

**Oh, crap!**  
**Now what?**





**The  
Grim Reaper  
comes  
without  
warning and  
without  
counsel.**

**Death brings not only grief but confusion  
about what to do.**



Is Your Life  
Organized  
*Enough*  
If You Died  
Tomorrow?

- Yes
- Almost
- Somewhat
- Are you kidding me?

# **ICeD BINDER**

**In Case of emergency or Death**

**A gift to your loved ones**

- **Making sure important documents and medical information are in order and accessible**
- **Ease of accessing information during health crisis**
- **Quick Exit in an emergency**
- **Die without leaving a mess of confusion behind**
- **Legacy file for person(s) left behind - partner, spouse, etc.**
- **Executor ease**
- **Guarantee your wishes are met**



*Significant economic and legal changes are poised to influence estate planning strategies in 2026.*

- **Understanding Basic Estate Jargon**
- **Legal Documents Everyone Needs**
- **Estate Planning Choices**
- **Probate**
- **Wills and Codicils**
- **Effective Estate Planning**



## 1 Living Will/ Advanced Care Directive

Documents your medical preferences and desires in case of incapacitation

## 2 Appointment of Health Care Proxy

Names who you want to make medical decisions for you if you become incapacitated

## 3 HIPAA Authorization

Allows your medical team to discuss your medical information with the people you designate

## 4 Durable Power of Attorney

Appoints someone else to manage your financial or business affairs, such as bank accounts and taxes

## 5 Will

Nominates who you want to manage your affairs after you die, and who gets your stuff

**Basic legal documents everyone over 18 should have.**

# What is an Estate?:

- A estate is the net worth of all the investments, assets, and interests of an individual.
- 
- The estate includes a person's belongings, physical and intangible assets, land and real estate, investments, collectibles and furnishings.
- 
- Estate planning refers to the management of how assets will be transferred to beneficiaries when an individual passes away.

- South Carolina does not have state inheritance taxes.
- Estate debts and federal inheritance taxes may be levied on the value of one's estate at death.
- South Carolina is not a community property state. Debts belong to the individual, not the spouse, unless it was a joint account or co-signed.



PROBATE

- *All wills need to be filed with the probate court and go through probate.*
- *How long it takes depends on how organized you are with your estate planning.*

Probate Judge, Tonya Marchant

Judicial Center (Courthouse)

109 Park Avenue SE

Room E126

Aiken

803-642-2002

803-642-2007

[probatecourt@aikencountysc.gov](mailto:probatecourt@aikencountysc.gov)

The probate office is quite helpful.

They will eagerly provide a check off list .

They'll answer any questions pertaining to filing.

They cannot answer legal questions.

Much can be found on the SC Code of Laws page.

The screenshot displays the official website of the South Carolina Legislature. At the top, the header features the text "South Carolina Legislature" with a small state flag icon. Below this is a navigation bar with links for "Home", "Senate", "House", "Committee Postings and Reports", "Legislative Council", "Citizens' Interest", "Publications", and a "Staff Portal" icon. The main content area is titled "South Carolina Code of Laws" and "Title 62 - South Carolina Probate Code". On the left side, there is a sidebar with a "Chamber Video" section containing links for "Senate (Audio Only)", "House (Audio Only)", "Video Schedule", and "Video Archives". Below this is a "How do I..." section with a list of links: "Quick Search", "Find Your Legislators", "Contact Your Legislator", "Legislation", "Track Legislation", "Multi-Criteria Search", "Research", "South Carolina Law", "Legislative Manual", "Student Connection", "Visiting the State House", "Archives", "State Agency Websites", and "Media Links". The main content area lists eight articles of the probate code, each with a corresponding "HTML" and "Word" link:

Article	HTML	Word
ARTICLE 1. GENERAL PROVISIONS, DEFINITIONS, AND PROBATE JURISDICTION OF COURT	HTML	Word
ARTICLE 2. INTESTATE SUCCESSION AND WILLS	HTML	Word
ARTICLE 3. PROBATE OF WILLS AND ADMINISTRATION	HTML	Word
ARTICLE 4. LOCAL AND FOREIGN PERSONAL REPRESENTATIVES; ANCILLARY ADMINISTRATION	HTML	Word
ARTICLE 5. PROTECTION OF PERSONS UNDER DISABILITY AND THEIR PROPERTY	HTML	Word
ARTICLE 6. NONPROBATE TRANSFERS	HTML	Word
ARTICLE 7. SOUTH CAROLINA TRUST CODE	HTML	Word
ARTICLE 8. SOUTH CAROLINA UNIFORM POWER OF ATTORNEY ACT	HTML	Word

