



York County Literacy Council  
1416 6<sup>th</sup> Avenue, York, PA 17403  
(717) 845-8719 [www.YorkLiteracy.org](http://www.YorkLiteracy.org)

The York County Literacy Council is grateful for the opportunity to speak with you about leaving a legacy. We want you to know we will be there with you throughout this journey providing resources and help as needed. We understand there will be many questions. Primarily, what will I leave behind in the form of assets to my friends, family and community? We all must answer this question at some point. We hope to be able to help you answer this question and more.

As a friend of the York County Literacy Council (YCLC), you understand the importance of helping others. We are humbled you have come to us to help you make a positive difference in York County. Throughout this process of creating a will and/or perhaps other documents if needed we hope you would think of us as part of your Legacy planning. Through your legacy support, you will continue to have a profound impact on our students as they use their new abilities to obtain higher paying jobs, move on to higher education, and break the cycle of illiteracy to create healthier communities.

"I came to PA literacy for my GED because in order for me to go back to school for welding I needed it. I am doing this to better my career and myself. To make my family's future a better one and give my kids a better life than I have. The Literacy Council has helped me out so much with classes and getting me ready. They have given me the confidence to pass all my tests. I appreciate all the help I have received and will continue to receive throughout going to welding school!" *Danny Workerger*

You can leave your legacy and further our mission by pledging your support to YCLC. Will you join us in our continued efforts to achieve a 100% literacy rate in York County?

The next several pages are to help you with this process. In addition, we have other materials and resources that might be of benefit to you. If you have any questions please feel free to reach out to Joe Alfano, Director of Development, 717-408-6355 or [funddev@yorkliteracy.org](mailto:funddev@yorkliteracy.org).

Sincerely,

Bobbi Anne DeLeo  
Executive Director  
York County Literacy Council

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# Thinking about estate planning???

The first question that needs answered is do you already have a will? If you answered yes that is great you have already started the process to leaving your legacy.

Next question you need to answer is do I need to update my will? It is recommended that you review your will every 3-5 years or after major life changes. Has your marital status changed? Has there been a birth or death in the family? Have I changed what State I live in? Have estate tax laws changed? Do I need to update my beneficiaries? Answering yes to any of these questions and others might be a good indication it is time to update your will!

You also might be considering at this time including the York County Literacy Council in your plans. You support our mission of teaching literacy skills in English to empower adults for successful engagement in the home, workplace and community. Including YCLC in your Legacy plans is a great way to further express what you supported and valued in life.

It is easy to include the York County Literacy Council as a charitable bequest in your will. If you have an existing will already, you can do this without having to update your entire will. Ask your attorney about doing so through a codicil to your existing will.

When it comes to creating a will and leaving a legacy it is important to have the proper team in place. Who are your most trusted advisors? Who does your team consist of? It should include the following:

1. You
2. Spouse
3. An estate planning attorney
4. A certified public accountant (CPA)
5. Your financial planner
6. If giving to a non-profit your charities  
Development Director.
7. Personal Guardians/Benefactors

As you choose each of these “team members” be sure that you discuss your choices with each individual. The next several pages will help you with having all of the needed information in one place. Make sure you keep this information in a secure and safe place and that you let several trusted individuals know where it is kept. This is basic information about your assets and wishes. It is not legal and professional planning advice. You will need to meet with your attorney and maybe other members of your “team” to further discuss this material. Once reviewed you will need to sign prepared documents, and confirm your beneficiary designations.

**Your information:**

Name \_\_\_\_\_  
Address \_\_\_\_\_ Home phone \_\_\_\_\_  
Cell phone \_\_\_\_\_ Email address \_\_\_\_\_  
Birth date \_\_\_\_\_ Place of birth \_\_\_\_\_  
Social Security no. \_\_\_\_\_ Driver's license no. \_\_\_\_\_  
Military Service \_\_\_\_\_ Are you a U.S. citizen? \_\_\_\_\_  
Current employer \_\_\_\_\_  
Address \_\_\_\_\_ Supervisor name \_\_\_\_\_  
Phone no. \_\_\_\_\_ Dates of employment \_\_\_\_\_

