

Morgan Stanley

The Wealth Organizer



Create a well-ordered life

Congratulations! In just a few short weeks, you can accomplish what most people never focus on in their entire lives. This brief exercise will enable you to strategically assemble the critical details of your financial life so that you will then be ready to begin the process of:

- Providing for your loved ones
- Clarifying your personal and financial goals
- Updating your estate plan
- Articulating clear letters of instruction to key individuals in your life, and organizing your most important documents into one accessible location

At the conclusion of this process, your Financial Advisor will work with you to develop a customized strategy that is aligned to both your financial and personal goals.

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Personal Information

Primary Person

Date

Name

Date of Birth

Citizenship

Occupation

Education

Primary Residence

Home Phone

Home Fax

Work Phone

Work Fax

Email

Spouse/Loved One

Name

Occupation

Date of Birth

Citizenship

Education

Work Phone

Work Fax

Email

Personal Information (Continued)

Children/Dependents

Name	Date of Birth	School
Name	Date of Birth	School
Name	Date of Birth	School
Name	Date of Birth	School
Name	Date of Birth	School
Name	Date of Birth	School

Grandchildren

Name	Date of Birth
Name	Date of Birth
Name	Date of Birth
Name	Date of Birth
Name	Date of Birth
Name	Date of Birth
Name	Date of Birth
Name	Date of Birth
Name	Date of Birth

Important Life Information & Document Organizer

Personal

Where is original stored? Where is the copy?

Emergency contact information
Name, addresses, phone numbers _____

Education (certificates, degrees) _____

Employment and retirement records _____

Military records _____

Family genealogy (family tree) _____

Home records (locks, keys, mortgage, deed, inventory,
photos of major household items) _____

Legal documents (lawyer's contact info) _____

Medical records (blood type, prescriptions, allergies,
doctor, hospital, medical directive) _____

Safe deposit box (contents, key holder) _____

Vital Records

Where is original stored? Where is the Copy?

Voter registration, copies of marriage license, birth or death certificate
of spouse or children, divorce papers, Social Security card, organ donor card,
pre-arranged funeral information, military discharge record, passport number _____

Bank account numbers (checking/savings)
copy of signature card, PIN number _____

Credit cards and phone numbers of companies _____

Household bills/loans _____

Estate planning, power of attorney
list of assets (valuables), lawyer _____

Financial planning, list of assets, financial planner _____

Income records (1099, W-2, interest income) _____

Investments annuities, mutual funds, CDs, stocks
Financial Advisor _____

Loans and agreements _____

Mortgage company _____

Retirement plan (401(k), IRA, etc.) _____

Savings (bonds, employer plan) _____

Social Security earnings _____

Utilities: phone, TV, internet, cell company phone numbers _____

Utilities: water, gas, electric, emergency number _____

Important Life Information & Document Organizer (Continued)

Motor Vehicle Records	Where is original stored? Where is the copy?
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Copy of title, registration, purchase or sales record, Auto club, motorcycle, boat	
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Taxes and Insurance	Where is original stored? Where is the copy?
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Income tax records	
Disability insurance, agent's contact info	
Medical/dental insurance, agent's info	
Medicare	
Homeowner's insurance, policy number	
Life insurance, agent's info	
Mortgage insurance	
Property taxes and assessment	
Vehicle insurance, policy number, agent's info	

Lifestyle	Where is original stored? Where is the copy?
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Computer accounts, records, passwords	
Pet's description, name, photo, shot records, veterinarian info	
Religious records (place of worship, clergy)	
Social and exercise clubs	
Membership associations/organizations	

Name	Last Updated
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Personal Goals & Aspirations

Financial assets are a tool that may help you realize your personal goals. Please list your top three personal aspirations and family priorities as the first step in your planning process for the next year.

01 What are your three most important goals for the next year?

- i. _____
- ii. _____
- iii. _____

02 For the next three years?

- i. _____
- ii. _____
- iii. _____

03 For the next 10 years?

- i. _____
- ii. _____
- iii. _____

04 If you had complete financial security, how would you spend your time?

“What you leave behind is not what is engraved in stone monuments but what is woven into the lives of others.” — Pericles

05 When do you hope to begin doing all of these things?

- i. _____
- ii. _____
- iii. _____

06 What are the most important beliefs, values or philosophies you want to pass along to your family, children, grandchildren and their children?

