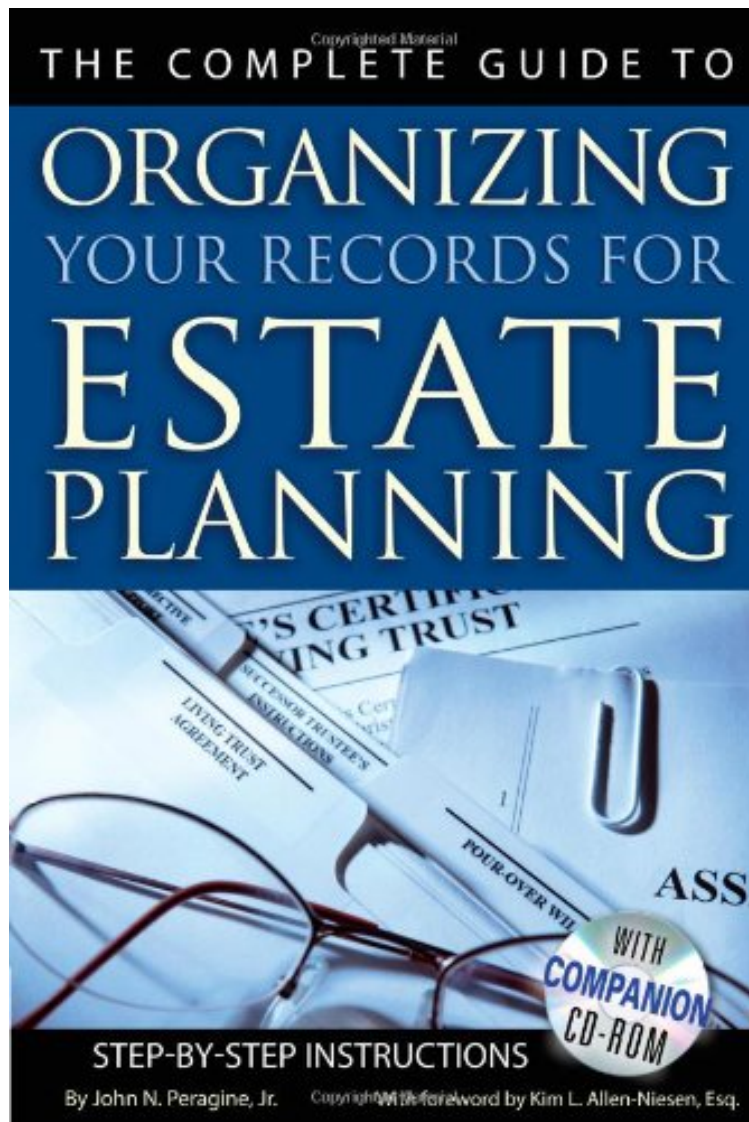


(Library ebook) The Complete Guide to Organizing Your Records for Estate Planning: Step-by-Step Instructions

# The Complete Guide to Organizing Your Records for Estate Planning: Step-by-Step Instructions

*John N Peragine Jr.*

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**John N Peragine Jr. : The Complete Guide to Organizing Your Records for Estate Planning: Step-by-Step Instructions** before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Complete Guide to Organizing Your Records for Estate Planning: Step-by-Step Instructions:

2 of 2 people found the following review helpful. This is a pretty practical book about organizing your estate

recordsBy Ionut TrestianThis is a pretty practical book about organizing your estate records. One quote struck me when starting to read this book: "Preparation of your estate should not be stressful or depressing. Instead you should think of it as a labor of love. You are taking care of your family and friends for a time that you will not be able to physically. Having a well organized estate is a love letter to them stating that you cared enough for them to make sure every detail was covered so that the transition would be as smooth and simple as possible." And J. Peragine is right: in a time of intense stress, having a clearly organized roadmap for them to follow can save them time and a lot of money. The book is clear, easy to follow, and delivers on what it promises. There were many things I was doing already: keeping a list of bank accounts, brokerage accounts, retirement accounts, having beneficiaries named for all of them. However there are many things I have learned as well: how to avoid having your assets caught up in probate hearings by naming beneficiaries or having transfer on death deeds depending on the laws in your state, where to keep all your portfolio information so it is easily accessible, at which point in life to get term or cash value life insurance, what types of insurances to avoid depending on the situation you are in etc. There are other issues involving larger estates that this book mentions but they are not completely covered. Estate taxes become really important when passing on a larger estate and although this book mentions some strategies in those particular cases, it doesn't detail so the help of an attorney will be required. A lot of the other suggestions in this book don't require an attorney if the person has the time and the knowledge for preparing the specific documents.0 of 0 people found the following review helpful. Shallow in contentBy roy Poillonshallow with obvious thinking points I expected something new for a \$20 book from a professed expert. Continue your search.0 of 0 people found the following review helpful. Handles a Difficult Topic WellBy A. StanetI'll be honest; when I first opened this book, I was prepared for a very dry and technical bore-fest. I was surprised to find that John Peragine took a topic that can often be uncomfortable and sensitive - planning for one's death - and handled it with sensitivity and compassion. He made a task that is often so overwhelming that people can't even wrap their heads around it, and made it manageable. There are even tips for writing a personal letter to your family, which was a nice touch. The Complete Guide to Organizing your Records for Estate Planning is an excellent tool to use in accomplishing this necessary goal, especially if you have children. Some of the features I appreciated about this book were the detailed charts that included plans for every aspect of your life, right down to access codes, passwords and pet care. I never would have thought of making a family tree for my kids as part of an estate planning portfolio, but it makes perfect sense. The inclusion of things like photos and memorabilia humanizes the text without getting overly sentimental. Peragine understands that he's communicating with real people. Speaking of real people, there is a wealth of knowledge cited throughout the guide from attorneys and professionals. The quotes used in the main text were unobtrusive and useful; however, I found the case studies at the end to be a little off-putting. They felt like endorsements for people to use lawyers and didn't seem to add much beyond what had already been stated in the body of the book. While they may make valid points about the necessity of hiring attorneys for estate planning, this portion of the book seemed to undo the earlier tone of the work. Overall I'd rate this book a 5 out of 5. I highly recommend reading the text and completing the portfolio as soon as possible.

