

THE LEGACY SPECTRUM



How We Chose Our Inheritance Amount

*Complete this form only after you have completed
"Why We Choose To Leave Money To Our Children" and
The Legacy Worksheet.*

1. We believe that today, our combined estates will be worth about \$_____ upon our deaths.
2. We would like to leave each of our children an amount of as much as \$_____ upon our deaths.

You can express this number as a flat amount or as a percentage of your total estate if you prefer. You can include a "not to exceed" instruction to the amount. You can adjust the amount for inflation or state a set, unchanging amount. If you desire, you can state different amounts or percentages for different children or treat all children the same. Use the lines below to describe your intentions.

3. We choose to leave this amount because:

Mark all statements that apply and provide explanations, if appropriate.

- The amount should be enough to achieve most or all of the items (listed on our How We Would Like Our Children To Use Their Inheritance Worksheet) that we'd like to provide for our children.
- We think that we will have enough left in our estate at our deaths to provide this amount without affecting our retirement income needs.
- We believe that this inheritance amount will not affect our ability to make the charitable bequests we desire.
- It is our understanding that we can leave this inheritance to our children without adverse tax consequences.
- We will develop (or have already developed) a plan to help educate our children on how to handle an inheritance of this size in accordance with our values.
- It is our understanding that we can use trusts (or other entities) to protect our children's inheritance from creditors and predators.

Names _____

Today's Date _____

*Note: While this form is designed to help you be purposeful in the distribution of your assets upon your death, **it has no legal, binding effect.** Your advisors will use it to initiate dialogue with you in the development of a Legacy Plan customized to meet your specific goals.*