Spouse Name \_\_\_\_\_  
Address \_\_\_\_\_ Home phone \_\_\_\_\_  
Cell phone \_\_\_\_\_ Email address \_\_\_\_\_  
Birth date \_\_\_\_\_ Place of birth \_\_\_\_\_  
Social Security no. \_\_\_\_\_ Driver's license no. \_\_\_\_\_  
Military Service \_\_\_\_\_ Are you a U.S. citizen? \_\_\_\_\_  
Current employer \_\_\_\_\_  
Address \_\_\_\_\_ Supervisor name \_\_\_\_\_  
Phone no. \_\_\_\_\_ Dates of employment \_\_\_\_\_

**Your Parents**

Mother's name \_\_\_\_\_ Father's name \_\_\_\_\_  
Address \_\_\_\_\_ Address (if different) \_\_\_\_\_  
Home phone/Cell \_\_\_\_\_ Home phone/Cell(if different) \_\_\_\_\_  
Birth date/Place of birth \_\_\_\_\_ Birth date/Place \_\_\_\_\_  
Date of death/resting place \_\_\_\_\_ Date of death/resting place \_\_\_\_\_

**Spouse's Parents**

Mother's name \_\_\_\_\_ Father's name \_\_\_\_\_

Address \_\_\_\_\_ Address (if different) \_\_\_\_\_

Home phone/Cell \_\_\_\_\_ Home phone/Cell(if different) \_\_\_\_\_

Birth date/Place of birth \_\_\_\_\_ Birth date/Place \_\_\_\_\_

Date of death/resting place \_\_\_\_\_ Date of death/resting place \_\_\_\_\_

**Children (This should include adopted children and children from previous marriages)**

Name \_\_\_\_\_ Birth date \_\_\_\_\_

Social Security No. \_\_\_\_\_ Spouse's name \_\_\_\_\_

Address \_\_\_\_\_

Additional Notes: Include Grandchildren's names/Birth dates

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Name \_\_\_\_\_ Birth date \_\_\_\_\_

Social Security No. \_\_\_\_\_ Spouse's name \_\_\_\_\_

Address \_\_\_\_\_

Additional Notes: Include Grandchildren's names/Birth dates

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Name \_\_\_\_\_ Birth date \_\_\_\_\_

Social Security No. \_\_\_\_\_ Spouse's name \_\_\_\_\_

Address \_\_\_\_\_

Additional Notes: Include Grandchildren's names/Birth dates

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(Please list additional children on separate sheet of paper and include with these documents.)

Choosing someone to be the guardians for your children if both you and your spouse die or become incapacitated is one of the most important decisions in estate planning. You should choose someone you know well and that shares your goals, parenting style and values.

Guardians for my Children

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

2<sup>nd</sup> option

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Another important decision you should make is who will make healthcare decisions for you when you can no longer make them for yourself.

A Durable Power of Attorney for Healthcare is a legal document that names someone you choose to manage healthcare decisions on your behalf, if you are no longer able to do so.

You should choose someone who knows you very well, cares for you, and who can make difficult decisions.

Power of Attorney for healthcare (myself)

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Alternate Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Power of Attorney for healthcare (spouse)

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Alternate Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

A Financial Power of Attorney is a legal document that names someone to manage your financial affairs if you are no longer able to do so. This person will pay your bills, manage investments, file taxes, etc.

Power of Attorney for Property (myself)

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Alternate Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Power of Attorney for Property (spouse)

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Alternate Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

The executor of your estate is the person who settles your estate and carries out the instructions in your will. Choose someone who is organized. Consider the size and complexity of your estate when choosing your executor.

Executor of Estate (myself)

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Alternate Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Executor of Estate (Spouse)

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Alternate Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

Will you be leaving assets to a trust? If so the executor of your will transfers those assets to the trustee for distribution to the beneficiaries, or for continued management.

Trustee (myself)

Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_



**Real Estate**

Primary Residence address \_\_\_\_\_

Name(s) on title \_\_\_\_\_

Purchase Price \_\_\_\_\_ Current Value (approx.) \_\_\_\_\_

Loan Balance/Bank \_\_\_\_\_

Vacation property address \_\_\_\_\_

Name(s) on title \_\_\_\_\_

Purchase Price \_\_\_\_\_ Current Value (approx.) \_\_\_\_\_

Loan Balance/Bank \_\_\_\_\_

**Cash Accounts**

Include Savings/checking accounts, CDs, money market accounts, brokerage accounts, etc.

Account type	Owner	Account #	Institution
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**Retirement Accounts**

Includes IRAs, 401Ks, 403Bs, pensions, etc.

