

REDEFINING
THE BEST
WAY TO DO
BUSINESS
IN THE
21ST CENTURY



1405 WARNER AVE., B
TUSTIN • CA • 92780
PHONE (714) 258-8340
FAX (714) 784-7806

SEPTEMBER 20, 2017

With 27 reporting, EAOC members had \$518,164,961 in total sales for 2016



Doug Whitney, Insurance Life Health & Group, Associate Member with Andy Ross gave the classification presentation this week. Doug and Susie celebrated their 25th wedding anniversary this year. They have two sons Nick and Josh. Doug has been with Principal Financial Group since 1984. Principal was founded in 1879. It is the 4th largest real estate owner in the country. Principal

provides life insurance, disability income insurance, partner insurance, and solutions for your business (business continuation and employee benefits). Principal will provide free document review of your living trust and unofficial business evaluation.

Doug is also a broker for dozens of other insurance companies. He explained health savings accounts and the benefits of using pre-taxed dollars to pay for dental, vision, chiropractic, Medicare Part B and nursing homes. Doug explained the difference and savings with small group plans versus individual and family plans.

If you have any questions Doug is always available. He also walked us through using his website: ABenefitStore.com.

TO SUCCEED IN
BUSINESS IT'S NOT
WHAT
YOU KNOW BUT
WHO
YOU KNOW THAT
COUNTS MOST!

SCHEDULE

**Sept 27th Jeannie McDaniels
Farmers Insurance
Board Meeting**

**Oct 4th Nick Kirkland
Wright, Finnegan & Carter
Insurance Associates**

GREETERS FOR SEPTEMBER 27TH

**Stephen Olear, Esq
Law Offices of Stephen E. Olear
Tyler Douthit
Divert Pest Control
Mike Banhagel
Lawyers Title**

Open Classifications

The following classifications would produce leads for our existing members. Propose one of these classifications to increase leads for members.

**Appraiser
Architect
Carpet Cleaner
Communications/Phone Lines/
Internet
Facility Manager
Florist
Home Inspector
HR Consultant
Interior Designer
Mortuary
Pension Consultant
Property Manager
Residential Electrician
Roofer**



When was the last time you educated your executive sales force in EAOC? If you want the leads they need to know what you do. The worst sentence you can hear in EAOC is "I didn't know you did that."

Open Dates for Talks:
Oct 11th
Oct 18th
Oct 25th



Jerry Davis of Jerry Davis Painting is the EAOC Target member for the week. He has been a member of EAOC for twenty years. Jerry Davis Painting is residential and commercial painting. He is currently painting homes and remodels. Remember prep is everything.

MEMBERSHIP

The following firm has been proposed for membership in the Executives' Association of Orange County. Any member who wishes to cast a negative vote please call the Executive Director.

FIRST PRINTING

DryMaster 714-634-3811
27136 Paseo Espada, Ste. 1102
San Juan Capistrano, CA 92675
Class: Emergency Restoration/Carpet Cleaning
Representative: Gary Bitner
Proposed by Gayle Stewart

ClearWin Technologies 800-868-1292
17901 Von Karman Ave., Ste. 600,
Irvine, CA 92614
Class: Management Software
Representative: Sahil Jain
Proposed by Renee Leon

Thought for the Week

You miss 100 percent of the shots you don't take.

Wayne Gretzky

Document Your Plans

Take the Worry out of
Planning Your Legacy

One central location for life's essential records

With careful planning and organization of your financial and estate information, you can save your loved ones stress and worry. Use this guide to document your vital information in one central location. Preparing can help preserve your legacy for future generations according to your wishes.

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Essential documents

Your loved ones need your personal history and legal documents in order to apply for benefits and/or carry out legal instructions. Help them be prepared by ensuring that you have copies of these documents stored in a safe location, with your lawyer or in a lockbox at home, including:

- Healthcare directive
- Instructions regarding disposition of remains
- Will
- Power of Attorney

Certificates and decrees are also important to have on hand. If you don't currently have copies of these important documents, check with your state's Department of Vital Statistics, County Clerk, Registrar or Recorder of the County in which the event originally took place.

- Birth certificate
- Spouse's birth certificate
- Marriage certificate
- Children's birth certificate and/or adoption decree

Safe deposit boxes may be sealed until after the owner's funeral, so be cautious about what you store in them.

THE POWER OF A WILL

A will can be a very powerful document. It takes the guesswork out of planning and often eliminates problems and misunderstandings when settling your affairs. If a person dies without a will, state law will dictate who gets what property and when. This decision is often not what the insured individual had intended. A will can:

- Allow for the distribution of your property according to your wishes.
- Let you name a guardian or guardians for your minor children.
- Cover many other contingencies, like the continuing the operation or orderly liquidation of a business.
- Provide a legacy for friends, family, and/or charitable organizations.

Make sure to have your will reviewed periodically to account for changes in federal and state laws, property values and the financial status of heirs.

