

# LIFE PLANNING SOLUTIONS

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## CREATING A LIFE BOOK

Eight years ago, I created a basic estate planning book called "My Life Book," which is an instruction manual that you create for your loved ones. It walks you through the basic planning steps that all of us need to consider.

Last week I was speaking to a group of Seniors, and had been asked to talk about the Life Book. I opened by stating that there are a few misconceptions about estate planning. The first is that this has anything to do with our age. Yes, we will all leave this earth some day, but none of us know exactly when that will happen. The second misconception is that estate planning is only for the very wealthy. Not true. Everyone needs to have their affairs in order, and wishes expressed.

The third misconception, and the real reason that led me to create the Life Book, is that families don't want to talk about these things. The adult children are scared to bring up these subjects out of fear of offending their parents. The parents don't want to talk about these things as they are



not sure how to bring them up. Plus, many of us live far away from each other, so the only time for a real discussion is during a major holiday. Is it really appropriate to talk about estate planning issues during Thanksgiving? I say absolutely it is. If this is the only time you've got, carve out a couple of hours for an in-depth conversation, to either share what you have planned, or to ask about their wishes.

And, if you'd like to create your own "Life Book," visit our website, [retirerelax.com](http://retirerelax.com), and print out the pages. Or, if you'd like a printed copy in a binder, you can call our office (478-922-8100) and set a time to pick one up. They cost \$5.

See the next article for an important document you will want to include in your Life Book.

*Sherri*

## GEORGIA ADVANCE DIRECTIVES

A few years ago, Georgia combined some estate planning documents. The old Living Will and Health Care Proxy are now combined in one document called an Advance Directive.

In the first section, you assign someone to make health-care decisions for you when you cannot. The person you choose is your health-care agent. In the second section, you state your treatment preferences if you have a terminal condition, or are in a state

of permanent unconsciousness. Part three allows you to nominate a person to be your guardian should one ever be needed. There is also a section where you can name a person to be in charge of your final expenses and arrangements.

This document is very easy to create, and is free online at: [caringinfo.org](http://caringinfo.org). Click to download your state-specific document, and print it out. And, once completed, it needs to be shared with your agent.

## CREATING A LIFE BOOK

By providing clear and specific instructions, you can give your family and yourself peace of mind. It's a relief to know things are in place, and taken care of. Following is a sample of what is covered in the Life Book, and why each section is so important to think through.

1. **Personal Information:** Where do you store your important documents? Are they in your underwear drawer or the freezer? How hard would it be for your family to find them if they needed to? I use a fire-proof safe, and it holds our car titles, passports, Social Security cards, birth certificates, etc. A few years ago I went through our insurance policies and made a list of all of them, including the policy number, claim phone number, and beneficiary and added this list to our safe. I also made a copy of everything in my wallet and added that to the safe. It's good to know that if I needed to grab these items in a hurry, I could and they're already in one place.
2. **Legal Documents:** When is the last time you reviewed your will? How about any powers of attorney? In the state of Georgia, if you die without a will (intestate), the surviving spouse is generally considered first when distributing assets, but the amount they are entitled to varies. If the decedent is survived by a child or other descendant, for example, the surviving spouse is entitled to a minimum of one-third of the intestate estate. I have met widows who believed they would inherit 100% of the home they lived in, and 100% of the money, only to get 1/3. Please make sure you have this covered.
3. **Financial Documents:** Many people believe that the will overrides beneficiary designations, but the opposite is true. Whoever is listed as beneficiary on your 401k, or IRA, is who will get that money, regardless of the will. This is why you must make sure that your beneficiary designations are correct. Secondly, you can ensure that all money passes directly to your heirs instead of passing by the will. If you have money in a bank or credit union, they can attach a "Pay on Death" form to your account. This is a way to assign beneficiaries to these accounts. If you have individual investment accounts, you can attach a "Transfer on Death" form to those accounts. All money can pass outside the will, directly to heirs, including life insurance.
4. **Personal Property:** If you own your home jointly with a spouse, it is probably titled JTWRROS, or Joint Tenants with Rights of Survivorship. This means that when one spouse dies, the ownership of the home passes to the surviving spouse. If you own property with another person that is titled "Tenants in Common," each person can leave their percentage of the property to who they wish, in their will. If you own the property by yourself, you need a will so this property can pass to the person(s) you wish it to go to. Other personal property can be listed in a Personal Property Memorandum. This is a document you create, outside the will, so it can be updated over the years. This Memorandum would instruct the Executor on how to distribute specific things that you want to go to specific people.
5. **Final Expenses:** Pre-planning is a wonderful gift that you can give your family. When my father passed a few years ago, all my brother had to do was notify the funeral home. Everything was prepared, to include the obituary, and it was completely paid for. This took a lot of stress off the family, and allowed us to enjoy our time together, sharing great memories of dad. I am frequently asked about the risk of pre-payment. What if the funeral home goes out of business, for example? Georgia is a trust state, meaning that the funeral home does not hold the actual payment. It is held away at a third-party, and they are only the beneficiary. So, if you want to make a change in the future, you can easily change the beneficiary.

