

In Case I Die A Planning Guide

By Jon Jaques, CPA



In Case I Die

A Planning Guide

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The author can be reached at:

Jon Jaques, CPA
Skylo, Inc.
752 S Church Street
Murfreesboro, TN 37130
615-893-7800
jon@skyloinc.com
www.skyloinc.com

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Dedication

To my brother, Bob Jaques, Jr.,
who showed great courage
in the face of health issues
that would have easily defeated
a lesser person.

Smooth sailing, fair winds, and God's speed.

DISCLOSURE

This planning guide does not replace your properly prepared and executed last will and testament. You should consult appropriate legal guidance for the proper preparation of your will, medical directives, trust documents, and other documents.

You should also consult the appropriate professional advice of other professionals for tax and accounting advice.

The publisher does not provide legal, accounting, tax, or other professional guidance.

Forward

Breaking news! We are headed to meet our Maker; it's just a matter of when.

As a certified public accountant, I have met with many families over the past twenty years dealing with the loss of a loved one. Some families are able to deal with the many details of a death -- others are thrown into total chaos. I have seen family fights, sibling/parent divisions, unlocated or unknown assets, unretrievable digital records, wrong beneficiaries, and other issues.

Sadly, many of these headaches and heartaches could have been avoided. Simple planning, such as this guide, would have gone a long way in preventing most the road bumps and hurt feelings.

"Those who fail to plan, plan to fail," is a saying we have all heard. This has never been truer than planning your affairs in case you die! More than half of all deaths come unexpectedly! Car accidents, sudden heart attack or stroke, victim of violence, or unforeseen accident have all claimed clients of mine in the past two years. Sadly, NONE were prepared for their sudden death!

Completing this planning guide will help your loved ones handle your affairs. This guide should be reviewed and updated on each birthday. Copies should be provided to your trusted advisors and the original kept sealed in a safe place that your next-of-kin can easily access.

Word of caution – I would not suggest keeping the original in a safe deposit box due to some states requiring an inventory before contents are released. Many of the provisions of your planning guide are time sensitive and an inventory delay would be impractical.

About Jon Jaques, CPA

Jon Jaques has been a certified public accountant (CPA) since 1990. This guide is the result of working with many families, businesses, and other organizations who have dealt with sudden death. Since 1991, Jon has operated his own accounting firm, specializing in small businesses, complex family planning, and services to the not-for-profit community. Also licensed as an investment and insurance professional, Jon has worked with many families to help plan for successful retirement and orderly disposition of assets to subsequent generations.

Jon is actively involved in Boy Scouts, his church, and the United States Submarine Veterans organization.

Along with his wife, Karen, Jon has two wonderful children, Sky and Lo. The Jaques' make their home in Murfreesboro, Tennessee.

Demographic Information

Name: Murphy James Stevens

Address: 123 main Street

City & State: Franklin, TN

Date of birth: June 17, 1925

Place of birth: Nashville, TN

Father's name: Arthur James Stevens (Born 1900)

Mother's name: Sarah Elaine (Gordon) Stevens (Born 1904)

COPIES OF THIS PLANNING GUIDE WERE GIVEN TO:

1. Son - Sam Stevens

2. Daughter - Sarah Love

3. Attorney - Ben Given

Last Will & Testament

Locations: Home Safe - (copy in safe deposit box)

Who has copies? Son - Sam Stevens

Attorney - Ben Given

Signed and witnessed? yes

Key Provisions:

- Split all assets equally between Sam + Sarah
- To be buried at McCrory Lane Veteran's Cemetery
- Gun collection to be auctioned
- Farmall Tractors to be auctioned
- Rents from commercial building to go to my Church for five years

Power of Attorney

Locations: Home Safe (copy in safe deposit box)

Who has copies? Son - Sam Stevens

Attorney - Ben Given

Key Provisions:

- Son, Sam Stevens, has POA
- must provide an accounting to Sarah
- _____
- _____
- _____

Medical Directive

Locations: Home Safe (copy with Sam and Sarah)

Who has copies? Attorney - Ben Given

Dr. James Spaulding

Key Provisions:

- No life support
- No drastic measures
- Sam and Sarah to agree to withdraw food
- Sam and Sarah to agree to withdraw water
- want adequate pain medication

Trust Paperwork

Locations: _____ — None — _____

Who has copies? _____

Key Provisions:

- _____
- _____
- _____
- _____
- _____

Guardianship of Minors Paperwork

Locations: - none - both children are adults

Who has copies? _____

Key Provisions:

- _____
- _____
- _____
- _____
- _____

Location of Other Important Documents

Marriage Certificate: Lost

Divorce Papers: Julie (6/17/1967) in home safe

Property Deeds: Home safe

Promissory Notes Receivable: None

Other:

- Death Certificate for Stella in home safe
- _____
- _____
- _____
- _____

Obituary Comments

- ① no flowers - I would rather
donations be made to
United States Submarine Veterans
Charitable Foundation
- ② US Navy Veteran - awarded Navy Cross
- ③ Survived 59 days alone on sunken
submarine during World War II
- ④ Eagle Scout
- ⑤ High School History teacher for
thirty years

Funeral Service Comments

① I would like the following

songs played:

Ⓐ It is well with my soul

Ⓑ Amazing Grace

Ⓒ Ave maria

② I would like a tolling of the bell

ceremony done by members of

the local submarine veteran's base.

③ I am already old so make it short!

④ I only want a flag on my coffin,

no flowers.

Headstone & Grave Marker Comments

On my headstone I want

USN

MMC

Submarines

Bronze Star

Navy Cross

(The Navy will decide the order
of placement on stone)

Provisions for Veterans

Location of Form DD-214

Locations: Home Safe

Who has copies? - None -

Key Provisions:

- U.S. Navy - 1944 - 1964
- Submarine Service - 1945 - 1960
- Qualified Submarines - 1945
- Honorable Discharge - 1964
- Bronze Star and Navy Cross

Eligible for Military Headstone or Footstone? yes

Please Contact Veteran's Administration: yes

Memberships in Organizations

1. Submarine Veterans of World War II
2. United States Submarine Veterans
3. National Eagle Scout Association
4. Veterans of Foreign Wars
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Special Friends to Contact

SAME DAY:

1. Sherri Church
2. megan Cole
3. Susan Dalton
4. Louis Demers
5. _____
6. _____

NEXT DAY:

1. Dalton Daily
2. Paul Cunningham
3. _____
4. _____
5. _____
6. _____

NEXT MONTH:

1. George Carl
2. _____
3. _____
4. _____
5. _____
6. _____

OTHER:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Organizations to Contact

SAME DAY:

1. United States Sub Vets
2. Sub vets of WWII
3. _____
4. _____
5. _____
6. _____

NEXT DAY:

1. -none-
2. _____
3. _____
4. _____
5. _____
6. _____

NEXT MONTH:

1. VFW
2. Natl Eagle Scout Assn
3. _____
4. _____
5. _____
6. _____

NOTES:

1. 1943 Class of East High School
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Religious Contacts

SAME DAY:

1. Pastor David Bradford
2. Deacon Joe Black
3. Deacon Wade Bowling
4. Deacon Dennis Bragg
5. _____
6. _____

NEXT DAY:

1. Tyler Beech - Sunday
2. - School Teacher
3. Tim Farley
4. Kent Frizzell
5. _____
6. _____

NEXT MONTH:

1. - none -
2. _____
3. _____
4. _____
5. _____
6. _____

NOTES:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Family Contacts

SAME DAY:

1. James Sterens
2. Roger Stevens
3. Robert Stevens
4. _____
5. _____
6. _____

NEXT DAY:

1. Mike Stevens
2. Sandra S. Howser
3. Edward Hinton
4. _____
5. _____
6. _____

NEXT MONTH:

1. - none -
2. _____
3. _____
4. _____
5. _____
6. _____

NOTES:

1. Do not call nephew David Sterens!
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

Online Account Passwords

- For what? E-Trade
- Password: —
- Location: Sealed in home safe

- For what? Treasury Direct (U.S. Savings Bonds)
- Password: Stevens 4763!!
- Location: —

- For what? Gmail Email Acct
- Password: Snook 59 days
- Location: —

- For what? ING Direct Savings
- Password: Snook 59 Alone
- Location: —

- For what? _____
- Password: _____
- Location: _____

Bank Accounts, Banks, and Safe Deposit Boxes

Bank: First Tennessee (Checking)

Accounts: 63161451

Bank: Sun Trust (Savings)

Accounts: 76104106

Safe Deposit Box Location: First Nashville Bank,
Franklin, TN

Who has key? me - Sam

Authorized openers: me - Sam - Sarah

Other Notes: Safe Deposit key in

home safe.