Acct type	Owner	Account #	Institution	Value	Benefactor
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

**Mutual Funds, Stocks and Bonds (not in a brokerage account)**

Description	Date Purchased	Cost basis	Owner name
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

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**Commercial Annuities**

Institution	Account #	Value	Owner	Beneficiary	Cost Basis

**Charitable Gift Annuities**

Organization	Annuitant(s)	Donation Amount

**Life Insurance**

Company	Policy #	Insured	Owner	Death Benefit	Beneficiary

**Business Interests owned (partnerships, proprietorships, corporations)**

Name of Company	Address	Cost basis	Title/Ownership:

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**Additional Assets (Include who currently owns and value.)**

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**Location of documents and other possessions**

Safe Deposit Box

Location	Number	Location of Key	Co-owner, if any

Storage Locker

Storage unit name	address	Unit #	Access Code

List other places and locations of keys, if applicable, where important items may be found:

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**Liabilities (Other loans or debt in addition to mortgages)**

Loan	Amount Payable to:	For:

You want to name the York County Literacy Council as a beneficiary. There are several options available to you to make YCLC a beneficiary of your estate. We will review some options here but we encourage you to discuss all options with your “team” which you created above. These are only suggestions and your attorney would be able to provide the proper legal documents needed.

**Residual Bequest Gives** what’s left after your friends and loved ones are provided for. This is a very popular choice for charitable bequests, because it ensures that loved ones receive their distribution before any distribution to charity. “I devise the residue of my estate, after the satisfaction of all specific bequests and the payment of all taxes and other costs attending my death, to the York County Literacy Council, a not-for-profit corporation, Tax ID# 23-2088132, currently located at 1416 6<sup>th</sup> Avenue, York, Pennsylvania 17403.”

**General/Fixed Dollar Bequest** A stated sum of money, usually cash, to a beneficiary. “I bequeath the sum of \$ \_\_\_\_ dollars to the York County Literacy Council, a not-for-profit corporation, Tax ID# 23-2088132, currently located at 1416 6<sup>th</sup> Avenue, York, Pennsylvania 17403.”

**Percentage Bequest** Enables your bequests to grow as your assets grow. “I bequeath to the York County Literacy Council, a not-for-profit corporation, Tax ID# 23-2088132, currently located at 1416 6<sup>th</sup> Avenue, York, Pennsylvania 17403 an amount equal to \_\_\_\_\_ percent of the net value of my estate as finally determined for federal estate tax purposes.”

**Contingent Bequest** Assumes you want to leave your entire estate to family and friends. However, in the event that you outlive any of your beneficiaries, it provides an opportunity to designate the York County Literacy Council to receive that portion of the estate. “In the event that (name of the beneficiary) does not survive me, I designate the York County Literacy Council, a not-for-profit corporation, Tax ID# 23-2088132, currently located at 1416 6<sup>th</sup> Avenue, York, Pennsylvania 17403 as the devisee of this bequest of (see above for language specific to different types of bequests.)

**Gifts of Retirement Plan assets-** Because retirement plans are taxed differently than most assets, they may actually become a tax liability to individual heirs. Retirement funds may be subject to both estate and income taxes. Donating a specific dollar amount or a percentage of a retirement plan to a tax-exempt organization like the York County Literacy Council may, therefore, be an attractive option. Here is language you can use to name the York County Literacy Council, along with other beneficiaries: “York County Literacy Council, a not-for-profit corporation, Tax ID# 23-2088132, currently located at 1416 6<sup>th</sup> Avenue, York, Pennsylvania 17403.

**Gifts of Bank Accounts, Certificates of Deposit or Brokerage Accounts-** By placing a payable on death (POD) designation on your bank account or certificate of deposit, you can name the York County Literacy Council as the beneficiary of all the funds upon your death. By placing a transfer on death (TOD) designation on your brokerage or investment account, you can name the York County Literacy Council as the beneficiary of all, or a percentage of, the account. Simply contact your bank or brokerage firm for the appropriate form.

**Gifts of Life Insurance and Commercial Annuities-** You can name the York County Literacy Council as the beneficiary of all, or a percentage of, your life insurance or commercial annuity. Simply contact your bank or insurance company for a beneficiary

designation form.

These were only brief description of some of your options. To discuss all your legacy gift options, consult with your Financial Advisor, Accountant and or Attorney. Need additional help or have questions for someone from the York County Literacy council please reach out to Joe Alfano, Director of Development at 717-845-8719 x1010 or email Joe at [funddev@yorkliteracy.org](mailto:funddev@yorkliteracy.org).

Thank you!