

# YOU ARE MORE THAN MONEY!

*Leaving a Legacy  
of Christian Values,  
Guidance, and  
Wisdom*

*By Alexandria Kincaid,  
Attorney*

*For where your  
treasure is, there  
your heart will  
be also.  
– Matthew 6:21*

*Trust in the LORD with  
all your heart, and  
lean not on your own  
understanding. In all  
your ways acknowledge  
Him and He shall direct  
your paths.*

*– Proverbs 3:5–6*



Alex Kincaid uses advanced planning techniques to prepare estate and business plans for families, professionals, and small businesses. Alex Kincaid Law has developed unique plans for veterans, farmers and ranchers, gun owners, Christians and those in the medical professions.

Credits: Many thanks to my editor and research assistant, Jason Mackrill, whose skill and insight was an integral part of producing this booklet.

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# **You are More than Money!**

## ***Leaving a Christian legacy of values, guidance and wisdom.***

*By Alexandria Kincaid, Attorney*

### **Introduction**

Most clients seek my estate planning advice because they feel prompted to ensure that they leave their assets to the right people or charities when they die. They may also be concerned about protecting any inheritance they leave for their loved ones from creditors and predators.

Even though most clients would say that the most important things in their lives are God and family, it is rare for a client to seek out estate planning advice to ensure that they leave philosophical direction for their loved ones or even special instructions about their values and beliefs for raising their minor children. This booklet is designed to help our clients understand the importance of leaving a legacy that is worth much more than money.

### **Leaving a Legacy of Christian Values**

We understand that our clients are so much more than the things they own. We enjoy getting to know our clients personally, and learning about their lives and the philosophies they have developed through their experiences. We help many war veterans, farmers and ranchers, business owners, and other all-American families prepare to pass what they have earned in their lives to the next generation.

Sometimes, our clients have accumulated wealth that needs to be protected and passed with direction to children who have yet to learn all of the lessons of their parents. Other clients may not have accumulated substantial assets, but may have been blessed to acquire wisdom that can only come from having lived a full life.

When I was young, I was told that when an elderly person dies, the world loses a library. This saying has stuck with me throughout my life. My grandparents were integral in helping me develop my sense of values. They also taught me my family's history and passed along "valuables" such as my grandmother's recipes. The stories my grandparents told me about the war had a profound effect on who I became as an adult. They

taught me the importance of hard work and making it through struggles. My grandparents were Prussian dairy farmers when World War II began. They lost everything to the Russians and had to start over in the West, but were fortunate to have that opportunity. They reminded me over and over throughout their stories of the war how they prayed to God and trusted in God, and He helped them. What a legacy for me! The wisdom my grandparents left me is worth more than any tangible assets they could have given.

I believe all of my clients have values and family wisdom that can be passed to their children or other relatives, and I believe that the value of this wisdom is priceless and should be cherished by those to whom it is passed. As such, whenever I create an estate plan for a client I also strive to help the next generation not “lose a library” when someone dies.

## **Leaving Direction to Your Children’s Guardians**

Should you die or become incapacitated before your children are grown, are you leaving it to chance that someone will raise them with the same guidance and value system that you would have provided?

If you have young children who will need the care of others should you pass or become incapacitated, you can leave special instructions for the people who will act as guardians and raise your children. Our

*Should you die or become incapacitated before your children are grown, are you leaving it to chance that someone will raise them with the same guidance and value system that you would have provided?*

clients receive peace of mind by leaving specific instructions both to the potential guardians of their young children and by leaving a message to their children (even adult children!) directly.

Adding some language to your estate planning documents can provide some much needed direction for the adults who are picking up the pieces in a time of crisis and uncertainty. Consider adding language to your planning documents like the following, which is directed to the people you name to provide a home to your minor children:

*We belong to the \_\_\_\_\_ Church in Eagle, Idaho. Please talk to the pastor of the \_\_\_\_\_ Church, currently Pastor \_\_\_\_\_, and get his input and assistance in selecting a church for our children. The Pastor may be reached at the Church, located at 123 Eagle Drive, Eagle, Idaho. The phone number is 208-123-4567.*

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This language can be especially helpful if the people you trust to provide the best home for your children do not live near you, and will need some input on who to contact for advice and direction.

