

Personal Records Planning Guide &



Where Loving-Kindness Gives



Where Loving-Kindness Gives

Dear Friends:

The Acts Legacy Foundation is pleased to provide this booklet to you. When completed and updated, your ***Personal Records and Planning Guide*** will provide vital information to family members and key people in your life. It addresses information concerning your future care, final arrangements, and other important issues. This information should simplify matters of record keeping and planning.

Please tell members of your immediate family and any other personal advisors or confidants where you keep this book. You may even wish to provide them with a copy. An online version can be downloaded at ActsLegacyFoundation.org and kept as your personal electronic file.

We encourage you to update this information regularly – at least once per year. Make sure you note each review date on page 5, even if you don't change any information. Be sure to list all assets and information. This will save time and expenses for your heirs and estate administrators.

I know you will find this document useful. If you have any suggestions or questions, please do not hesitate to contact the Foundation at 1-877-287-0799 or email me at Foundation@actslife.org.

Sincerely,

A handwritten signature in blue ink that reads "Ray".

Ray Boyle
Managing Director

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TO MY FAMILY



Persons to be Notified in Case of Emergency, Power of Attorney, Medical History, Advance Directives.....	5
Education and Occupation.....	6
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To My Family

I have completed this guide and made other arrangements for the express purpose of relieving you, insofar as possible, of the financial and emotional burdens following my death. It is my hope you will follow my instructions in every way possible. Please remember, these are my final wishes.

Signature

Legal address

Date completed

Date(s) reviewed

PERSONS TO BE NOTIFIED IN CASE OF EMERGENCY

Name/relationship

Address/telephone

Name/relationship

Address/telephone

POWER OF ATTORNEY

Name

Address/telephone

MEDICAL INFORMATION

Primary physician name

Address/telephone

Medicare number

ADVANCE DIRECTIVES

I have an Advance Directive/Living Will

Yes

No

Location of Advance Directive/Living Will

ALL Advance Directives SHOULD BE IN YOUR RESIDENT FILE! Should you desire additional information regarding Advanced Directives, please contact your Director of Residential Nursing. Advance Directives include such items as Living Will Declaration form, Surrogate Designation form, and Durable Power of Attorney form.

EDUCATION AND OCCUPATION

For most of my life, my primary occupation was:

My education included:

Fraternity/sorority or honor society:

Civic or public offices:

Special achievements or recognition:

I was a member of the following organizations:

I held the following positions:

Religious affiliation and church membership :

PROPERTY SAFEKEEPING ARRANGEMENTS

I have a safe deposit box Yes No

Location of safe deposit box

The following person has access to my box

Name/relationship

Address/telephone

BIRTH CERTIFICATE

I have a birth certificate Yes No Date of birth

Location of birth certificate

Naturalization *If applicable, indicate location and court granting naturalization.*

Father's name

Date of birth/place of birth

Mother's name

Date of birth/place of birth

MARRIAGE CERTIFICATE

Spouse's name Dates/State of jurisdiction

I have a marriage certificate Yes No

Location of marriage certificate

I don't have my marriage certificate but was married Yes No

Dates/State of jurisdiction

I have been divorced or legally separated Yes No

Location of divorce papers

Dates/State of jurisdiction

PASSPORT

Issuing Country Number Exp. Date

MILITARY SERVICE

I have served in the Armed Forces Yes No

Location of discharge papers

Branch

Rank

Dates of service

Service number

LAST WILL AND TESTAMENT

I have made a will Yes No

Location of original executed copy of will

Date of will

Executor name

Address/telephone

Lawyer/Firm name

Address/telephone

FUNERAL AND CEMETERY ARRANGEMENTS

I have arrangements for Funeral Cremation Memorial Service

These arrangements have been made with

Name

Address/telephone

Specific instructions can be found in My will A letter Other _____

Location of specific instructions

I have named the following charities as beneficiaries in my will

In lieu of flowers, direct memorial donations to

I own a plot in the following cemetery Yes No

Location of plot and deed to the plot

There is provision for the perpetual care of this plot Yes No

I don't own a cemetery plot, but wish to be interred at the following location

PERSONAL FINANCIAL INFORMATION



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Personal Financial Information

TAX INFORMATION

Copies of income tax returns and supporting papers are located

My tax preparer (CPA)

Address/telephone

Copies of tax returns are often needed in preparing the returns required for settling the estate.