Investment Accounts

1. Broker: E-Trade

Acct. Number: 164397426

2. Broker: Fidelity

Acct. Number: 971446671

3. Broker: Edward Jones

Acct. Number: 1436643

4. Broker: _____

Acct. Number: _____

5. Broker: _____

Acct. Number: _____

Online Accounts

1. Bank: _____

Acct. Number: _____

2. Bank: _____

Acct. Number: _____

3. Bank: _____

Acct. Number: _____

4. Other: Treasury Direct (U.S. Savings Bonds)

Acct. Number: 413-77-6643

5. Other: ING Direct (Savings)

Acct. Number: 7752511

Copies of Past Three Years Tax Returns and Supporting Documents

Locations: Bill Sandlin CPA, Franklin, TN

Who has copies? Copies in file cabinet

in home office

Key Provisions:

• Rent from commercial building

• Distribution from annuity

• CD Interest

• _____

• _____

Summary of Life Insurance and Companies

Company: State Farm Life Insurance

Amount: \$ 100,000

Beneficiary: Sam and Sarah

Agent: Bill Cowen, Franklin, TN

Other Notes: _____

① Beneficiaries confirmed in 2009

Note: You can print multiple copies of this page to accommodate additional insurance policies.

Location of Life Insurance Policies

Locations: Policy in home safe

Who has copies? Bill Cowen, agent, Franklin, TN

Key Provisions:

- 1/2 to Sam
- 1/2 to Sarah
- _____
- _____
- _____

Note: You can print multiple copies of this page to accommodate additional insurance policies.

Summary of Retirement Plans

1. Type: IRA Beneficiary: Sam and Sarah

Custodian: Fidelity Acct. Number: 6767133

2. Type: Roth - IRA Beneficiary: Sam and Sarah

Custodian: Fidelity Acct. Number: 6781342

3. Type: 401 (K) Beneficiary: Sam and Sarah

Custodian: Tn Con Retire Acct. Number: 126133471

4. Type: Pension (Navy) Beneficiary: None

Custodian: U.S. Gov. Acct. Number: n/a

5. Type: _____ Beneficiary: _____

Custodian: _____ Acct. Number: _____

Annuities and Other Deferred Payments

1. Type: IRA Beneficiary: Sam and Sarah

Company: The Hartford Acct. Number: 36174699

2. Type: IRA Beneficiary: Sam and Sarah

Company: Prudential Acct. Number: 41134726

3. Type: _____ Beneficiary: _____

Company: _____ Acct. Number: _____

4. Type: _____ Beneficiary: _____

Company: _____ Acct. Number: _____

5. Type: _____ Beneficiary: _____

Company: _____ Acct. Number: _____

Summary of Real Estate Owned

1. Address: 410 Maple Street, Franklin, TN

Type: Commercial Bldg Ownership: Just Me

2. Address: 1619 Gray Drive, Brentwood, TN

Type: Residential Rental Ownership: Just Me

3. Address: 123 Main Street, Franklin, TN

Type: Personal Residence Ownership: Just Me

4. Address: 4242 Oldham Street, Franklin, TN

Type: Vacant Lot Ownership: 1/2 with Derek James

5. Address: _____

Type: _____ Ownership: _____

Other Assets to Consider

1. My Woodworking Tools

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

Business Assets Owned

1. Song Royalties

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

Special Notes about Business Assets

① I own a $\frac{1}{2}$ interest in a vacant commercial lot with Derek James.

Special Collections Owned
(Coins, Guns, ect.)

