefits and other outreach.

Collectibles? Yes, They Count!

Did you know that art, furniture, jewelry and collectible items are part of your estate? Find out how to inventory your assets with our FREE guide *Know Your Worth*. Complete and return the enclosed card to request your copy.



Pre-COVID:

- I led four weekly ecumenical chapel gatherings in English and Spanish with practical/humorous advice.
- I made home/hospital/rehab visits.
- I performed funeral/memorial services.
- I coordinated monthly fun/field trips (including the Foundation's generous donation for the rental cost of a 57-passenger motor coach).

The Foundation holds a *Mission Preservation Fund*, which is used to assist residents at our RRCs. With that, what is the greatest need among residents at The Plaza and Magnolia Towers?

I think both campuses truly would enjoy the chance to have some type of monthly entertainment, whether on-site or even at the Dr. Philips Center for the Performing Arts (which is costly for our low-income residents but is literally across the street from Magnolia Towers!).

Magnolia Towers and Westminster Plaza have benefited greatly from the generosity of donors in the past. We would love to see further beautification of our garden areas, more outdoor seating (chairs/benches) and enhancements to the main lobbies and hallway floors should we be so blessed in the future.

To learn how you can contribute to bettering the quality of life for residents in our Affordable Housing communities, please reach out to your Foundation Office for more information about The Foundation's *Mission Preservation Fund*.



Ralph Hewitt, WCF Ambassador and Volunteer
of the Year at Westminster Winter Park

FOUNDATION AMBASSADOR SPOTLIGHT

Ambassadors Promote Goodwill and Boost Support for Westminster Communities Foundation



Knowing the impact the Foundation makes on the residents in our community, I knew I definitely wanted to support the organization both financially and as a volunteer.

~RALPH HEWITT



By definition, ambassadors are campaigners, representatives, proponents and authorized messengers exchanging vital information—whether it be for their country on foreign soil or right here in a Westminster community. At Westminster Winter Park, Ralph Hewitt is one of those residents who epitomizes the role of an Ambassador.

Ralph, who lives in the Baldwin Park neighborhood of Westminster Winter Park, understood immediately not only the mission of the Foundation, but also the need for good volunteers. He signed on immediately as a Foundation Ambassador and was hands-on in helping with any task. “Knowing the impact the Foundation makes on the residents in our community, I knew I definitely wanted to support the organization both financially and as a volunteer,” says Hewitt. He has done everything from addressing envelopes for upcoming campaigns, and sending birthday cards to donors to greeting residents at Cultural Endowment events. Ralph has not only been personally generous in giving financially to the Foundation, he never misses an opportunity to encourage his friends and neighbors to do the same.

As a retired educator, Ralph has unfailingly reached out to new and current Westminster residents with information on the needs of our community and the benefit of having a Foundation. His enthusiasm, positivity and true understanding of the mission of the Westminster Communities Foundation makes him an invaluable volunteer and treasured Foundation Ambassador.

To learn how you can support the Westminster Communities Foundation efforts by supporting Foundation Ambassadors, visit your Foundation Office or our website at www.westminstercommunitiesfl.org/foundation.

TEAM MEMBER GIVING SUPERSTAR

Team Member Giving Campaigns Provide Another Way to Give Thanks at Westminster

Tressie Williams, Dining Services Supervisor in Assisted Living and the Nursing Center at Westminster Winter Park, has served with Westminster for 31 years. She is loved and respected by residents and team members alike. Tressie responded with genuine enthusiasm when presented with her community's first Team Member Giving Campaign.

When asked by Director of Philanthropy Mary Jane Toothman why she gives to the Foundation's Benevolent Assistance and Mercy Funds, Tressie states: "I feel like I was put on this earth by God to take care of others." We are truly blessed to have team members like Tressie in our Westminster family!



Westminster Winter Park team member Tressie Williams

Art Matters: Westminster Communities Foundation Partners with Local Artists to Enhance Their New Community Meeting Space

Local renowned artist Duncan McClellan and his gallery partnered with Westminster Communities Foundation at Westminster Palms in St. Petersburg to celebrate the importance of art on campus with the installation of 10 beautiful glass designs for the new Westminster Palms Tides Gallery.