SOCIAL SECURITY

I am presently receiving Social Security Yes No

Social Security number

Location of Social Security card

PENSION

I am presently receiving a pension Yes No

Pension is administered by

Address/telephone

An additional pension is administered by

Address/telephone

IRA/401k

I have an IRA account(s) 401k account(s)

IRA is administered by

Address/telephone

401k is administered by

Address/telephone

Additional IRA/401k is administered by

Address/telephone

An itemized list of IRAs owned by me is located in the appendix of this book.

CHECKING ACCOUNTS

I have checking account(s)

Yes

No

Location of checkbook(s)

Bank/branch

Account #

Address/telephone

Bank/branch

Account #

Address/telephone

Bank/branch

Account #

Address/telephone

The following persons have power to sign checks for me

Name/relationship

Address/telephone

Name/relationship

Address/telephone

SAVINGS ACCOUNTS

I have savings account(s)

Yes

No

Location of savings statement(s)

Bank/branch

Account #

Address/telephone

Bank/branch

Account #

Address/telephone

Bank/branch

Account #

Address/telephone

STOCKS & SECURITIES

I own securities

Yes

No

Location of securities

Ownership is held in

My name alone

In a trust account

Jointly with _____

Broker's name (In street name)

Co-owner

Address/telephone

Name of stock broker/firm

Address/telephone

Name of stock broker/firm

Address/telephone

An itemized list of securities owned by me is located in the appendix of this book.

U.S. SAVINGS BONDS

I own U. S. Savings Bonds

Yes

No

Location of savings bonds

Ownership is held in

My name alone

Co-owned with _____

Co-owner

Address/telephone

Beneficiary

Address/telephone

An itemized list of U. S. Savings Bonds owned by me is located in the appendix of this book.

LIFE INSURANCE

I have life insurance Yes No

Location of life insurance policies

Type of Insurance Term-Life Whole Life Other

Cash Value

Beneficiary

Address/telephone

I have made loans against some of the policies Yes No

Borrowed from

Address/telephone

An itemized list of all insurance policies owned by me is located in the appendix of this book.

ANNUITY CONTRACTS

I own annuity contracts Yes No

Annuity contracts are located

Beneficiary

Address/telephone

Annuity is administered by

Address/telephone

An additional Annuity is administered by

Address/telephone

An itemized list of annuity contracts owned by me is located in the appendix of this book.

TRUST FUNDS

I have created a Living Trust

Yes

No

Location of Trust Agreement

Trust is for the benefit of

Date established

Trustee Name (s)

Trust Attorney/firm

Address/telephone

NOTABLE PERSONAL PROPERTY

I own the following types of notable personal property. Include important and/or valuable items such as antiques, artwork, jewelry, and collections along with their location.

I carry fire, theft or liability insurance on this property

Yes

No

Location of bill of sale or other evidences of ownership

REAL ESTATE

I own real estate

Yes No

Location of papers pertaining to this property

Ownership is held in

My name alone

Joint names with _____

There is a mortgage on this property

Title held by

Address/telephone

PERSONAL DEBTORS AND CREDITORS

Exclusive of secured loans, such as mortgages, I owe money to

Name

Address/telephone

Copies of notes, loan agreements, and receipts are located

The following owe money to me

Address/telephone

Acts GIFT PLANNING



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ACTS GIFT PLANNING INFORMATION

Gift Arrangements

The gift planning information and examples are for informational purposes only. Please discuss your intent with a representative from the Acts Legacy Foundation. We recommend that you discuss these issues with your attorney, financial planner, tax advisor and/or family members before making any substantial gift.

Acts Legacy Foundation Family of Charitable Funds

- Acts Samaritan Fund
- Acts Disciple Fund
- Acts Mission Development Fund
- Acts Employee Catastrophic Assistance Fund
- Memory Support Services Fund
- J. Mark Vanderbeck Memorial Scholarship Fund
- Acts Corporate University Fund
- Acts Center for Applied Research

Acts Community Charitable Funds

- Samaritan Fund
- Health and Wellness Fund
- Mission Development Fund
- Memory Support Services Fund
- WillowBrooke Court Fund
- OakBridge Terrace Fund
- Grounds and Garden Fund
- Community Enrichment Fund

BEQUEST

Gifts of bequests comprise the largest segment of Acts' planned giving programs. A bequest gift may take the following forms.