Planning your estate is a long, complicated process that requires much time and effort. The process of organizing your records for estate planning is equally time consuming and complex. Hiring an attorney to assist you may cost more than you are willing to spend. With the help of *The Complete Guide to Organizing Your Records for Estate Planning*, you can not only take charge of your estate planning documentation, but also save time, money, and effort. In this new book, you will learn how to find an organizational system that works for you, where to look for records, what to record, who to tell, where to keep records, and how often to update your records. You will also find information on creating a will or a living will, setting up a trust, assigning power of attorney, and filling out health care directives. Additionally, you will learn about the documents that should be included in your estate plan, such as insurance policies, Social Security cards, birth certificates of minor children, stock brokerage statements, credit card numbers and statements, certificates of deposit, real estate deeds, mortgage statements, retirement account savings, non-retirement account savings, and current bank statements. The CD-ROM is filled with sample documents and worksheets, as well as a checklist of often overlooked information, including any medications you take, where you worked, where your savings and checking accounts are located, where your car title is located, what your funeral plans or wishes are, and who should receive what. *The Complete Guide to Organizing Your Records for Estate Planning* will help you prepare your documents and record your final instructions and wishes. By using the information provided in this book you will save money you might otherwise have spent on legal and accounting fees. In addition, you will save your family the frustration of searching for these documents if something should ever happen to you. This book, written in an easy-to-understand language, will walk you through the process of organizing your records and make the process much easier for you and your family. The companion CD-ROM is included with the print version of this book; however is not available for download with the electronic version. It may be obtained separately by contacting Atlantic Publishing Group at [sales@atlantic-pub.com](mailto:sales@atlantic-pub.com) Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small

business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed.

As an estate planning attorney for 18 years, I witnessed numerous families struggle with the death of a loved one. The primary pain is loss, but that emotion can be eased by gratitude for the well-organized estate or enhanced by frustration for the financial chaos some people leave their loved ones. I had cases where the only way the executor or trustee learned of accounts and insurance policies was by waiting for statements in the mail. More than a few families have had to sort through hundreds of files of needless information to find a Will, an insurance policy, or a designation form. New clients often told me that they had an awful experience with the administration of a parent's estate and that they were hiring me to prevent doing the same thing to their children. *The Complete Guide to Organizing Your Records for Estate Planning: Step-by-Step Instructions* by John Peragine describes every aspect of organizing financial, family, and health care matters. What can feel like a daunting task is broken down into easily achievable steps that will leave you, and your family, with a roadmap of your wishes. An estate planning attorney, accountant, and financial planner can help with the complex analysis of a plan, but they are not there in your home arranging your documents; that is your responsibility. This book is an excellent tool for giving your family and beneficiaries the gift of clarity of your wishes and ease of administration. The sooner you start this process, the better. One advantage to starting relatively early in life is, generally, there is less financial information to organize and updating becomes a habit. Moreover, as John Peragine discusses in the first chapter, death will come to everyone and no one knows when. Particularly with regard to your health care decisions, clearly stating your wishes and appointing someone to direct them is imperative at every age because accidents happen. Sensitive health care matters become an issue when direction is absent, leaving the family, doctors, and sometimes a judge trying to determine your wishes. For many people, seeing an attorney to document their estate plan will be necessary. As a former attorney, I found this book very helpful. First, estate planners will ask about your assets and their value, and after completing your portfolio, you will be able to accurately provide this information. Second, I found that most clients are not aware of estate planning options and terminology and can become overwhelmed by all of the information discussed in the first meeting. This book gives an introduction to estate planning topics, so hopefully, the first attorney meeting will not feel quite as daunting. Third, the book contains various suggestions for including personal messages and information. These mementos can be very meaningful to family and friends, but an attorney generally is not the appropriate person to consult in these matters. Setting up a portfolio, as John Peragine describes, will be one of the last gifts you can leave your family, and in my experience, it will be one received with tremendous gratitude. --Kim L. Allen-Niesen, Esq.