HEALTHCARE DECISIONS

Another important part of estate planning is making your own healthcare decisions.

There are ways to help ensure your wishes are followed even if you become incapable of making decisions on your own. You can do this by making advance directives about your healthcare. Advance directives differ depending on your state but usually include such documents as healthcare proxies, durable powers of attorney and living wills.

- A healthcare proxy or durable power of attorney for healthcare is a person you chose to communicate your wishes to healthcare providers. They can make decisions only when you are unable to do so. But it is important to note that the healthcare condition does not have to be terminal. All healthcare situations are covered. So the person whom the power has been given must know of your wishes regarding different types of treatment, not just life-support decisions.
- A living will is an advance directive that lets your family, friends and medical professionals know your exact wishes for medical care in extreme circumstances that result in a terminal condition. This could include such treatments as cardiopulmonary resuscitation, ventilators and artificial feeding. If you do not have a living will or advance directive and you become incapacitated, your doctor will make decisions along with members of your family or close friends.

Various forms of advance directives can usually be obtained from hospitals, attorneys or your state bar association.



Important contacts and estate *information*

It's important to have a summary or list of your personal information to help guide your loved ones. This information will be valuable to you in your estate planning now and to your heirs at estate settlement time.

Last updated

Copies given to

Personal Information

Name

Date of birth

Social Security number

| | Name | Account # (if any) | Work phone | Home phone |
|------------------------------------|------|-----------------------|------------|------------|
| Attorney | | | | |
| Accountant and/or tax preparer | | | | |
| Financial advisor and/or broker | | | | |
| General insurance agent | | | | |
| Life insurance agent | | | | |
| Executor | | | | |
| Beneficiaries | | | | |
| | | | | |
| | | | | |
| Trustee | | | | |
| Other | | | | |
| | | | | |

- The executor can contact insurance companies, former employers and sponsors of any qualified retirement plan and individual retirement accounts so beneficiaries may be notified.
- A family member can also check with the health insurance company. The doctor and/or hospital may also file any claim forms or help the family member with them.
- An attorney will usually be needed to settle the estate. That will also involve property title changes. A family member can contact the insurance professional to change the title on the policies and to make a claim.

Important numbers

| | Financial institution | Account # | Phone | Balance |
|---------------------|-----------------------|-----------|-------|---------|
| Checking account(s) | | | | |
| | | | | |
| Savings account(s) | | | | |
| | | | | |
| | | | | |
| Credit card(s) | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Car loan(s) | | | | |
| | | | | |
| | | | | |

Insurance policies

| | Insured's Name | Amount of coverage | Policy number | Company name | Policy location |
|-----------------------------------|----------------|--------------------|---------------|--------------|-----------------|
| Life | | | | | |
| Health | | | | | |
| Disability | | | | | |
| Dental | | | | | |
| Vision | | | | | |
| Automobile | | | | | |
| Homeowners/ Property Owners | | | | | |

| | Insured's Name | Amount of coverage | Policy number | Company name | Policy location |
|----------|----------------|--------------------|---------------|--------------|-----------------|
| Business | | | | | |
| Medicare | | | | | |
| Other | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Financial investments and retirement accounts

| | Financial institution/ issuer | Account # | Phone | Balance | Location of records |
|-----------------------------|----------------------------------|-----------|-------|---------|---------------------|
| Bonds | | | | | |
| | | | | | |
| | | | | | |
| Stock | | | | | |
| | | | | | |
| | | | | | |
| Mutual funds | | | | | |
| | | | | | |
| 401(k) | | | | | |
| IRA | | | | | |
| Employer plan or pension | | | | | |

Memberships and organizations

| | Name | Address | Phone | Location of records |
|-----------------------------|------|---------|-------|---------------------|
| Military | | | | |
| Church | | | | |
| Veteran organization | | | | |
| Other | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

Make sure to keep copies of the personal documents with this important contact information in a safe place for easy reference when needed:

- Birth certificates
- Adoption papers
- Death certificates
- Divorce, separation, or annulment papers
- Guardianship papers
- Living will
- Marriage certificate
- Power of Attorney
- Will
- Car titles
- Trust fund paperwork

Safe deposit box

Some information and nonessential paperwork may be stored in a safe deposit box. Only items that would be troublesome, costly or impossible to replace should be put in your safe deposit box.

Remember, a safe deposit box is often sealed upon death of the owner until the funeral, so avoid keeping the only copy of your will or other related, essential documents in the box:

Name

Institution name

Location of keys or combination

Box #

Institution address

Authorized signers on the box

You may want to keep an inventory list of the contents that are in your safe deposit box.



Final *arrangements*

Making decisions now about your final arrangements and funeral or memorial service can provide comfort for your family. This will ensure that they know your wishes and allows them to focus on meeting them within the budget and guidelines you outline.