Clients who prepare trusts often leave even more direction for their children's guardians. The following is an example of how you can provide specific direction for the people who may be raising and guiding your children if you are gone:

## **Our Child Rearing Philosophy**

For our children, we want a specific child rearing philosophy followed. We encourage each of our children to accept and follow Jesus Christ as their personal Lord and Savior, as we have done. We also encourage each of our children to make a public profession of faith in Jesus Christ, and follow Him in water baptism.

The principles that we want our children reared by are set forth in the book, *Growing Kids God's Way* by Gary and Anne Marie Ezzo. Our Guardian shall abide by the principles in this book, as we believe them to be scriptural. We understand that our choice of child rearing methods goes against much of what modern society as a whole believes. As society changes, so do its social rules. We do not want to react or respond to the shifting sand of societal opinions and mores. The principles we are interested in are absolute, eternal truths. Those principles do not change at the whims of society, or even judges or legislatures. We believe in loving, physical discipline as set forth in this book. While we understand that no one can perfectly carry out any set of directions, our Guardian shall give their best effort to maintaining the standards set in the Ezzo book and in their child rearing programs. If our Guardian is unable or unwilling to make such a commitment, then we direct the Guardian to step down. Our Trustee shall take any necessary action to remove the Guardian if the Guardian fails to maintain a genuine effort at abiding by those scriptural precepts identified by the Ezzos.

We understand that even some Christian parents will disagree with our child rearing philosophy. However, we want to hold fast to these principles because we know they work and they give our children the best chance in life for righteous self-rule, self-discipline, and self-control. If our children learn these things, they will be better off morally and enhance their God given intelligence to its maximum potential. We understand that these concepts must be given priority to work and that

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the Guardian must continue to develop their ability to apply the principles of proper child rearing.

Our Trustee may, upon request from the Guardian of our children, pay for the Guardian to attend seminars and courses on child rearing that are consistent with the programs developed by the Ezzos. This shall include, but are not limited to, the cost of the seminars, materials, books, audiotapes, videotapes, the reasonable cost of transportation and lodging, and the cost of baby-sitting for the trip. We encourage our Guardian to participate in classes based on the *Growing Kids God's Way* model. This provision shall be construed to include the cost of such courses and baby-sitting.

## **Leaving a Message Directly to Your Loved Ones**

Clients can also leave directions for their loved ones—perhaps to read when they are older if the gift is to young children. Consider the message and importance of leaving a message like the one below in your trust:

Before getting into more specifics, we are providing our children with some advice that we would have given to you if we had been available. In considering the words that follow, we ask that you honor your father and mother by following our instructions to the best of your ability. *Exodus 20:12, "Honour thy father and thy mother: that thy days may be long upon the land which the Lord thy God giveth thee."* In other words, if you will honor your parents as God has instructed, God's promise is that you will have a long life on the earth. God explains one way to honor your father and your mother in *Colossians 3:20, "Children, obey your parents in all things: for this is well pleasing unto the Lord."*

If both of us are gone, we have provided instructions for your care because we love you very much. The only one thing the Bible promises us we can take with us to heaven, and that is our family. The only way we can all be together again is for you to make a personal commitment of your life to the Lord Jesus Christ. Do not blame God because we are no longer with you. The Lord promised in Psalm 68:5 to provide for your needs, "A father of the fatherless, and a judge of the widows, is God in his holy habitation." Ask the Lord to fulfill this promise, and He will. We want you to grow up with respect for biblical principals and spiritual things. Proverbs provides many words of wisdom, and we want you to heed these words. Proverbs 1:2-9 shall be read completely (King James Version), but in particular, Proverbs 1:7 expresses our wishes well, "The fear of the Lord is the beginning of knowledge: but fools despise wisdom

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and instruction.” So that you may grow up wise, seek out those who have wisdom. Receive instruction from those who live godly lives and learn from their wisdom.