"Ancient Egyptians believed that upon death they would be asked two questions and their answers would determine whether they could continue their journey in the afterlife. The first question was, "Did you bring joy?" and the second was, "Did you find joy."

Leo Buscaglia

# DONATING YOUR BODY

## Donating your Body to Mercer

Because we have a local, first-class school of medicine, many of my clients have asked me how they would go about donating their body to the Mercer University School of Medicine. You can read more about this program on their website: [medicine/mercer.edu](http://medicine/mercer.edu).

Mercer's Anatomical Donor Program utilizes human remains for teaching, training and instructional purposes.

According to their website, if you are within 50 miles of Macon at the time of death, the costs for transportation, embalming and cremation will be covered by Mercer. If you are outside the 50 mile perimeter, the family or estate will be responsible for costs of transportation. All of the donations used at Mercer are cremated following their use. The donor can choose to have their cremated remains returned to family, or, to be buried in the university plot.

To participate in this program, individuals must enroll themselves at least 90 days prior to death. If you are interested in talking with someone about this program, call the Anatomical Donation Program office at (478) 301-4007.

## Organ Donation

How does organ donation work? The following information is from [organdonor.org](http://organdonor.org). The altruistic process of donation begins when people perform the simple act of indicating their consent to be a donor by enrolling in their state's donor registry. Most often this happens when obtaining or renewing a driver's license or by going on-line for those state registries that have an Internet registration capacity. Most people also tell their family they want to be a donor so their family member can support their decision when needed. Signing up to be a donor usually takes place many years before donation becomes a possibility.

In compliance with federal regulations, a hospital notifies its local organ procure-

ment organization (OPO) of every patient that has died or is nearing death. A hospital gives the OPO information about the deceased to confirm his or her potential to be a donor. If the patient is a potential candidate for donation, an OPO representative immediately travels to the hospital.

The OPO representative will search the state's donor registry to see if the deceased had enrolled as a donor. If so, that will serve as legal consent. If the deceased had not registered and there was no other legal consent for donation such as a driver's license indicator, the OPO will seek consent from the next of kin. When consent is obtained, medical evaluation will continue, including obtaining the deceased's complete medical and social history from the family.

If the deceased's evaluation does not rule out donation, the OPO contacts the Organ Procurement and Transplantation Network (OPTN) to begin the search for matching recipients.

A list of patients (by organ type) who match the donor is generated. Each organ is offered to the first patient on the computer match list. The transplant surgeon may determine that the organ is medically suitable for that patient or may refuse the organ for a number of reasons, such as the patient is too sick to be transplanted or the patient cannot be reached in time. Most organs (75%) go to local patients. The others are shared with patients in other regions of the country.

The **Donate Life Georgia** registry was created to allow Georgians an easy and user-friendly means of joining the state's registry. Georgians can join the registry through this Web site: [donatelifegeorgia.org](http://donatelifegeorgia.org), when renewing their driver license online, or when obtaining/renewing their license at a local driver license office. You can also join the registry by calling Donate Life Georgia directly at 1-866-57-SHARE (1-866-577-4273) and request a donor registry form.

"The only thing that you take with you when you're gone is what you leave behind."

John Allston

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# TELLING YOUR STORY

When I was young, I loved to hear my dad tell stories. He would talk about what life was like during the depression, or how he made his own skis to ski back and forth to school in rural Idaho. When he was about 83, he sat down at a typewriter and typed 30 pages of family history and his favorite stories. That 30-page document is a treasure to me, and I have it in my fire-proof safe.

At the end of the Life Book I included a section called, My Story, in the hopes that readers would write down the stories they want to share with loved ones. Recently, I met with a client who attended the Ed Grisamore program we sponsored last year, and he was proud to tell me he is working on his second book.

If you are interested in writing a book, or just documenting your favorite memories, there are a number of resources. In the Life Book, I've included questions that can start the stories. For example, "I hope my family learned \_\_\_\_ from me." Another good one is, "The most important thing I've

done is \_\_\_\_." I found a great website about writing your story: [positivewriter.com](http://positivewriter.com). Here are the author's (abbreviated) suggestions for getting started:

1. **Tap into your emotions:** Start with key feelings that you associate with your life, then write the story behind it.
  2. **List the turning points:** Rather than starting at the beginning, it's more helpful to start with key turning points.
  3. **Write everything down:** One memory will lead to another, allowing you to go deeper into your story, so write them all down.
  4. **Use the senses:** As you recall events try to remember the smells, tastes and sounds that accompany them.
  5. **Find the theme:** Once you've written a large number of scenes, a theme should emerge. The theme is the central question driving your story.
  6. **Tell a story:** As you pull it all together, focus on the reader. What about your story will connect with the reader? Is it the experience, the time frame or the characters? What will create the best connection with the reader?
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