<https://www.scstatehouse.gov/code/title62.php>

## **IF THE DECEDENT HAS A LAST WILL AND TESTAMENT:**

- 1. Copy of photo ID for the applicant**
- 2. ORIGINAL Last Will & Testament of the Decedent**
- 3. Death Certificate**
- 4. \$65.00 fee for publication of Notice to Creditors**
- 5. Deeds of ALL Real Estate (Aiken deeds may be found at the RMC office in the Government Center)**
- 6. Addresses and birth years of all parties listed in the Will (Testate Heirs)**
- 7. Addresses of any spouse and/or children not mentioned in the Will (Intestate Heirs)**
- 8. If the Representative for the estate does not reside in South Carolina, the Court must be furnished with an \*AGENT form that identifies someone in the state who could be contacted if papers are needed to be served.**

- South Carolina has no set minimum estate value for probate.
- Estates worth \$25,000 or less can go through a simpler probate process.
- Real property, regardless of value, typically requires probate.
- Probate does not have to be complicated if the will, codicils, titles, deeds and beneficiaries are in place.
- Good estate planning using a will typically take about 45 days to move through probate, but in some cases up to a year.



# What goes through probate?:

- Assets without formal titles/deeds - furniture, jewelry, etc.
- Assets only in the deceased's name.
- Inheritance with predeceased beneficiaries.
- Assets co-owned as tenants in common.

## **Probate issues happen when:**

- The will wasn't well written.
- The assets are complex and high value.
- Heirs are debated.
- There are disputes over how to divide assets.
- The heir or beneficiary is a minor.
- Real estate is involved.

## Asset gifts while living

- Federal tax exemptions are scheduled to decrease by about half on January 1, 2026.
- Reduce estate value by gifting assets while alive.
- South Carolina does not have a gift tax.
- BUT there is a Federal gift tax. Exclusions for 2025 is \$19,000.00 per recipient.
- Gifting assets should be well discussed with a financial advisor as to how it impacts your estate and financial well-being.

**5 Ways  
the  
process  
can be  
avoided**


## Joint ownership

- Property owned in joint tenancy with rights of survivorship, uses an “**AND**” designation - will automatically pass to surviving owner at your death.
- Spousal ownership in this way provides for the surviving spouse to automatically own the entire property.
- Other types of joint ownership may fit your needs and should be thoroughly discussed with an attorney.

## Transfer on Death (TOD)

- Approved for use in South Carolina in 2024.
- TOD designation can be used for stocks, bonds, and titles of personal property like cars, boats, or mobile homes.
- Designating an individual lets them receive the property when you die.
- For multiple owners to use TOD, they must have “right of survivorship” ownership - if one owner dies, the other automatically inherits their share.

Transfer on Death is not applicable to real estate in South Carolina.  
BUT, it remains on the legislative table at this time.

**South Carolina  Legislature**

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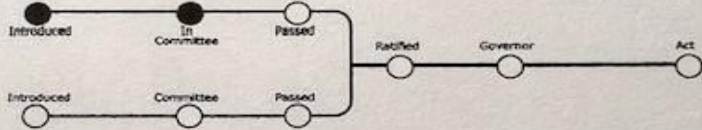
**Session 126 - (2025-2026)**

**S 0049 General Bill, By Davis**  
**Summary:** Transfer on Death Deed  
A BILL TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 27-1-80 SO AS TO ESTABLISH A TRANSFER ON DEATH FOR REAL PROPERTY.

The following graphic is a general description of the legislation's status. Users must reference the bill history and the respective journals of the House and Senate for detailed status information.