Our wonderful children, God is your source. We depended upon the Lord to provide for our needs while we were alive. He never let us down. If you will depend upon the Lord, He will never leave you or forsake you, Matthew. 28:20.

Children, God will hold each of us accountable for our actions some day. Every action we take has consequences. If we do not learn that early in life, we will not be prepared to stand before God when that time comes. We provided all of these instructions, because we love you. We love you enough to provide guidance so that when you do stand before God, you will be prepared. First, let us define what we mean by love. We define love as “willing the highest possible good for another person.” When we say we love you, we mean we want what is best for you. Our love for you is eternal. No matter what happens, we both love you very much. We know that every action has eternal consequences. Loving you by definition means wanting the best for you, both here on earth and eternally. Perhaps many of the guidelines we set seem unloving, but those guidelines are in place to prepare you for eternity.

Obviously, we cannot control your religious beliefs. We cannot tell you how or what to believe, but we can tell you what we believe in and what our hopes are for you. We want you to attend church and have a strong Christian background. Faith comes from heart and soul. *We encourage you to follow Jesus Christ as your Lord and Savior, and follow Him as your heart and soul tells you, and as we have done.*

Listen and respond to the spirit of God in your spirit, soul, and body. In doing so, you will encounter conflict between your beliefs and those of your peers. Stick to your beliefs. Let your actions be governed by what is right, not what the representatives of contemporary culture attempt to impose upon you. God will give you the inner strength to choose to do what is right and to speak what is true even if the personal cost to you is significant.

Education is very important to us. We encourage you to seek and obtain advanced degrees. We direct our Trustees and Guardians to offer you every opportunity to pursue higher education and an advanced degree. We have put further educational instructions later in this Article. *Because the choice of institution is so important, make it a matter of personal*

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*prayer in your life. If you ask for God's wisdom, He will give it to you. He promised that in James 1:5-6, "If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. But let him ask in faith, nothing wavering. For he that wavereth is like a wave of the sea driven with the wind and tossed." This promise is good for every situation where you need wisdom. Early in your life you need to make the choice of educational institution a matter of prayer and preparation in your life. In considering your educational options, begin preparing yourself for your later task in life. It is never too early to begin to prepare for those things in your future that you know are coming. What is even more important than choosing an outstanding institution is choosing the institution best suited for you to learn from, and one that meets your personal values, strengths, and weaknesses.*

A true education extends beyond formal training. We tried to instill in you a love of books and a thirst for knowledge. If you were too young for us to accomplish this, it was part of our parenting plan from the beginning. *The Lord gave us some direction on this subject as well. In 2 Timothy 2:15 "Study to show thyself approved."* Books are invaluable for learning, however, you can be educated in other ways as well. Pursue learning with a passion and ask God for wisdom. Knowledge and wisdom will serve you well all of your lives.

Whether or not we were fortunate enough to have money, that was not a goal in and of itself. We do not want our children to focus their lives on making money. Making as much money as you can is not a legitimate purpose in life. We ask our children to be responsible. Each of you must learn to take care of yourself. Take care of your family. Make your life's work something positive *in the eyes of God.*

It is important to work hard, but also, you must spend time with your own children. If you do choose to be successful as an entrepreneur, then by all means, we wish you success, and encourage that, too. However, the most important gift you will have on earth is your family. It is your duty to take care of them and provide for them. Providing your family the love, training, and instruction they need to grow up to be productive members of society is far more important than any material possessions you could possibly give them. *The Bible tells us that the only thing we can take with us to heaven is our family. The greatest tragedy that any person could suffer is to not go to heaven. The failure to train your family in such a way as to help them obtain eternal life represents a far greater failure than not making much money.*



*Our office maintains many examples of written instructions that may be provided to children, as well as messages for adult children. Our clients enjoy reading these examples to help them develop their own lasting legacies.*

## **Protecting Your Children's Legacy from Creditors & Predators**

In today's world, it is unfortunately necessary to protect any monetary assets from those who might take what does not belong to them. Our clients find protection from our trust planning for their loved ones—spouses, children, and other beneficiaries can all benefit from trust planning that will provide a system for preserving an inheritance for generations.