Specific Bequest

The donor designates what and how much to bequeath.

Percentage Bequest

The donor expresses a gift as a percent of their total estate or residual estate — the portion of one's estate that remains after debts, taxes, expenses and designations to individuals are paid from the estate.

Contingent Bequest

A contingent bequest provides for family and friends and will benefit Acts only if the named beneficiaries predecease you.

BEQUEST LANGUAGE

The following sample wording demonstrates ways to include Acts in your estate plan through your new will or a codicil to your current will:

“I give and bequeath to Acts Legacy Foundation, a supporting organization of Acts Retirement Services, Inc. (Acts), a non-profit organization organized in the state of Delaware and presently located at 420 Delaware Drive, Fort Washington, PA 19034, _____ (specific amount/percentage/remainder) for charitable purposes.”

Unrestricted gifts are always encouraged. But, if drafting instruments for the gift of restricted funds to Acts, or to any of the affiliated organizations, donors and their advisors are encouraged to use language that would permit application of the gift to a more general purpose if, in the opinion of the board, the designated purpose is no longer feasible or prudent. For example:

“I give and bequeath to Acts Legacy Foundation, a supporting organization of Acts Retirement Services, Inc. (Acts), a non-profit organization organized in the state of Delaware and presently located at 420 Delaware Drive, Fort Washington, PA 19034, _____ (specific amount/percentage/remainder) designated for _____ (name of fund). If in the opinion of the Board of Directors the need for this purpose no longer exists or is no longer prudent, I direct that this bequest be used in the area of greatest need.”

When possible, Acts will consult with donors and/or prospective donors and their advisors to educate them on the use of “area of greatest need” funds for restricted gift language.

GIFTS OF LIFE INSURANCE

A donor can make a gift of life insurance by transferring ownership of the policy to Acts Legacy Foundation or designating Acts as the beneficiary of a policy. When designating Acts Legacy Foundation as the beneficiary, donors may elect to gift all or a portion of the proceeds from the life insurance policy. If donors continue to pay premiums after transferring ownership, the premiums are tax deductible. Making a gift of Life Insurance may provide donors with the following benefits:

- A federal income tax deduction for the cash surrender value of the policy.
- Income tax deduction for the years in which the premiums are made.
- Potential estate tax savings.

RETIREMENT PLAN GIFTS

Another option is to name Acts Legacy Foundation as a beneficiary of your retirement plan assets. Your estate may receive an estate tax charitable deduction for the full value of the assets passing to a charity at your death. Another benefit is that more of your non-retirement assets can go to non-charitable beneficiaries (like family or friends). These assets, (like marketable securities, real estate, and other appreciated property) receive a stepped-up treatment for income tax purposes.

Your individual beneficiaries won't be required to pay capital gains tax on the appreciated securities or real estate until they sell them, and they only pay tax on the appreciation from the date of your death.

In contrast, your individual beneficiaries will have to pay income tax on all retirement plan assets they receive. Designating Acts as the beneficiary of the unused portion of your company pension plan (such as a 401k, 403b, etc.) or individual retirement plan (IRA) is a low cost way to make a bequest to support Acts.

IRA QUALIFIED CHARITABLE DISTRIBUTIONS

The IRA Charitable Rollover allows individuals ages 70-1/2 or older to distribute up to \$100,000 from their IRA directly to Acts Legacy Foundation. Instead of a charitable deduction for such gifts, you do not have to count the gift as taxable income. The charitable distribution can take the place of required minimum distributions, which would otherwise be taxed. The SECURE Act (December 2019) extended the obligation to take required minimum distributions (RMD) to age 72 (previously 70-1/2). The minimum age for making a Charitable IRA Rollover also known as a Qualified Charitable Distribution (QCD) remains at 70-1/2.

To make an IRA Charitable Rollover gift, your IRA Administrator will make the planned distribution to Acts Legacy Foundation. While some IRA administrators provide clients with a checkbook for these qualified distributions, the Foundation can also provide a sample letter of instruction you can send to your IRA Administrator.