Funeral instructions

I own burial property: ☐ Yes ☐ No

Name of the cemetery, mausoleum or garden:

I have made prior arrangements with the a funeral home and prepaid the funeral expense: ☐ Yes ☐ No

If so, the contract and instructions are located:

If not, please follow the instructions as noted:

Funeral home:

Address and phone number:

Location of memorial service:

I wish to donate my body: ☐ For an anatomical gift donation ☐ To bequest (or gift) my body to a medical school

I choose: ☐ Cremation ☐ Burial

If cremation, the style of cremation preferred is: ☐ Standard ☐ Direct

(Standard cremation usually involves viewing in a rented casket followed by a traditional service. Direct cremation refers to immediate cremation, no viewing, and may be followed by a traditional service.)

I wish to be embalmed: ☐ Yes ☐ No

I prefer the services to be: ☐ Simple ☐ Ornate

I wish my funeral expenses (if not prepaid) to be: ☐ Low ☐ Average ☐ High average ☐ Not limited

Type of casket/vault:

I wish the casket to be: ☐ Open ☐ Closed I prefer to wear:

I desire that the services be held at (mark all that apply):

☐ Funeral home ☐ Church ☐ Graveside ☐ Other

I wish the service to be: ☐ Open to friends and relatives ☐ Private ☐ Other

I wish the service(s) to be performed by:

Address

Phone

Pallbearers:

Name

Phone

Name

Phone

Name

Phone

Name

Phone

Name

Phone

Name

Phone

Favorite readings/scriptures/poems:

Soloist(s):

Organist(s):

Songs/hymns:

Ethnic customs to be observed:

Flowers: ☐ Yes ☐ No If yes, the preference of flowers:

Memorials/contributions:

Headstone type and text:

My obituary

I wish my obituary to be published: ☐ Yes ☐ No

I wish a picture to be published with my obituary: ☐ Yes ☐ No

I wish my obituary be published in the following paper(s):

Obituary comments or draft:

(Use information such as full name of decedent; birthplace and birthdate; age at death; where and when married, to whom; accomplishments such as education, career, contributions to community or charity; interests and hobbies; survivors (spouse, children, grandchildren, etc.); place and time of service; suggestions and donations.)

Personal bequests and message

Family heirlooms and sentimental items deserve special attention in your planning efforts. Most wills don't include detailed instructions for the distribution of personal items. However, some states may allow you to add such a list to your will. It also typically helps to talk with your children or beneficiaries about your bequests to resolve any issues involving a special attachment to an item.

Date this list was last updated: _____

| Item | Recipient | Location |
|------|-----------|----------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

A written message to your family or friend can help set the tone of your true intentions so that they better understand your feelings and personal beliefs. Write your message below:

Survivor's *checklist*

No one can ever be truly prepared for the death of a loved one, or the overwhelming number of decisions and responsibilities that must be addressed. But the following checklist and guidelines may help you navigate through the decisions that must be made immediately or up to a year afterward.

- ☐ Contact a funeral director or memorial society to finalize funeral plans and arrangements.
- ☐ Notify family, friends, relatives and employers.
- ☐ If military, contact the local Veterans of Foreign Wars unit or American Legion. They may be able to provide you with an honor guard for military funerals. Your funeral director may help arrange this graveside service.
- ☐ Additionally, veteran benefits may be available if the deceased served in the armed forces.
- ☐ Locate a copy of the will. Wills are commonly filed with the family attorney, in lockboxes or in safe deposit boxes.
- ☐ Contact the Social Security Administration. Depending on the circumstances, Social Security Benefits could be payable.
- ☐ Contact organizations to which the deceased belonged. Some offer memorial services. They may have life insurance and may return part of the dues paid.
- ☐ Notify the deceased's employer to arrange for benefits due to the beneficiaries. Check to see if he or she participated in any company retirement or pension plans.
- ☐ Notify all insurance companies, including, life, health, mortgage, credit, etc. The individual companies will send you claim forms and instructions.
- ☐ Change property titles to remove the deceased's name and change insurance policies for those properties.
- ☐ Change titles on all bank accounts.
- ☐ Contact the attorney for reading of the will and to see what other actions must be completed to settle the estate.
- ☐ Order multiple copies of the death certificate. You will need these for each claim of any type that you may file. Your funeral director may be able to assist you with this as part of their services.
- ☐ Notify the accountant/tax preparer, financial advisor and banker to change the name on any jointly held property and make any other needed adjustments to the accounts.

ADDITIONAL SOURCES OF HELP

Usually, our emotions need to go through a full set of seasons before we can fully comprehend the extent of our loss. There are a variety of sources to help you get through the hard times following the death of a loved one. You may find comfort from reading books on the topic of death, widowhood or bereavement. Or you can choose to attend grief support groups as a safe environment to talk about your grief.

There are often many options for counseling or groups, including:

- Funeral home
- Church
- Family and friend
- Employee Assistance Program at your employer
- Military service offices
- Hospice organizations





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