We can create trusts that distribute property over a period time, for certain events (such as buying home or finishing college), and allows a beneficiary, when appropriate, to also become a steward of their inheritance that can remain in a protective trust. If the trust is properly designed and managed, creditors and predators will have a difficult time taking what does not belong to them, and you can rest assured that you have left a lasting legacy for your loved ones.

If you wish to encourage your beneficiaries to maintain a law-abiding, Christian lifestyle, you might consider also adding language like the following to your planning documents:

### **Expected Standards of Behavior**

We expect our children to maintain minimum standards of behavior that may be much higher than standards imposed by other parents upon their children. While prohibiting the following things cannot make our children the upstanding Christians or citizens we want them to become, we want our children, our Guardian, and our Trustee to understand that behavior that falls below the following standard is simply unacceptable to us. Therefore, we provided the instructions that follow.

### **Criminal Acts**

If any child is convicted in a court of law of any of the following:

Arson, burglary, child pornography, drug related charges, embezzlement, extortion, false criminal accusation of another person,

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hijacking, incest, involuntary manslaughter involving drugs or alcohol, kidnapping, knowingly receiving stolen goods, larceny, mayhem, murder, obtaining property by false pretenses, perjury, piracy on the high seas, rape, robbery, sexual molestation of a child, skyjacking, theft, treason, voluntary manslaughter involving drugs or alcohol, conspiracy to commit any of these crimes, solicitation of any of these crimes, or knowingly being an accomplice to any of these crimes, the Trustee shall take the following action.

our Trustee shall withhold distributions of income and principal for any purpose other than a need for education, health, maintenance, and support.

### **Immoral Acts**

A child participating in the following acts shall lose the right to receive income and principal, except for education, health, maintenance, or support:

Willingly consenting to, having, or performing an abortion for any reason other than to save the life of the mother because of pregnancy complications. The child's health, sex, or mental or physical condition, shall not be a valid reason for an abortion under this provision.

Willingly participating in sodomy, homosexual or lesbian acts, sexual acts performed with animals, or sexual acts performed with minor children.

Willingly participating in animal or human sacrifices as part of Satanic rituals, witchcraft, or any other religious rituals. This provision does not apply to lawful hunting, fishing, or other similar activities.

Before reinstating any benefits taken away because of behavior, our Trustee shall consult with the pastor of the church the particular child regularly attends. There shall be no reinstatement of benefits until the pastor of that church has been consulted and believes reinstatement of benefits is in the child's best interest. Our Trustee shall look for strong evidence that the child has truly repented. Repentance means both a contrite heart and restraining from that behavior or activity in the future. Without strong evidence of both of these, our Trustee shall not reinstate lost benefits. Evidence of the pastor's belief in repentance shall be the pastor's willingness to

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have our child fully participate in any activities without restriction and the child's completion of a restoration program if the pastor has one (or is willing to create one for our child). Restoration of benefits is not our purpose. The spiritual well being of our children is our highest priority.

## **Charitable Giving**

In addition to ensuring that your plan addresses messages and protection for your loved ones, you can also address charitable giving in your Will or Trust.

There are many ways to leave a charitable bequest, each with its own benefits. Your estate plan may be as simple as drawing up a Last Will & Testament or Living Trust. Through these documents, you are able to leave a bequest to your favorite charitable organization in a dollar amount or percentage of your entire estate. For example, your Will or Trust may state that a specific dollar amount or a percentage of your entire estate be distributed to the your church or favorite charitable cause. You may even choose to create your foundation.

If your estate is modest, your bequest may be to ask your heirs, through your Will or Trust, to make donations in your memory, based on the same factors that determined giving during your lifetime. This type of giving is called "The Expression of Charitable Intentions," and it does not bind your heirs to make the requested donations—it allows them the flexibility to do so if your estate consists of sufficient assets at the time of your death. An example of such an "Expression" in a Will or Trust might read, "It is my request that you make a gift in my memory to the Christian Church." You could also provide further detail, such as "I strongly believe in supporting women and children who have experienced domestic violence. During my lifetime, I donated \$500.00 each year to the Christian Church. It is my request that my heirs continue to make donations to the Christian Church in my memory."