As tax laws related to these rules may change over time, we recommend you speak with your advisors for any updated information.

IMPORTANT INFORMATION FOR LEGAL DOCUMENTS

Acts Legacy Foundation supports several organizations under the parent company, Acts Retirement Services, Acts Legacy Foundation is organized in the state of Delaware and presently located at 420 Delaware Drive, PO Box 2222, Fort Washington, PA 19034. The organizations listed below are public charities (with 50% deductibility limitation).

Legal Name of Organization

Acts Legacy Foundation, Inc.

Federal ID Number

91-2161987

Affiliated Organizations

Acts Retirement Services, Inc. (parent)

26-4573260

Acts Retirement-Life Communities, Inc.

23-1900132

Bayleigh Chase (Easton, MD)

52-1710891

Buckingham's Choice (Adamstown, MD)

52-1710891

Fairhaven (Sykesville, MD)

52-2720891

Heron Point of Chestertown, Inc.
(Chestertown, MD)

52-1530598

The Evergreens (Mooresrtown, NJ)

21-0634485

Westminster Village (Spanish Fort, AZ)

63-0770753

NOTICE OF INTENT

I want to leave a legacy to Acts

- Acts Legacy Foundation
- Acts Community _____ (*specify community*)

Therefore, (*please check*)

- I have made a provision
- I will make a provision
- I am considering making a provision

To make a Legacy gift through a (*please check*)

- Bequest by Will
- Trust
- Life Insurance
- Retirement Plan
- Gift of Real Estate
- Other _____

Please direct my gift intentions to the following area (*please choose one*)

ACTS FUNDS

- Samaritan Fund
- Corporate University Fund
- Mark Vanderbeck Memorial Scholarship Fund
- Disciple Fund
- Memory Support Services Fund
- Employee Catastrophic Fund

COMMUNITY FUNDS AT _____ (*specify community*)

- Samaritan Fund
- WillowBrooke Court Fund
- Community Enhancement
- Employee Scholarship
- Other _____
- Memory Support Services Fund
- Grounds & Gardens Fund
- Chapel Fund
- Wellness Fund

This Notice of Intent is not a legal obligation and may be changed.

Name: _____

Address: _____

Date: _____

Acts Legacy Foundation and Acts Retirement-Life Communities, Inc. are indebted to you for your cooperation and dedication.

Please return this form to: Acts Legacy Foundation
420 Delaware Drive, PO Box 2222

APPENDIX



Personal Record	
Retention Schedule	A1
Stocks, Bonds	A4
Other Investments, Life Insurance	
Policies, Annuities	A5
Digital Passwords	A6
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PERSONAL RECORD RETENTION SCHEDULE

There are no hard and fast rules about how long to keep your personal records. Here are some general guidelines but you should *always check with your tax or legal advisor before destroying any records*. At least once a year you should review your files and records to determine the papers that are no longer needed and shred them.

Document	Retention Period
Accident reports & claims	3-6 years
Adoption papers	Permanently
Appliance receipts	As long as you own the appliance
Art & antique receipts	As long as you own the item
ATM receipts	Until reconciled with bank
Auto insurance policy	As long as you own or until the statute of limitations runs out in the event of a late claim
Auto records (maintenance, repairs, registration, title)	As long as you own the vehicle
Bank deposit receipts	Until reconciled with bank
Bank statements	For three months if applying for a mortgage or 3-6 years if needed for tax records
Birth certificate	Permanently
Canceled checks	Until reconciled with bank unless needed for tax records
Citizenship papers	Permanently
Clothing receipts	For length of return period
Computer equipment receipts	As long as you own the equipment
Contracts	For life of contract plus 3 years
Credit card receipts	Until purchase appears on credit card statement if not needed for warranties, merchandise returns or tax records