**SC Senate >>**  
Prefiled

**SC House >>**



12/11/24 Senate Prefiled  
12/11/24 Senate Referred to Committee on Judiciary  
01/14/25 Senate Introduced and read first time (Senate Journal-page 47)  
01/14/25 Senate Referred to Committee on Judiciary (Senate Journal-page 47)

Legislative Services Agency  
<http://www.sstatehouse.gov>

## **Pay on Death Accounts (POD)**

- Use a POD designation on all bank accounts.
- Beneficiary has no power over the account while you are alive.
- Check with bank as to the documents needed, such as death certificate for claim to account.
- Update PODs should a designated individual die.

## Through Named Beneficiaries

- Verify beneficiaries are named on all retirement accounts, annuities, insurance policies, medical savings accounts, life estates, etc.
- Name a primary and alternate beneficiary.
- Update if any beneficiary should die.



## **Trusts can avoid probate if done properly**

- Trusts can be named as beneficiaries.
- Protects various assets.
- Stays private, no publications.
- Several types available dependent on needs.

# Problems with estate trusts:

- Initial set-up costs.
- Often meant for large estates or specific care needs.
- Trusts must be carefully funded and tracked to achieve benefit.
- Trust beneficiary disputes can challenge the validity of the trustee's actions.
- Deceased or incapacitated beneficiaries.
- Mismanagement.

# Business Debt Against an Estate

- It is advisable to keep your business as a separate entity from your personal assets.
- Statute of limitations allow creditors a limited time to file claims.
- Family members are not responsible to pay debts from their own money.
- Sole proprietor debts will be paid from estate assets and cease to exist.



**I CAN'T BELIEVE SHE LEFT EVERYTHING  
TO THAT STUPID PARAKEET!!**

# Six Types of Wills:

- **Simple** - lays out basics of who inherits without complicated clauses, condition or stipulations.
- **Formal** - more complex and detailed, may contain specific conditions, clauses or stipulations.
- **Testamentary** - Sets up a trust following death using a trustee for distribution of assets - best for minor children or individuals with special needs.
- **Pour Over** - transfers assets into an already existing trust.
- **Joint** - single document merges both spouses instructions for asset distribution. Cannot be changed after the first spouse dies as it becomes **irrevocable**.
- **Holographic** - South Carolina does not recognize this type of will. A handwritten will signed by the testator, with no witnesses. Even witnessed, it can be easily contested. Think sick bed will.

## **Formal Last Will and Testament:**

- Easiest form of estate planning.
- Can be revised without major expense or process.
- Faster access to assets through specific heir distribution.
- Provides for a trusted individual to disburse your estate.
- Affords charitable donations.
- Addresses care of dependents and guardianship.
- Offers funeral guidelines and provisions.
- Allows a way for care of pets left behind.
- Well written, makes dealing with a loved one's death less stressful.

- Amendment for simple changes to a will.
- Included and signed off in the same manner as the rest of the document.
- Testator must add the codicil before their death.
- An attorney or notary of the public can be used for validating the form.

## CODICIL TO WILL OF

I, \_\_\_\_\_, with a mailing address of \_\_\_\_\_ City  
of \_\_\_\_\_, State of \_\_\_\_\_ ("Testator") create this  
Codicil to my Last Will dated the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ ("Last  
Will"). I hereby republish and declare said Last Will as amended by this Codicil to be my  
Last Will.

**I. Declaration.** I hereby declare the following amendments in this Codicil:

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**II. Terms.** All other terms, conditions, statements, and requests of the Last Will shall  
remain in effect. In every respect, I hereby ratify, reaffirm and republish my Last Will  
dated the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

IN WITNESS whereof I, the Testator, have authorized this Codicil on the undersigned  
date and in the presence of ☐ Two (2) Witnesses ☐ Two (2) Witnesses and a Notary  
Public.

**Testator's Signature** \_\_\_\_\_ Date \_\_\_\_\_, 20\_\_\_\_

Print Name \_\_\_\_\_

I declare, as Witness, the Testator executed this Codicil in my presence.

**Witness Signature** \_\_\_\_\_ Date \_\_\_\_\_, 20\_\_\_\_

Print Name \_\_\_\_\_

I declare, as Witness, the Testator executed this Codicil in my presence.