For larger estates, leaving a charitable bequest can provide important tax benefits, by reducing the portion of your estate that will be subjected to estate taxes. A knowledgeable estate planning attorney will be able to advise you about the benefits of advanced options for leaving larger donations, such as Charitable Remainder Trusts and Charitable Lead Trusts. These specialized trusts provide unique opportunities for charitable giving to persons with taxable estates.

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## Getting Started

The process of planning your estate can be a very thoughtful and emotional experience. After all, you are discussing your life's work, and the legacy you will leave, as well as your innermost feelings and wishes. In effecting your intentions, we will, of course, endeavor to reduce the impact of taxes as much as possible, but we do not believe that to be the sole or necessarily even the most important factor in this process.

We believe that an individual's estate plan should be an expression of the individual; a statement not only of what happens to his or her "stuff" at death, but as important, an accurate reflection who he or she really is while alive. Accomplishing this requires that we do more than apply formulas or analyze numbers on a page. Simply stated, to design a plan that reflects you, we need to know more than just what you own—we need to know more about who you are.

To help us guide you toward your goals, we request that you not only complete our office's Estate Planning Workbook (available at [www.alexkincaidlaw.com](http://www.alexkincaidlaw.com) or by request at 208-345-6308), but we have prepared the following questions that will not only tell us about you as individual, but will also help you focus your own feelings. You should answer these questions for yourself, on a separate sheet of paper, and be prepared to discuss those questions that are important to you during the estate planning process.

You should also pay attention to your reactions to world, national, and local news. You might keep a written log of those news items to which you have *any* notable emotional response, including anger, joy, pride, upset, frustration, etc. Such information will be invaluable in our work. You may clip the items, or just note them.

Please be assured that *all responses to our questions will be held in strictest confidence, and will be used solely and only for the purposes of our work together.* Please be as comprehensive with your answers as possible. In the event you find it impossible to answer any of the questions that apply to your circumstances, please think about the question and why the answer is so difficult to formulate.

**Thanks for giving us the information to create the optimum plan for *your* estate.**

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**1. General Questions**

**A. Why are you here now?**

- i. Sale of Business?
- ii. Health Crisis?
- iii. Simply setting affairs in order?
- iv. A change in family situation: marriage or significant relationship, divorce, death of a loved one, etc.?

**B. What are your goals for the process?**

**2. Background**

**A. To who or what do you attribute the source of your wealth (put a check next to each one applicable):**

- i. personal initiative \_\_\_\_\_
- ii. gifts from living individuals \_\_\_\_\_
- iii. inheritance \_\_\_\_\_
- iv. investments \_\_\_\_\_
- v. building a business \_\_\_\_\_
- vi. savings \_\_\_\_\_
- vii. unexpected good luck \_\_\_\_\_
- viii. spouse \_\_\_\_\_

**B. Your Formative Years and Experiences**

- i. Who were the most significant people during your formative years in terms of influencing the person you have become?
- ii. Are there any incidents involving money that you see as having had an impact on you while you were growing up?
- iii. If different from the preceding questions, who or what has most shaped your ideas about wealth? How?
- iv. How would you describe your family's financial status when growing up? (poor, middle class, upper middle class, affluent)
- v. Did that financial status have an impact on the way you view the world? How?
- vi. Who or what has most shaped your personal work ethic?

**C. Family of Origin**

- i. What do you think were your family's greatest strengths?
- ii. What do you think were your family's greatest weaknesses?

- iii. With respect to your attitudes about wealth, money and possessions, in what ways are you most like either of your parents, or like other adults who helped raise you?
- iv. From your perspective now, what were your family of origin's life-priorities?
- v. Was giving a tradition in your family growing up?
- vi. How have your family's life-priorities shaped your thinking and life?
- vii. Geographically, where do you come from? Has that affected your outlook in any ways of which you are aware?

