

[] Checking this block means that if this estate plan will be prepared for a husband and wife or a couple, you each waive confidentiality (all information may be shared among the parties) and you wave any conflict of interest orally (you may have different ideas about how your property is to be disposed hence the conflict). Notify us immediately if you disagree.

[] Client: Please provide all information in the blanks and return to office.

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ESTATE PLANNING QUESTIONNAIRE

Client _____ H _____
Address _____ C _____
_____ W _____
_____ WF _____
_____ Email _____
Date: ____:____:____

NOTE: This questionnaire is provided to you to help you consider various selections and matters which are important to developing your estate plan. If you review the questions and write down your answers, our estate planning conference will be more focused and productive. Please select an alternative if your first choice cannot serve for each representative, officer or beneficiary listed below. Please sign and return the waiver of confidentiality form below: most married couples waive confidentiality but the choice is yours.

1. Who is to serve as your executor? This is the general manager of your estate making executive decisions. Often, the surviving spouse is the first choice executor with important exceptions. The executor should be of good character and have enough business skill to sell a house and select this firm to assist in representing the estate.

For client: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

For Spouse: First choice

Name _____ Address _____

Successor(s)

Name _____

Address _____

2. If any of your children are under 18, who is to be responsible for them if both parents predecease the children? Who will be their guardian(s)? We suggest you pick a first and second choice. We recommend you discuss your plans with the guardians to be certain they are willing to serve. Please give full names and addresses.

For Client: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

For Spouse: First choice

Name _____

Address _____

Successor(s)

Name _____

Address _____

3. Describe briefly who is to receive your property when you die? (For example, to your spouse, if he/she survives by 30 days and if spouse does not do so, then in equal shares to your children per stirpes.) Per stirpes means that if a beneficiary should predecease you but leaves children, then the beneficiary's children would take the deceased beneficiary's share.

For Client: _____

For Spouse: _____

4. Who is to serve as your trustee? What if, heaven forbid, you die in an accident but your spouse survives but is too incapacitated to carry out the financial affairs? Who would lovingly spend on your spouse? Or, if your selected heir is a disabled/incapacitated beneficiary or minor child, who would you

want to manage and generally distribute the inheritance for them until majority or they are no longer incapacitated? The qualities I would like you to consider in a trustee include whether the trustee will generally lovingly take care of the beneficiary, will spend wisely and can invest reasonably (but the trustee can use investment advisor(s) to help).

For client: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

For Spouse: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

5. Who is to serve as your attorney in fact for a durable power of attorney?
If you were incapacitated during your life or wanted to appoint someone to carry out your financial and living affairs, who would it be?

For client: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

For Spouse: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

6. Who is to serve as your financial guardian in the event of your incapacity (for guardianship).

For client: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

For Spouse: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

7. Who is to serve as guardian of your person in the event of your incapacity (for guardianship).

For client: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

For Spouse: First choice

Name _____ Address _____

Successor(s)

Name _____ Address _____

8. Who is to serve as your representative in your living will to make medical decisions for you if you are unable to do so because you are incapacitated, and healthcare is merely prolonging your life with no hope of recovery (for Advance Directive)?

For client: First choice

Name_____

Address_____

Successor(s)

Name_____

Address_____

For Spouse: First choice

Name_____

Address_____

Successor(s)

Name_____

Address_____

10. Any specific bequests? (List: item, to whom, will the gift lapse if the item no longer exists at the time of your demise, what if the beneficiary designated is no longer alive?)

A. _____

B. _____

C. _____



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Estate Planning Information - Personal and Confidential

Client _____ Date _____
 Address _____ H _____
 _____ W _____
 _____ WF _____
 _____ Email _____

ABBREVIATIONS. The abbreviations used on this sheet have the following meaning:
 Ctnz - Citizenship Othr - Other Bd - Birthdate SS# - Social Security Number
 Add - Street Address Rel - Relationship Ch - Child
 Ch of C&S - Child of Client & Spouse C - Client S - Spouse

FAMILY AND BENEFICIARY INFORMATION

Client _____ CtnzUS Othr Bd ____:____:____ SS# ____:____:____
 Add _____ City _____ County _____ St _____ Zip _____

Spouse _____ Ctnz US Othr Bd ____:____:____ SS# ____:____:____
 Add _____ City _____ County _____ St _____ Zip _____

Ch1 _____ Ch of C&S C S Bd ____:____:____ SS# ____:____:____
 Add _____ City _____ County _____ St _____ Zip _____

Ch 2 _____ Ch of C&S C S Bd ____:____:____ SS# ____:____:____
 Add _____ City _____ County _____ St _____ Zip _____

Ch 3 _____ Ch of C&S C S Bd ____:____:____ SS# ____:____:____
 Add _____ City _____ County _____ St _____ Zip _____