Although COVID has delayed a celebration and official unveiling of the six blown glass pieces as well as four large signature glass artworks, recognizing the importance of this type of partnership within the St. Petersburg community is very important.

"We are so grateful to the Duncan McClellan team and the generosity of the donors who stepped up to make all of this possible," says Director of Philanthropy Tish Burke. "With this supportive partnership, our community is able to provide a home to unique works of art that celebrate and represent our Westminster Palms and St. Petersburg values."

This collaborative project clearly illustrated the strength of combining resident and community resources through gifts to the Foundation to enhance our communities and enrich the lives of our residents and team members.

To learn more about how you can become an integral part of effecting change through enhancements to projects and programs on your campus, visit your Director of Philanthropy.





From the Foundation VP of Philanthropy

Dear Donors and Friends,

Through the ministry of planned giving, you have the opportunity to ensure that your values and commitments are part of the legacy you leave behind for future generations. The Westminster Communities Foundation's planned giving program benefits both our present and future residents and team members. Through planned giving, you can help your neighbors remain in their homes despite their financial situation, as well as come to the aid of team members when they need it most.

Planned gifts also ensure that the Foundation will have the resources needed to continue its mission and ministry for many years to come. Planned giving does not have to be complicated—and it is not only reserved for those with great wealth. It can be as simple as adding a bequest to the Foundation in your will. Other options, such as charitable gift annuities, provide a dependable income for life and substantial tax savings.

Your planned gift may come in the form of:

1. An outright gift now (especially assets that aren't being used)

- Appreciated stock or other securities.
- A charitable distribution and/or required minimum distribution from your IRA.
- Assets that can be sold, including real estate, stocks or tangible personal property.

2. A gift in the future that will cost little or nothing in your lifetime

- Make a bequest to Westminster Communities Foundation in your will or a trust.
- Name the Foundation as a beneficiary of a life insurance policy or retirement plan.

3. A gift in the future that will provide income during your lifetime

- Name the Westminster Communities Foundation as the beneficiary of a charitable remainder trust or charitable gift annuity.

To learn how you can support our efforts through a planned gift, visit your Foundation Office or our website at www.westminstercommunitiesfl.org/foundation.

Thank you for considering a planned gift made to the Westminster Communities Foundation. We are grateful for and humbled by your continued generosity and support!

Sincerely,

Noreen Levitt

Vice President of Philanthropy

“

Planned giving
does not have to
be complicated—
and it is not only
reserved for those
with great wealth.

—NOREEN LEVITT

”

Westminster Communities Foundation 2021 Virtual Resident Art Show

CEO's Choice, "Sombrero Reef" by Beatrice Athanas, Westminster Winter Park resident



On Tuesday, June 1, 2021, Westminster Communities Foundation launched the Second Annual Virtual Resident Art Show. This year's virtual show is the 27th Annual Resident Art Show hosted by the Foundation.

"There are so many talented residents and team members who make our communities a wonderful place to live and work," says Wes Meltzer, Westminster Communities of Florida's Director of Marketing and Communications. "We thank them for sharing their artistic talents with us!"