**D. Schooling/Occupation/Business/Profession**

- i. Where did you go to school? Check all that apply, and provide the names of the institutions as well.
  - a. High School \_\_\_\_\_
  - b. College \_\_\_\_\_
  - c. Professional School \_\_\_\_\_
  - d. Graduate School \_\_\_\_\_
- ii. What were your primary areas of study in school? What issues were of the most interest to you when you were in school?
- iii. What (if any) extracurricular activities did you participate in? What did you most enjoy about them?
- iv. Were there any career choices you eliminated after school because they "just were not practical"?
- v. What goals did you have starting out?
- vi. Are any of the schools you attended still an important relationship for you? Why?

**3. *The next group of questions are concerned with career. If that has not been part of your life, please skip to the section 4 below.***

- i. What was your first real job? What was the most important thing you learned from that job?
- ii. How did you get started in your career?
- iii. What was the most significant turning point in your career?
- iv. What have been the most satisfying aspects of your career?
- v. What have been the most challenging aspects of your career?

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**4. Relationships with Others:**

- A. Listed below are categories of people and institutions with whom or which you may sense an obligation to share some of your wealth. Rank them in order of their importance to you (leaving out those who or which have no meaning), 1 being of greatest importance and 10 being of least importance:
- i. Spouse or significant other \_\_\_\_\_
  - ii. Children \_\_\_\_\_
  - iii. Parents \_\_\_\_\_
  - iv. Nieces & Nephews \_\_\_\_\_
  - v. Other relatives \_\_\_\_\_
  - vi. Friends \_\_\_\_\_
  - vii. Others who have helped you \_\_\_\_\_
  - viii. Business Associates \_\_\_\_\_
  - ix. Charitable Institutions \_\_\_\_\_
  - x. A Higher Power \_\_\_\_\_
  - xi. Business Partner or employees \_\_\_\_\_
  - xii. None \_\_\_\_\_

*The next section concerns relationships with spouse or significant other. If you are not married nor in a significant relationship, please skip to sub-section C below.*

- B. Regarding your spouse or significant other (whom we'll call "S.O." throughout this questionnaire)**
- i. How did you meet?
  - ii. When did you marry?
  - iii. Is this a first marriage?
  - iv. How do you complement each other?
  - v. What do you see as your greatest differences, particularly as far as wealth is concerned?
  - vi. Do you and your spouse/S.O. consider the wealth to be jointly owned?
  - vii. Do you and your spouse/S.O. share the same view of how to share the wealth (regardless of whether you consider it jointly owned)?

*The next section relates to those categories of individuals (other than spouse or S.O.) listed in Section 4.A above as being important to you and/or with whom you may sense an obligation to share some of your wealth. If you did not list any categories of individuals as being important to you, then please skip to question D below if you listed any institutions as being important to you; otherwise please skip to question 5.*

- C. Family and Important Individuals**
- i. Do you have children? If so, How many? \_\_\_\_  
What are the genders and ages of each?**
  - ii. Do you have grandchildren? If so, how many? \_\_\_\_.  
Who are the grandchildren's parents? What are the genders and ages of each?**
  - iii. Are there other individuals you had in mind in answering subsection A. above? Please name each individual and state your relationship to him or her.**
  - iv. With respect to each child, grandchild, or other individual named above, answer the following questions (please attach additional pages, if useful)**
    - a. How would you describe your relationship with that individual?
    - b. With respect to that individual, what are you most proud of?
    - c. With respect to each individual, what do you see as that individual's biggest challenge?
    - d. Does any individual mentioned above have special needs that must be considered?
  - v. What are your attitudes about discussing money and planning with your heirs?**
    - a. Have you had conversations about money and planning with your heirs yet? Why or why not?
    - b. Have you talked to your heirs about wealth?
      - (1) Do you know if they have the same priorities as you do, either in terms of giving or agenda? How do you know?
      - (2) If you are or were to begin giving to charity, are you comfortable with your heirs somehow participating in that giving program with you? If so, how do you see that happening?