**Witness Signature** \_\_\_\_\_ Date \_\_\_\_\_, 20\_\_\_\_

Print Name \_\_\_\_\_

## **Additional Spousal Rights in South Carolina:**

- A spouses inheritance does not have to be shared with a spouse.
- Spousal debt is not the problem of a spouse except on joint accounts, such a loans, mortgages, etc. or joint businesses.
- You cannot intentionally disinherit your spouse unless your spouse agrees to receive nothing in a prenuptial or post nuptial agreement.





Fighting over inheritance is one of the biggest issues after a loved one dies, especially between siblings.



**Dying intestate** - without a will - leaves state laws to take over for distribution of your assets.

An administrator will be appointed by the probate court. This is a lengthy process.

**Code of Laws - Title 62 - Article 2 - Intestate Succession And Wills**

# **South Carolina Intestate Succession:**

- **If you are unmarried and die intestate, your children will inherit your estate in equal shares.**
- **If you die intestate and have no children but have living parents, the estate passes to the parents.**
- **If parents are no longer living, the estate goes to siblings in equal shares.**

- **If you die and are married, have no children, your spouse receives the entire estate.**
- **If you die with children, your spouse receives half the estate. The rest is divided equally between the children.**
- **Your surviving spouse would be the primary beneficiary of your intestate estate, receiving it in entirety if there are no direct descendants.**

## Without a will:

- Money ends up in distant relatives hands, with the state, or paying for lawyers.
- Family relationships can be impacted.
- Care for dependents - children, special needs, can be left up to the court.
- Domestic partners can be left out.
- Your funeral wishes can be opposed.
- Pets may suffer.

## Effective ICeD Planning:

- Asking the right questions will determine the right answers.



END PART I

**Oh, crap!**  
**Now what?**  
**Part II**





## **5 Legal documents everyone should have:**

- **Will\***
- **Durable Power of Attorney\***
- **Living Will\***
- **Health Care Proxy**
- **HIPAA Authorization**

# **Wills:**

- **Various types, most common are simple or formal**
- **Wills must be self-proving, signed by the testator and 2 witness, with an affidavit signed off by a notary or attorney**
- **All wills must be filed with the probate court within 30 days after death**
- **Wills are affordable way of assuring estate assets are distributed the way you want**
- **Wills are more easily amended if minor changes or additions are needed**

# **Wills:**

- **Codicils can be used to amend wills**
- **Pour Over Wills should be used in conjunction with a trust**
- **Probate can be swift using a will (30-45 days) if beneficiaries, accounts, and titles are in order**
- **Real estate in more than one state requires a will to be filed with each state**

# **Wills should be updated when:**

- **You move - addresses can be changed with a codicil, state specific laws may impact your will**
- **Spousal changes - death, divorce**
- **Need to change executor or trustee**
- **Heir changes - deaths, births**
- **Asset changes - inheritance, loss of income, property**
- **Health - needs may require changes to asset distribution, trust/executor, Healthcare Directive and Power of Attorney**

# Trusts:

- Various forms of trusts are available dependent on needs for asset distribution
- Trusts can avoid probate if carefully prepared and funded
- Trusts can be costly to set-up and need to be kept funded
- It is recommended to file the trust document with the court for ease of estate distribution
- Pour Over Wills roll over assets into the trust upon death but does not necessarily avoid probate for those assets
- Evaluate assets with a CPA prior to selecting a trust with an attorney

# **Dying Intestate:**

- **No will or trust**
- **Falls under the SC Code of Laws for Succession of Order for inheritance**
- **State takes over, seeking heirs, assigns trustee for asset distribution**
- **Probate can take a long time to complete**
- **Assets, burial wishes, dependents, pets and domestic partners may not be addressed the way you wished**

# **Probate:**

**Much of the probate process can be avoided through:**

- **Named and updated beneficiaries on retirement accounts, annuities, insurance policies, medical savings accounts, life estates**
- **“Pay On Death” (POD) “OR” designation on bank accounts**
- **Transfer on Death TOD “OR” designation on personal property such as stocks, bonds, titles of vehicles, boats, RV’s, and mobile homes**
- **Joint Ownership on Real Estate using “AND” designation with right of survivorship**