Ch 4 _____ Ch of C&S C S Bd ____:____:____ SS# ____:____:____
 Add _____ City _____ County _____ St _____ Zip _____

Ch 5 _____ Ch of C&S C S Bd ____:____:____ SS# ____:____:____
 Add _____ City _____ County _____ St _____ Zip _____

Othr 1 _____ Rel _____ Bd ____:____:____ SS# ____:____:____
 Add _____ City _____ County _____ St _____ Zip _____

Othr 2 _____ Rel _____ Bd ____:____:____ SS# ____:____:____

Add _____ City _____ County _____ St _____ Zip _____

Othr 3 _____ Rel _____ Bd ____:____:____ SS# ____:____:____

Add _____ City _____ County _____ St _____ Zip _____

ADVISORS

Insurance Agent _____ Phone _____

Accountant _____ Phone _____

Banker _____ Phone _____

Attorney _____ Phone _____

EXISTING DOCUMENTS.

Do you have a Will? Yes No Date _____

Power of Attorney? Yes No Date _____

Living Will? Yes No Date _____

If yes, please bring a copy to our first meeting. Bring a copy of any previous Trust Agreement, Employment Agreement, Property Settlement Agreement, Business Agreements (partnership, shareholder, buy/sell, employee deferred compensation, etc.).

INCOME INFORMATION

Please provide the following monthly or annual income information:

<u>Source</u>	<u>Client</u>	<u>Spouse</u>
Salary	_____	_____
Investments	_____	_____
Other	_____	_____

GIFTS

Have you made any gift of more than \$10,000 to one person in one year? Yes No

If yes, please give the following information:

Date of gift: _____ Recipient's Name: _____

What was given? _____

Was a US Gift Tax Return filed? Yes No

On a separate sheet please provide the requested information for each gift.

RETIREMENT BENEFIT

Are you receiving or have you received payments from any employer sponsored retirement plan?

Yes No .

If yes, please explain the payment option you selected. _____

If you are receiving payments in installments, are you recalculating the life expectancy each year?

Yes No .

If yes, whose life or lives are being used as the measuring life or lives and what is their birthdate?

Name _____ Bd: _____

Name _____ Bd: _____

ASSET INFORMATION

Following is a form for you to use to provide information about your assets and liabilities. In completing the section about the title to assets, please use the following designations:

Sole = just in one person's name; I Jt w/ spouse = in names of client & spouse; I Jt w/ _____ = in names of client and other identified person; Pay on death = there is a person designated to get the property; I Trustee = the property is held in the trust for someone else.

(Attach additional sheets if necessary)

By: _____
Signature

Print Name
Date: _____

By: _____
Signature

Print Name

Date: _____

**LIST OF ASSETS AND LIABILITIES
CLIENT**

Is your net worth, combined with spouse, if any, greater than \$ _____ million dollars? Include in the calculation all life insurance, pensions and annuities as assets. Then subtract liabilities to calculate your net worth. Yes/No (Circle one). If your answer is "Yes", then we recommend a tax planned estate plan and this costs far more than a simple estate plan.

Name _____

Address _____

Real Estate: List the addresses, title holders, and how title is held for real estate you own:

ASSETS				LIABILITIES			
	Indiv.	Joint	If joint, w/whom		Indiv.	Joint	If joint, w/whom
Cash on hand and in banks				Notes payable to banks - secured - unsecured			
U.S. Government securities				Notes payable to relatives			
List securities				Notes payable to others			
Unlisted securities				Accounts and bills due			
Mortgages owned				Accrued interest, etc.			
Accounts and notes receivable due from relatives and friends				Taxes unpaid or accrued			
Accounts and notes receivable due from others - - - good				Mortgages payable on real estate			
- - - doubtful				Chattel mortgages and other liens payable			
Real estate owned				Other debts - itemize			
Cash value life insurance							
Automobiles							
Personal Property							
Other assets - itemize				TOTAL LIABILITIES			
				Net Worth			
TOTAL ASSETS				TOTAL LIABILITIES AND NET WORTH			

CONTINGENT LIABILITIES

	Indiv.	Joint	If joint, w/whom
As endorser or co-maker			
On leases or contracts			
Legal claims			
Taxes not shown above:			
Income taxes			
Delinquent or contested taxes			
OTHER SPECIAL DEBTS			

GENERAL INFORMATION

Are any assets pledged?

Are you defendant in any suit or legal action

Personal bank accounts carried at:

Individual: _____

Joint: _____

If Joint, with whom: _____

Have you ever taken bankruptcy?