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**vi. Lifetime Gifts to Beneficiaries**

- a. Are you currently giving financial gifts to those you intend to benefit (ie children, grandchildren, other heirs)? If so,
  - (1) Is it done systematically as a result of financial or estate planning?
  - (2) What have you done?
  - (3) When does it happen?
  - (4) In what form are the gifts being made? Cash? Securities? Property?
- b. Do you have expectations as a result of these gifts? Are they being realized?
- c. How do you feel about retaining control of assets even after they've been gifted? Is that
  - (1) important \_\_\_\_\_,
  - (2) essential \_\_\_\_\_,
  - (3) or of little import to you \_\_\_\_\_.
- d. Do you want to gifts left to beneficiaries to be used for any specific purpose(s)? What? Does your answer to this question depend upon whether the beneficiary is a minor? Or until the beneficiary reaches a certain age?
- e. In terms of gifts, do you now or do you intend to treat those who benefit from you equally or differently? Elaborate on reasons for answer.

**vii. Regarding Inheritance:**

- a. Do you have specific ideas of how much of an inheritance your beneficiaries should be left? Yes \_\_\_ No \_\_\_ If so, do you think it should be a specific amount or whatever's left after all other giving has been accomplished?
- b. If you chose a specific amount, how'd you get to this response?

- c. How do you see the wealth that you see passed to your heirs being managed? (check what most closely mirrors your point of view)
  - (i) The heirs themselves will manage it with whatever assistance they desire
  - (ii) The heirs will manage it together with advisors I appoint
  - (iii) I intend to manage the assets directly or through my appointees, even after the assets have been gifted

**D. Any Others**

- i. Do you feel a sense of obligation to support any other individual? Any particular institution? Who or what? Please describe your relationship with them.

**5. Relationship to Money**

**A. How much in assets do you think you need to be financially independent?**

- i. Liquid Investments (e.g., cash, money market, marketable securities) \_\_\_\_\_
- ii. Real Property \_\_\_\_\_
- iii. Other Investments \_\_\_\_\_
- iv. Annuities \_\_\_\_\_
- v. Retirement Accounts \_\_\_\_\_
- vi. Other \_\_\_\_\_

**B. How much income do you need annually to maintain your current lifestyle after paying all taxes that are due?**

**C. What level of liquid reserves would you feel comfortable having available for unexpected needs?**

**D. In a qualitative life style sense, what does financial independence mean to you?**

**E. What can/can't money give you?**

**F. Do you have a philosophy about financial stewardship?**

**G. Check off the feelings that money engenders in you today:**

- i. secure \_\_\_\_\_
- ii. deprived \_\_\_\_\_
- iii. powerful \_\_\_\_\_
- iv. capable \_\_\_\_\_
- v. responsible \_\_\_\_\_
- vi. hopeful \_\_\_\_\_
- vii. free \_\_\_\_\_
- viii. comfortable \_\_\_\_\_
- ix. anxious \_\_\_\_\_
- x. Please add any others: \_\_\_\_\_

**H. How would you describe your present financial status?**

Middle class \_\_\_\_\_ Upper class \_\_\_\_\_ Affluent \_\_\_\_\_?  
Other \_\_\_\_\_ (please specify)

**6. Taxes & Social Capital**

**A. With your current estate plan, what do you estimate the percentage breakdown is of your wealth, going to the following 3 entities:**

\_\_\_\_\_ % Heirs \_\_\_\_\_ % Federal Government \_\_\_\_\_ % Charity

**B. Are you guessing or do you really know?**

**C. What would you prefer it to be?**

\_\_\_\_\_ % Heirs \_\_\_\_\_ % Federal Government \_\_\_\_\_ % Charity

**7. Relationship to Charitable Giving**

**A. Do you have a personal history of giving to charity? Do you give now? Time and/or money? If you do or have, describe what you've done.**

**B. If you haven't given to charity in the past, is it something that you would like to do now or in the future? During life or at death?**

**C. If you do or have, which of the feelings described below are applicable to how you feel about it:**

gratified / disappointed / appreciated / fulfilling an obligation / giving something back / honored / joyful / accomplished / optimistic / pessimistic / Are there other descriptions you would apply to your feelings about your charitable giving?