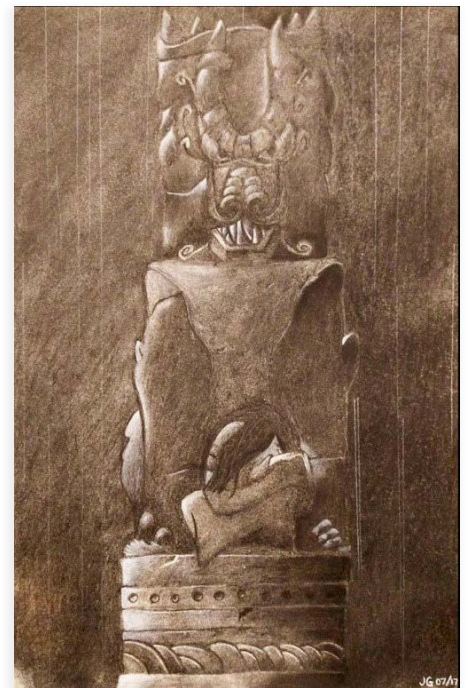
Twenty-seven winning pieces of art were selected in eight categories ranging from photography to pastel to mixed-media art. This year's Resident's Choice award went to Emily Long, resident of Westminster Woods on Julington Creek, for her original watercolor titled "Misty Morning." Westminster Towers Orlando team member Jasmine Gonzalez's mixed-media piece "Dragon's Awakening" claimed the Team Member's Award for Artistry. The CEO's Choice was awarded to Beatrice Athanas, resident of Westminster Winter Park, for her oil entitled "Sombrero Reef."

All winning artwork is featured in the 2022 WCF Resident Art Show calendar, which will be distributed on campuses this fall.

Congratulations to all of the residents and team members who submitted a piece to the Annual Westminster Communities Foundation Resident Art Show!



Westminster Towers Orlando team member Jasmine Gonzalez's "Dragon's Awakening"



"Misty Morning" by Emily Long, Westminster Woods on Julington Creek.



Christina Patterson, WTO Director of Philanthropy and Paulina Jarvis, WTO Team Member flanked by WTO residents and Scholarship Committee members (from left to right) Ann Foster, Barbara Robinson, Randi Sutphin and Adina Medley.



Ann Foster

Westminster Towers Orlando Residents ‘Tee Up’ to Support Team Member Scholarships

This spring and fall, Westminster Communities Foundation hosted resident putting tournaments at Westminster Towers Orlando (WTO) to benefit the WTO Team Member Scholarship Fund. The tournament entry fee was \$15; however, participants contributed much more for the opportunity to tee up in support of educational support for their beloved team members.

In total, 32 residents took part in the events which garnered \$3,265 for the WTO Scholarship Fund. After hitting the greens on the final day of the two tournaments, donors enjoyed a lunch reception which took place in the Towers newly renovated Marketplace Café, where prizes were awarded for highest score, lowest score and most holes in one.

Educational scholarships are available through the

Foundation for Team Members and their children seeking to enhance their lives through education. The Towers recently awarded a scholarship to Paulina Jarvis (pictured above in left photo) who works as a Housekeeper at the community and is pursuing a degree in accounting at Orange Technical College. Upon completion of her studies, Paulina intends to attain a position in Westminster Communities of Florida’s Finance Department.

Westminster Towers of Orlando was the first campus to hold a golfing event in support of Team Member Scholarships. As a result of its resounding success, similar events have taken place and are being planned throughout our 10 life-plan communities. Look FORE! information about a tournament coming to your campus.



Noreen Levitt, Vice President of Philanthropy
80 W. Lucerne Circle • Orlando, FL 32801
(800) 948-1881 • (407) 839-5050

www.westminstercommunitiesfl.org/foundation

If you wish to be removed from our fundraising mailing list, please contact Hyacinth Mayberry by email at hmayberry@wservices.org or toll free at (800) 948-1881.

A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL FREE (800) HELP-FLA (435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL OR RECOMMENDATION BY THE STATE. THE REGISTRATION NUMBER IS SC-10691 AND 100 PERCENT IS RETAINED BY THE CHARITY.

© The Stelter Company | Information contained herein was accurate at the time of printing. The information in this publication is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in any examples are for illustrative purposes only. References to tax rates include federal taxes only and are subject to change. State law may further impact your individual results.

California residents: Annuities are subject to regulation by the State of California. Payments under such agreements, however, are not protected or otherwise guaranteed by any government agency or the California Life and Health Insurance Guarantee Association. **Oklahoma residents:** A charitable gift annuity is not regulated by the Oklahoma Insurance Department and is not protected by a guaranty association affiliated with the Oklahoma Insurance Department. **South Dakota residents:** Charitable gift annuities are not regulated by and are not under the jurisdiction of the South Dakota Division of Insurance.