## **Steps for filing:**

- 1. Application or Petition for Probate  
Form 300PC or 302PC based**
- 2. The original will (if applicable)**
- 3. A certified death certificate**
- 4. Filing fees vary on estate value, ranging from \$25  
for estates under \$10,000 to \$600 for those  
exceeding \$600,000.**



# Effective ICeD Planning:

- **Did you do your homework and ask the right questions?**
- **Did you find the right answers?**



# **What to do when a spouse dies checklist:**

- **Documents & items to collect**
- **Things to do immediately following death**
- **Things to do in the first week**
- **Things to do in months 1-4**

**Have someone on board that can help with these tasks.**

## **Executor checklist:**

- **Burial and funeral arrangements**
- **Checklist for what documents and items to collect**
- **Who to notify**
- **Notify credit reporting agencies**
- **What advisors to hire**
- **Securing property and household services**
- **Critical dates checklist**

**PLAN  
YOUR OWN  
FUNERAL**



# EXOTIC DESTINATION FUNERAL

## LAST CHANCE TO USE THOSE AIR MILES!



# **Funeral Instructions:**

- **Do you know how you want to be laid to rest?**
- **Where do you want to be buried?**
- **Do you have prepaid arrangements or allocated funds?**
- **Are you planning to donate organs?**
- **What type of service do you want? Will someone officiate?**
- **What information would you like to have in your obituary?**
- **What kind of viewing, if any, do you want for family and friends?**
- **Will there be disputes among family about these things if not clearly defined by you?**
- **Discuss your wishes with your family so they are ALL on board.**

# **Assets and Debts List:**

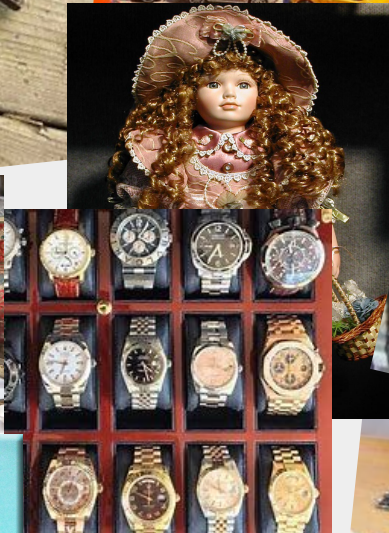
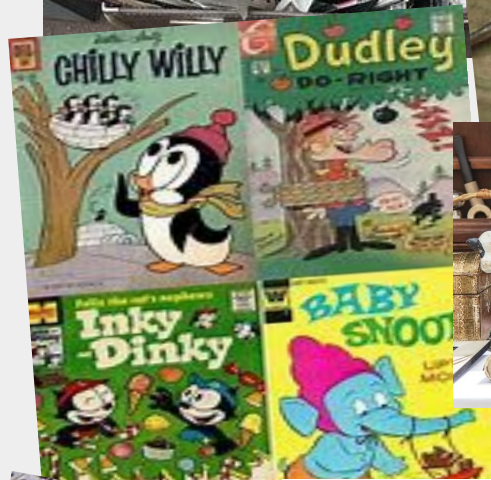
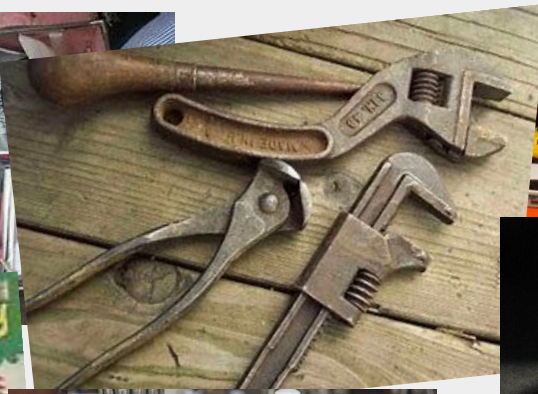
- **Financial Assets (tangible & digital)**
- **Property Assets**
- **Personal Assets**
- **Intangible (intellectual) Assets**
- **Debts list**

# ESTATE SALE!

All the stuff my kids said  
they don't want to inherit!!!