**D. Do you believe you should receive recognition for your charitable gifts?**

\_\_\_\_\_ No, the satisfaction of making a difference is reward enough.

\_\_\_\_\_ Yes, I would like to be recognized in the following ways (check all that apply):

- Thank you letter \_\_\_\_\_
- Personal phone call \_\_\_\_\_
- Group reception or meal event \_\_\_\_\_
- Ranked Listing in Organization Publications \_\_\_\_\_
- Meeting or social event with organization official \_\_\_\_\_
- Invitation for Board Service \_\_\_\_\_
- News Release \_\_\_\_\_
- Invitation to Special Events \_\_\_\_\_
- Membership in Donor Recognition Society \_\_\_\_\_
- Ticket to sports and other events \_\_\_\_\_
- Plaque or permanent displayed acknowledgment \_\_\_\_\_
- “Naming” Opportunity \_\_\_\_\_
- Access to organization officials \_\_\_\_\_
- Other: please specify \_\_\_\_\_

**E. Do you want to involve your family in philanthropy?**

**F. Charitable Purposes: Rank the 3 areas you feel most passionate about, with 1 being highest:**

- i. amelioration of poverty \_\_\_\_\_
- ii. arts & culture \_\_\_\_\_
- iii. education \_\_\_\_\_
- iv. emergency relief \_\_\_\_\_
- v. the environment \_\_\_\_\_
- vi. health & medical \_\_\_\_\_
- vii. international affairs \_\_\_\_\_
- viii. religion & spiritual matters \_\_\_\_\_
- ix. research \_\_\_\_\_
- x. social justice \_\_\_\_\_

*Continued on next page*

- xi. specific populations (if more than one, rank them)
  - a. women & girls \_\_\_\_\_
  - b. children \_\_\_\_\_
  - c. elderly \_\_\_\_\_
  - d. homeless \_\_\_\_\_
  - e. Other special population(specify) \_\_\_\_\_
- xii. other purpose \_\_\_\_\_

**G. Whom or what would you want to benefit primarily from your gifts? Please rank:**

- i. Individuals \_\_\_\_\_
- ii. Organizations \_\_\_\_\_
- iii. Communities \_\_\_\_\_

**H. Are you more interested in benefiting specific organization(s) \_\_\_\_ or specific issues \_\_\_\_?**

**I. Do you want to focus on Local \_\_\_\_ National \_\_\_\_ International \_\_\_\_ matters?**

- i. Would you rather give to a local established “household name” organization, or to a newer, smaller, perhaps less well known one?
- ii. Would you like to get involved personally, giving your time and talent as well as your money?

**J. If you had one million dollars to give to charitable organizations or issues this year, how would you distribute it?**

**K. Do you feel as if your gifts are making a difference?**

**L. Discovering your Driving Passions:**

- i. What kinds of things energize you to get up in the morning?
- ii. Are there things you feel you really should do, that you’ve put on the back burner? What are they?

**M. In your opinion, which three charitable organizations are doing the most good right now, and why?**

**N. Who would you consider to be the greatest philanthropist you know of? Why?**

**O. How do you feel about the idea of “being a philanthropist”?**

**P. If you knew at your death a plaque would be created as a perpetual reminder of your contributions to mankind, what would you want inscribed on it for others to read?**







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Alex Kincaid's law practice focuses on advanced asset protection planning techniques for individuals, professionals and small businesses. Alex has developed unique planning techniques for veterans, farmers and ranchers, gun owners, Christians and those in the medical professions.

As a former elected District Attorney, Alex made her mark as a respected and tenacious prosecutor by successfully trying hundreds of cases involving all manner of crimes (from petty theft to aggravated murder). Her prior experience as District Attorney allowed her to gain insight into the abuse of the elderly, scams, and identity theft, and how such abuse can be prevented through proper planning.

She uses her knowledge of the legal system and the predatory mind to help others avoid the publicity and delays of the court system and to deter frivolous lawsuits through asset protection planning.