- i. _____
- ii. _____
- iii. _____

07 Will your current plan help you accomplish this?

- i. _____
- ii. _____
- iii. _____

08 If not, what could you do to assure that your legacy becomes a reality?

09 Other Considerations

Financial Goals & Objectives

01 Please prioritize your financial goals (1 being the highest priority)

- Strengthen or refocus your philanthropic pursuits
- Fund family charitable organization (e.g., Family Foundation)
- Fund a new business
- Provide capital for private equity investments
- Revisit tax-code efficiencies
- Encourage greater involvement by your children in the family enterprise
- Other

02 Estimated funds required to satisfy financial goals: \$

03 Are you moving closer to achieving these financial goals? If so, how? If not, why not?

04 What could you do differently to achieve these goals?

Financial Goals & Objectives (Continued)

05 Do you have a family business? If yes, have you defined a formal succession plan?

06 Are there any sibling/family concerns that need to be addressed?
If yes, how do you plan to reconcile these concerns?

07 How can you become better organized?
Prioritize those that apply (*1 being a top priority and 3 being a low priority*)

- Review and update my financial plan
- Create or update my personal financial statement
- Create or update my investment policy statement
- Review and update my estate plan
- Prepare my spouse and family to manage our affairs
- Update wills
- Update trusts
- Create my team of advisors
- File everything in one place
- Know that I have done all I can/should

08 How do you plan to accomplish the above?

Letter of Instruction Guidelines

One of the most precious gifts we can leave behind is a well-conceived plan to assist our loved ones during their time of grief. Taking the time now to draft clear instructions can save them countless hours later on when making essential and important decisions, and crafting plans that may be even more difficult to address under the circumstances. The following are some considerations:

How would you like the following items to be handled?

01 **People to notify**

02 **Immediate cash needs**

03 **Location of important documents**

04 **Funeral arrangements**

05 **Insurance proceeds**

Letter of Instruction Guidelines (Continued)

06 Heirlooms

07 Business

08 Potential Advisors and Counsel

09 Other

Important Note: All Letters of Instruction should be reviewed by your estate attorney and should not conflict with the terms of your will or other legal documents.

Next, describe each of your major financial assets, their purpose, how to manage them and when and under what circumstances they should be dispersed or restructured.

10 Business Agreements

11 Privately Held Stock

12 Real Estate

13 Insurance Trusts

14 Charitable Trusts

15 Family Limited Partnerships

16 Other

Today, some families are using DVD, video or CD recordings to memorialize their thoughts, feelings and wishes. You may want to consider using these methods to create your own living memory. Please contact your attorney or legal representative to discuss further.

Finally, take a moment to write to all of your loved ones.

17 Spouse

18 Children

19 Siblings

20 Parents

21 Friends

Financial Knowledge Assessment

It is important to identify what you know and what you would like to learn. We will help you become more familiar with the terms and concepts that will help you to better understand ways to manage your financial affairs. First, determine where you stand on the learning curve.

Please complete the following assessment. On a scale of 0 to 10, rate your level of expertise.

0—Completely unfamiliar; 5—Some or minimal knowledge; 8—Extensive knowledge; 10—My expertise

Financial Planning

- Establishing Financial Goals
- Asset Allocation
- Wealth Transfer Strategies
- Investment Strategies
- Diversification
- Multigenerational Planning

Investments

- Expected Returns in the Capital Markets
- Expected Volatility in the Capital Markets
- Commodities
- Hedge Funds
- Alternative Asset Classes

Tax Considerations

- Gifting Strategies
- Investing in Bonds
- Triple Taxation on Retirement Plans

Insurance

- Life Insurance
- Annuities
- Long-Term Care Insurance
- Umbrella Liability Policies
- Disability Insurance

Trusts

- Family Partnerships
- Family Foundations
- Community Foundations
- Living Trusts
- Revocable and Irrevocable Trusts
- Grantor Trusts (GRIT, GRAT, GRUT)
- Testamentary Trusts

Evaluating Your Advisory Team

When evaluating your advisory team's capabilities, it is essential to understand their experience in areas that affect you. Although your comfort level and trust are the most important criteria, their respective capabilities and credentials are a prerequisite. Each member of your advisory team should supply personal references upon your request.

Tax Planning

01 My advisors have the following:

- CPA
- Master's in Tax
- J.D. with Tax Specialty
- Active Participation in Professional Association
- Recognized Industry Credentials
- Published Articles

Financial Advisor

03 My advisors have the following:

- Industry Certifications
- Documented Track Record
- Special Knowledge in Relevant Disciplines
- Published Articles

Insurance Professional

04 My advisors have the following:

- License to Practice in Multiple States
- Chartered Life Underwriter Designation
- Chartered Property & Casualty Underwriter Designation

Specialty Areas

02 My advisors have experience in:

- Individuals
- Family Office
- Private Businesses
- Deferred Compensation
- Estates
- ERISA/Retirement Plans
- Trust Attorney
- Offshore Entities
- Multigenerational Planning
- Estate Planning
- Credit Protection

Contacts

Please list the contact information for your advisors.