Add It Up

Please complete and return this reply card in the enclosed envelope today. Thank you!



☐ Please send me my FREE guide *Know Your Worth* to help me to tally up my property, bank accounts and other assets.

☐ Please tell me how I can make a meaningful impact at Westminster Communities Foundation with my estate plan.

☐ I have included Westminster Communities Foundation in my estate plan.



On the back of this card, please tell us about your connection to Westminster Communities Foundation and why it's important to you. **Thank you!**

Name (Please print)

Telephone

Address

City, State

ZIP

Email

We respect your privacy. Information collected here will not be shared outside of our organization without your permission.



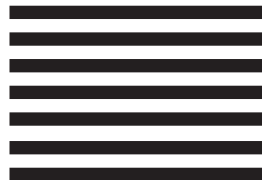
BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 234 ORLANDO FL

POSTAGE WILL BE PAID BY ADDRESSEE

WESTMINSTER COMMUNITIES FOUNDATION
80 W LUCERNE CIR
ORLANDO FL 32801-9822

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



- **Family.** You can give your money to your significant other, either outright or in a trust, and also make plans in the event your significant other 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.

You may have 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. Ensure you’ve thought of everyone as you make your designations.

- **Charitable goals.** A gift to Westminster Communities Foundation can take many forms, including a specific amount of money, a particular asset or a percentage of your estate.

Tip: Depending on the asset, taxes can take a big chunk of your estate. However, when you give those assets to a nonprofit, like Westminster Communities Foundation we don’t owe taxes. An example is your retirement plan assets (IRAs, etc.), which we will receive 100 % of, tax-free.

- **Special assets.** Do you have jewelry, art objects or other prized possessions you would like to give to someone who would enjoy having them? Then say so in your will.

3 Meet With an Estate Planning Attorney.

After you complete the inside chart and consider additional assets and circumstances, you are ready to meet with your attorney, who will draft your documents.

Disposition of Estate

1. To significant other

Descriptions of assets

2. To other beneficiaries

Descriptions of assets, plus names and relationships of beneficiaries


3. To charitable organizations

Descriptions of assets and names of charitable organizations



Noreen Levitt, Vice President of Philanthropy
80 W. Lucerne Circle • Orlando, FL 32801
(800) 948-1881 • (407) 839-5050

www.westminstercommunitiesfl.org/foundation

 printed on recycled paper
Information contained herein was accurate at the time of printing. The information in this publication is not intended as legal or tax advice. For such advice, please consult an attorney or tax advisor. Figures cited in any examples are for illustrative purposes only. References to tax rates include federal taxes only and are subject to change. State law may further impact your individual results.



Know Your Worth



Getting a handle on your estate plan gives you peace of mind and ensures that your loved ones are able to follow your wishes.

Get a Head Start on Estate Planning

3 Essential Steps

When estate planning is mentioned, most people think of a will. It's true that a will is a good starting point, as it ensures that your wishes are carried out after your lifetime. But a good estate plan can also include tools that benefit you and the people and causes you care about most.

How Much Do I Really Have?

Thinking about how much your estate is worth can raise all kinds of questions: Is there enough to retire on? Can I provide for my family? Fortunately, most people have more in their estate than they thought.

To get started, take the following three steps:

1 Make an Inventory of Your Assets. Writing down what you have will help you estimate your net worth. 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 at right is an easy way to list your figures. Don't worry about exact amounts; your best estimate is a helpful start.

2 Decide Who Gets What. Once you've made an inventory of your property, you're ready to decide where you want it to go. See the back page for a list of things you should consider, including how some assets are subject to taxes while others are not, depending on who they're left to.

	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			
Total assets	\$	\$	\$
Liabilities			
Mortgages			
Loans, installment debts			
Current bills			
Taxes owed			
All other liabilities			
Total liabilities	\$	\$	\$
NET ESTATE (subtract total liabilities from total assets)	\$	\$	\$