- Gun Collection
- Farmall Tractor Collection
- Submarine Cigarette Lighter Collection
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Notes on Disposition of Special Collections

- ① Gun Collection - I want Sam and Sarah to each pick a gun from my treasured collection of over fifty guns. The remainder I want consigned to Green Gun Auctions in Austin, TX. The collection should bring \$100,000.
- ② Farmall Tractor Collection - I want to have everything Farmall related to be consigned to Tennessee Tractor, Nashville, TN. The collection should bring \$250,000.
- ③ Please give away the Submarine Cigarette lighters.

Special Sentimental Items

- Omega Watch
- Painting of Sam
- Gold ring that belonged to my mother
- My Grandfather's Clock
- Sarah's drawing in the front bathroom
- Submarine Dolphins and Combat Pin
- My original Boy Scout Handbook
- _____
- _____
- _____
- _____
- _____
- _____
- _____

Key People - Attorney

Name: Ben Giren, Esq.

Address: 177 Main Street

Nashville, TN

Phone:

(615) 555-1212

E-mail:

Ben@givenlaw.com

When to notify: Immediately upon death

Key People - Life Insurance Agents

Name: Bill Cowen

Address: 676 Old Nashville Highway

Franklin, TN

Phone:

(615) 464-3000

E-mail:

Bill @ coweninsurance.com

When to notify: Immediately

Key People - Accountant/Tax Preparer

Name: Bill Sandlin, CPA

Address: 123 Factory Road

Franklin, TN

Phone:

(615) 464-1040

E-mail:

Bill@SandlinCPA.com

When to notify: next Day

*Key People - Executor/Co-Executor/
Sub. Executor*

Name: Sam Stevens

Address: 123 Westwood Drive

Hartselle, AL

Phone:

(256) 773-6161

E-mail:

Sams44@gmail.com

When to notify: Immediately

Key People - Banker

Name: Louis Corrie

Address: First Tennessee Bank

116 Douglas Avenue

Franklin, TN

Phone:

(615) 464-3333

E-mail:

L. Corrie @ FTN. com

When to notify: next Day

Key People - Investment Advisor

Name: William Gold

Address: Edward Jones

323 Sycamore Creek Rd

Franklin, TN

Phone:

(615) 464-7032

E-mail:

Gold @ ejones.com

When to notify: Next Day

Assets & Debts Owned Jointly

1. ~~All assets owned solely by me~~
except lot.

2. _____

3. _____

4. _____

5. _____

6. _____

Notes:

See page 32, item #4

Notes to Spouse

no spouse surviving

① Divorce from Julie Dene' Stevens was granted June 17, 1967. She passed away October 3, 1992.

② married Stella Louise Smithson Stevens on August 18, 1971. She passed away March 3, 2003.

Julie was a great mother for my children.

Stella was a great companion and friend.

Notes to Child (1) Sam

To my wonderful son,
I have left a letter addressed
to you in the safe at home.
More than anything, I want
you to know that I love you.
Dad

Notes to Child (2) Sarah

my Beautiful Sarah,

Thank you for being a great
daughter. Your love has been
so wonderful. I have a
letter for you in the home
safe.

Love you,
Dad

Life Accomplishments

1. Eagle Scout - 1940
2. u.s. Navy Service 1944-1964
3. Qualified in Submarines 1945
4. Graduated from Vanderbilt University 1951
5. Bronze Star and Navy Cross Awards
6. Both of my children graduated college
7. Taught Sunday School for 25 years
8. Spent two years in Peace Corps at age 62
9. Wrote three songs which were recorded
10. Traveled to all 50 states and thirty countries

Special Instructions (Outside of Will)

① I want to provide \$2,500 from my Estate for the continued care of my beloved dogs, Trivie and Penelope.

② The combination to the safe in the basement is on page 59 of Jon Jaques' "Alone In The Deep."

③ I have a credit report dated March 15, 2010 in my safe deposit box.

④ The key to the gun cabinet is in the orange juice can in the freezer. I don't drink O.J.

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Jon Jaques, CPA
Skylo, Inc.
752 S Church Street • Murfreesboro, TN 37130
615-893-7800 • jon@skyloinc.com • www.skyloinc.com

Book Design by Rick Johnson
rickjohnsongraphics@gmail.com