Please attach any additional information on a separate sheet.

Tax Specialist

NAME

ADDRESS

PHONE/FAX

EMAIL

Trust Attorney

NAME

ADDRESS

PHONE/FAX

EMAIL

Financial Advisor

NAME

ADDRESS

PHONE/FAX

EMAIL

Insurance Professional

NAME

ADDRESS

PHONE/FAX

EMAIL

In the event of an emergency, please list the contact information for family and friends you would want to be notified.

Contact 1

NAME

ADDRESS

PHONE/FAX

EMAIL

Contact 2

NAME

ADDRESS

PHONE/FAX

EMAIL

Contact 3

NAME

ADDRESS

PHONE/FAX

EMAIL

Contact 4

NAME

ADDRESS

PHONE/FAX

EMAIL

Investment Policy Worksheet

A key to developing any successful investment policy is understanding the purpose and objectives of the assets being considered. Another important element is to understand the appropriate time horizon when seeking to achieve your goals. Use a separate sheet for each distinct goal assessment.

- | | |
|---|---|
| <input type="checkbox"/> Funds/Investments | <input type="checkbox"/> Oversight Responsibility |
| <input type="checkbox"/> Purpose | <input type="checkbox"/> Responsibility of Others |
| <input type="checkbox"/> Amount | <input type="checkbox"/> Frequency of Evaluation |
| <input type="checkbox"/> Original Source of Funds | |
| <input type="checkbox"/> Tax Considerations | <input type="checkbox"/> Time Horizon |
| <input type="checkbox"/> Personal Definition of Risk | <input type="checkbox"/> 3 Years |
| <input type="checkbox"/> Maximum Annual Tolerable Loss | <input type="checkbox"/> 5 Years |
| <input type="checkbox"/> Income Required From Funds/Investments | <input type="checkbox"/> 10 Years |
| <input type="checkbox"/> Return Requirement | <input type="checkbox"/> 20 years |
| <input type="checkbox"/> Target Return | <input type="checkbox"/> 50+ Years |

Document Locator

Name	Date
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Personal

Original Will (self)	
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Original Will (spouse)	
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Special Estate Instructions— Written	
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Special Estate Instructions— Video	
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Combination to personal safe	
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Bank Safe Deposit Box	
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Trust Documents	
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Power of Attorney	
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Health Care Power of Attorney	
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Living Will	
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Birth Certificate	
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Military Records	
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Document Locator (Continued)

Name

Date

Personal

Marriage Certificate

Divorce Papers

Other, e.g., Adoption Papers

Business/Professional

Partnership/LLC Documents

Corporate Documents

Inventory of Business Assets

Buy/Sell Documents

Pension Plans

Other Employee Retirement Benefits (e.g., Nonqualified Deferred Compensation)

Document Locator (Continued)

Name

Date

Tax Returns and Records

Family Partnerships

Family Foundations

Community Foundations

Insurance Policies

Family Partnerships

Family Foundations

Community Foundations

Trusts

Living Trusts

Revocable and Irrevocable Trusts

Grantor Trusts (GRIT, GRAT, GRUT)

Document Locator (Continued)

Name

Date

Financial Assets

Family Partnerships

Family Foundations

Community Foundations

Living Trusts

Revocable and Irrevocable Trusts

Grantor Trusts (GRIT, GRAT, GRUT)

Testamentary Trusts

Other Instruments/Papers

Family Partnerships

Family Foundations

Community Foundations

Living Trusts

Revocable and Irrevocable Trusts

Implementation Schedule

You have just successfully completed Step 1 of creating your Wealth Organizer. Please see below for an explanation of the subsequent steps as well as a time estimation for completion.

Step	Action	Time Frame
01	Compile personal and financial goals	2 hours
02	Formulate and write your investment goals and objectives, and prepare a recommendation in line with your objectives	2–3 weeks
03	Review goals and objectives	1 hour
04	Create an investment plan designed to help you achieve your goals	2–3 weeks
05	Schedule a meeting with advisors to review the updated plan	2–4 hours
06	Conduct Quarterly Review	1–2 weeks
	Target Completion Date	

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