If yes, explain: _____

LIST OF BANKS AND FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED

NAME(S) IN WHICH OBTAINED	NAME OF BANK OR COMPANY	HIGH CREDIT	PRESENT BALANCE	TYPE OF LOAN

REMARKS

HELD IN NAME(S) OF	DESCRIPTION	COST	MARKET VALUE

MORTGAGES, UNLISTED SECURITIES AND OTHER INVESTMENTS

HELD IN NAME(S) OF	DESCRIPTION, INCLUDING MATURITIES	COST	MARKET VALUE

REAL ESTATE OWNED

DESCRIPTION AND LOCATION	TITLE IN NAMES OF	MARKET VALUE	MORTGAGES	TAXES PAID TO

LIFE INSURANCE

OWNER(S)	NAME OF COMPANY	BENEFICIARY	AMOUNT	CASH VALUE	LOANS

ACCOUNTS AND NOTES RECEIVABLES

OWNER(S)	DEBTOR AND ADDRESS	PRESENT BALANCE DUE

PERSONAL PROPERTY AND VEHICLES

DESCRIPTION AND LOCATION	OWNER(S)	MORTGAGES

Date signed: _____, 20__ Signature _____

Date signed: _____, 20__ Signature _____

**LIST OF ASSETS AND LIABILITIES
S P O U S E**

Is your net worth, combined with spouse, if any, greater than \$ _____ million dollars? Include in the calculation all life insurance, pensions and annuities as assets. Then subtract liabilities to calculate your net worth. Yes/No (Circle one). If your answer is "Yes", then we recommend a tax planned estate plan and this costs far more than a simple estate plan.

Name _____

Address _____

List the addresses, title holders, and how title is held for real estate you own:

ASSETS				LIABILITIES			
	Indiv.	Joint	If joint, w/whom		Indiv.	Joint	If joint, w/whom
Cash on hand and in banks				Notes payable to banks - secured - unsecured			
U.S. Government securities				Notes payable to relatives			
List securities				Notes payable to others			
Unlisted securities				Accounts and bills due			
Mortgages owned				Accrued interest, etc.			
Accounts and notes receivable due from relatives and friends				Taxes unpaid or accrued			
Accounts and notes receivable due from others - - - good				Mortgages payable on real estate			
- - - doubtful				Chattel mortgages and other liens payable			
Real estate owned				Other debts - itemize			
Cash value life insurance							
Automobiles							
Personal Property							
Other assets - itemize				TOTAL LIABILITIES			
				Net Worth			
TOTAL ASSETS				TOTAL LIABILITIES AND NET WORTH			

CONTINGENT LIABILITIES

	Indiv.	Joint	If joint, w/whom
As endorser or co-maker			
On leases or contracts			
Legal claims			
Taxes not shown above:			
Income taxes			
Delinquent or contested taxes			
OTHER SPECIAL DEBTS			

GENERAL INFORMATION

Are any assets pledged?

Are you defendant in any suit or legal action

Personal bank accounts carried at:

Individual: _____

Joint: _____

If Joint, with whom: _____

Have you ever taken bankruptcy?

If yes, explain: _____

LIST OF BANKS AND FINANCE COMPANIES WHERE CREDIT HAS BEEN OBTAINED

NAME(S) IN WHICH OBTAINED	NAME OF BANK OR COMPANY	HIGH CREDIT	PRESENT BALANCE	TYPE OF LOAN

REMARKS

U. S. GOVERNMENT AND LISTED STOCKS AND BONDS

HELD IN NAME(S) OF	DESCRIPTION	COST	MARKET VALUE

MORTGAGES, UNLISTED SECURITIES AND OTHER INVESTMENTS

HELD IN NAME(S) OF	DESCRIPTION, INCLUDING MATURITIES	COST	MARKET VALUE

REAL ESTATE OWNED

DESCRIPTION AND LOCATION	TITLE IN NAMES OF	MARKET VALUE	MORTGAGES	TAXES PAID TO

LIFE INSURANCE

OWNER(S)	NAME OF COMPANY	BENEFICIARY	AMOUNT	CASH VALUE	LOANS

ACCOUNTS AND NOTES RECEIVABLES

OWNER(S)	DEBTOR AND ADDRESS	PRESENT BALANCE DUE

PERSONAL PROPERTY AND VEHICLES

DESCRIPTION AND LOCATION	OWNER(S)	MORTGAGES

Date signed: _____, 20__ Signature _____

Date signed: _____, 20__ Signature _____

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YOUR ESTATE PLANNING CONFERENCE PREPARATION MEMORANDUM

The purpose of this document is to explain the estate planning process and the importance of your proper preparation for our conference.