Document	Retention Period
Credit card statements	For 3 months unless needed for tax records
Death certificate	Permanently
Dividend payment records	Until you receive the annual statement, then keep annual statements
Divorce decree	Permanently
Furniture receipts	As long as you own item
Health insurance	Until policy expires, lapses or is replaced
Home improvements	As long as you own your home, plus 3-6 years. Make sure that you get the satisfaction of lien from the contractors doing the work
Home appraisal	As long as current
Homeowner's insurance	Until the policy expires, lapses, is replaced, or until the statute of limitation runs out
Home repair receipts	For life of warranty
Household inventory	As long as current
Insurance policies (disability, long-term care, personal property, umbrella)	As long as you own it or as long as the statute of limitations runs in the event of a claim
Investments (purchase records)	3-6 years after it is sold as evidence of cost
Investments (sales records)	Until transactions are correctly reflected on your statement
IRA records	Permanently
Lease	For 3-6 years beyond agreement
Life insurance policies	Until there is no chance of reinstatement
Life insurance premium	Until policy notice reflects payment receipts
Major purchase receipts	For life of item
Marriage certificates	Permanently

Document	Retention Period
Medical bills (physician bills, prescriptions, hospital bills)	For five years after treatment has finished for particular ailment
Military records	Permanently as they may be needed for veteran's benefits
Mortgage documents	For 3-6 years beyond the agreement
Mortgage statements	For period of ownership plus 3-6 years
Passport	Until it expires
Pay stubs	Until reconciled with W2
Power of attorney	Permanently
Real estate records	As long as you own property plus 3-6 years
Resume	As long as current
Retirement/Pension records	Permanently
Safe deposit box inventory	As long as current
Tax returns (1040 & schedules, note worksheets or supporting documentation)*	Permanently
Tax records(supporting documentation of income and deductions, tax worksheets, W-2, 1099)*	3-6 years
Trust	Permanently
Utility bills	1 year to track usage unless needed for tax records
Warranties	For life of the warranty or as long as you own the item
Will	Current versions permanently

* 3 years vs. 6 years: All tax related records should be kept at least 3 years after the due date since the IRS has that amount of time to conduct an audit. For average taxpayers 3 years is enough. The 6-year rule applies to those with more complicated returns like the self-employed. The IRS has 6 years to do an audit if it suspects you underreported your income by more than 25%.

STOCKS

Company Symbol	Purchase Date	No. of Shares	Cost per Share	Date Sold	Notes

BONDS

Type of Bond	Serial Number	Purchase Date	Unit Price	Maturity Date	Date Sold	Notes

OTHER INVESTMENTS

Type	Institution	Purchase Date	Value	Notes

INSURANCE POLICIES & ANNUITIES

Type of Policy	Policy #	Company	Policy Value

DIGITAL PASSWORDS

As we live more of our lives online, it's more important than ever to make sure loved ones can access digital accounts when we're gone.

Website Logins, Passwords and other Secure Information

Website logins include banking, insurance, shopping, and social media. You may have other logins such as email, cell phone, personal computer, code to the fireproof safe, etc. Password managers are software that securely and conveniently stores all your account logins as well as notes you want to keep under virtual lock and key. Password managers are a great tool everyone should use for reasons of both security and convenience. Once shared with your family members, the only thing each family member needs to remember is the one master password they set up for their account. There are many options, each offering its own set of features and services.

Social Media

Pick one person to manage your social media accounts to either preserve your memory or delete those accounts. Facebook, LinkedIn, Twitter, and other social media accounts offer options for enabling your loved ones to manage your accounts when necessary.

Most social media and blog sites still have no policy in place allowing users to establish legacy contacts to handle their respective accounts in the event of death. Become familiar with the legacy policies of your social media sites. If a site allows you to pick a legacy contact, do it.

NOTES

ACTS LEGACY FOUNDATION MISSION

Acts Legacy Foundation was established to manage, encourage and increase the philanthropic efforts of Acts Retirement-Life Communities, Inc. (Acts) and its affiliates. The Foundation will help to identify, initiate, expand and formalize the charitable programs and funds of Acts. Management and the Board of Directors of Acts Legacy Foundation oversee stewardship of donated funds and disburse them in accordance with donor wishes. These funds are central to our vision to be the nation's leading continuing care retirement organization, where loving-kindness permeates the very fiber of our culture.



Where Loving-Kindness Gives

1-877-287-0799

ActsLegacyFoundation.org
foundation@actslife.org

Acts is a not-for-profit organization pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support programs in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