Estate planning is more than simply making a will to direct the distribution of your property when you die. To develop a thorough plan you should:

- Be certain your estate is sufficient to permit your family to live as comfortably as it did while you were living. To make this determination, we must be able to identify your income-producing assets; calculate the income they might produce and determine if there is any deficiency in available income. Of course, the amount needed will change as your circumstances change. For example, if you have young children, the amount needed will be much greater than if your children are grown or if you have no children.
- Consider steps to protect yourself if you become disabled. Protecting yourself and your family will require a determination if there will be adequate income for you and your family. If you had to be in a nursing facility, is there enough income to pay for your care and also maintain your family? If you were incapable of handling your affairs, who would speak for you, sign documents, pay bills, etc.? If there were insufficient income-producing assets, supplemental income could be provided through disability insurance or long-term-care insurance, or both. You could authorize someone to handle your affairs through use of a durable power of attorney.
- State your desires about the use of life-support equipment, nutrition and hydration, and organ transplants by having a "Living Will" to direct your medical care if you are unable to do so.
- Consider the need for a durable power of attorney in case you become incapacitated.
- Completing the Estate Planning Information Sheet is important for three reasons:
 1. If you provide complete information, we can help plan your estate.
 2. The plan you desire may require changing the way assets are titled or changing beneficiary designations on life insurance, pension plans, etc.

3. We normally base our fees for estate planning on the amount of time we have to spend to develop your plan and prepare the documents; therefore, the less time we spend just gathering information about your assets, the lower our fees can be.

In completing the real estate section, please list the street address of each piece of property. When noting the titled owner(s), please look at your deed.

In the stocks, bonds and marketable securities section, we need to know what securities you own, how they are owned (individually or jointly), their approximate value and where your accounts are. The same is true for certificates of deposit, money funds and savings accounts.

When completing the retirement benefits and insurance sections, please review the actual designation forms you signed with your employer or insurance companies.

If you have any questions about any of the information, please bring the information with you to our first conference.

If you do not make your own will, your state legislature has already made one for you so to speak under the laws of intestacy! If you have children, all of your assets do not go to your spouse. In Pennsylvania, if you are married, any property that you own jointly with your spouse does not pass through your estate. Instead, your spouse is simply the sole surviving owner of that marital property after your death. But if you are married and own any property solely in your own right, your spouse's share of your separate property is determined by whether you have children and how many of them have survived you. If you have one surviving child, your spouse is entitled to roughly one half of your estate; if you have more than one child, your spouse is entitled to roughly one-third of your estate.

The share that remains after your spouse's share, or the entire estate if you are unmarried, passes to your children. If no children survive you, the remaining share or the entire estate passes to your parents. If no children and no parents survive you, the remaining share of the entire estate passes to your brothers and sisters and the surviving children of any of your deceased brothers and sisters. If you still have no survivors in the successions described above, the estate then goes to any surviving grandparents under a detailed set of sub-rules that seek to equalize treatment of your maternal and paternal grandparents. If you still have no survivors, final successions rules benefit your aunts, uncles, and their children. If no one survives you within this statutory scheme, then all of your property is transferred to the Commonwealth of Pennsylvania.

There are also a number of expenses involved in the administration of an estate, when a person dies without a will, which could easily be avoided by virtue of a will. In many cases, considerable tax savings are also possible with a customized estate plan rather than the one your state has already made for you.

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NOTICE REGARDING CONFLICT OF INTEREST & CONFIDENTIALITY PLEASE READ CAREFULLY

If we are doing estate planning for both you and your spouse, each of you is our client. Representing each of you could create a conflict of interest situation for our firm because your interests may be different. Therefore, we think it is important for you and your spouse to acknowledge and accept the conflict while directing that we continue to represent both of you and to understand the possible arrangements we could make with you and how each would affect the confidentiality of the information you provide. There are 3 situations which we will discuss below.

Represent Each of You - NO Confidentiality

If you and your spouse have a joint meeting with us to discuss your objectives and goals, we will explain each of your rights in the other's estate and how the decisions will affect your plan. There will be *no confidentiality* of information, even if one of you gives us information when the other is not present. If you and your spouse later have a disagreement about the plans and either of you contacts us about a change which would have an effect on the other's plan, we will have to withdraw from representing either of you.

Representing Each of You - TOTAL Confidentiality

If you and your spouse each want us to represent you, but also want to maintain your right to confidentiality, we can do so, but, only if we meet with each of you separately. If we represent both of you separately and confidentiality, we will not discuss with either one of you what your spouse said. Furthermore, we will not use information from one of you in preparing the other's plan, even if the two plans are not compatible.

Separate Representation

If you and your spouse do not want to do your estate planning jointly, we could represent one of you and the other could get separate counsel. If you and your spouse feel it is necessary to do your estate planning in confidence from one another, we strongly recommend that only one of you is represented by us and the other, by separate counsel.

If we are to represent both of you, please indicate the type of representation you want by initialing the blanks next to the appropriate selection and signing the form where indicated. Please bring this form with you to the initial conference so that we may make it part of your file.

Husband

Wife

Represent Both of You - NO Confidentiality

Represent Both of You - TOTAL Confidentiality

CONFLICT ACKNOWLEDGED AND ACCEPTED:

Husband _____

Wife _____

Dated: _____, 20____.