# **What do you have that your kids want (besides money)?**

- **Collectibles**
- **Jewelry**
- **Furnishings**
- **Artwork**

**Don't hold onto collections because they “were valuable” at one time or “may become valuable” or “may be valuable” at this moment**

**Get appraisals for truly valuable jewelry or artwork left for a loved one**

**Talk to your children or benefactors about what they truly want from your personal collections, consider gifting the items while still alive**

**Be specific in identifying who gets what after death**

**USE and ENJOY what you love and sell the rest before it ends up in the thrift store**

## **Sharing your ICeD information:**

- **Share the “Important Papers” location sheet with your children, executor or trusted friend who may be there in an emergency**
- **It is not recommended to provide all your passwords and account info to anyone other than a spouse or partner**
- **Use a password manager if it makes things easier, but always have them written down should technology be unavailable**
- **Do share location of your ICeD binder with responsible adult child and trusted individual in case of an emergency.**
- **Write letters or share stories with a few special photos to make it a legacy binder as well**

# Setting up your ICeD Documents:

Start with “Important Papers” location sheet

Follow with your funeral wishes, then the basic layout of the handouts

Make copies of the originals of the first four documents and trust agreements for the binder

Fill in the pages:

Use copies of insurance declaration pages, recent utility bills, statements, etc. for general reference in each section to assure accuracy of account and contact information

Use tabs or tab sheets to separate sections for ease of access

*Documents for these items are stored in these locations:*

A:

B:

C:

ITEM	LOCATION	ITEM	LOCATION
Will(s) original	A B C	Retirement Papers	A B C
Living Will original	A B C	Retirement Accounts	A B C
POA Healthcare original	A B C	Funeral Arrangements	A B C
POA Financial original	A B C	Property Deeds (keys)	A B C
Safe Combination	A B C	Automobile Titles (keys)	A B C
Trust Agreement	A B C	Mortgages (Notes)	A B C
Life Insurance Policy	A B C	Storage Unit Info (keys)	A B C
Health Insurance	A B C	Birth Certificate(s)	A B C
Long Term Care Policy	A B C	Military/Veterans Docs	A B C
Auto Insurance Policy	A B C	Marriage Certificate	A B C
Homeowner Policy	A B C	Children's Birth Certs	A B C
Rental Policy	A B C	Divorce/Separation Docs	A B C
Rental Agreement	A B C	Passwords & logins	A B C
Employment Contracts	A B C	(Banking, email, credit cards, computer, Wi-Fi, phone, social media, memberships, online accts., etcetera.	
Partnership Agreement	A B C	Passport(s)	A B C
Checking/savings Accts	A B C	Social Security Card(s)	A B C
Credit Cards	A B C	Pet Information	A B C
Debit Cards	A B C	HOA	A B C
Safety Deposit Box Key	A B C	Household Services	A B C
Physicians/Medications	A B C		
Other: _____	A B C		

Emergency Contact(s): \_\_\_\_\_

Physician: \_\_\_\_\_

Clergy: \_\_\_\_\_

Attorney: \_\_\_\_\_

Accountant: \_\_\_\_\_

Insurance Agent(s): \_\_\_\_\_

Car \_\_\_\_\_

Homeowners \_\_\_\_\_

Life \_\_\_\_\_





## UTILITY BILL

Account No.  
12345678910

Account Name  
Leslie Hudson

Address  
4344 Poppy Met Drive  
Dallas, TX, 75009

### Water Information

	Date	Usage (cwt)	Cost (per cwt)	Amount (\$)
1	11/01/2021	300	10	\$300

### Statement Date

November 15, 2021

### Period Statement from

November 1, 2021

### Period Statement until

November 15, 2021

### Bill Summary

Previous Charges (\$)	\$ 1.00
Current Charges (\$)	\$ 3,000.00
Total Amount (\$)	\$3001
Due Date	November 15, 2021

### REMARKS:

1. Present your Statement of Account when paying your utility bill.

2. Without this document, you will be required to provide the account number, account name, and amount to be paid.

3. Please check your online account after payment in order to make sure that the payment is pushed through.

4. If you have any questions, please contact us at (214) 123-4567 or email us at info@abcpower.com.

**GEICO**  
geico.com

GEICO Casualty Company  
One GEICO Center  
Macon, GA 31295-0001

Tel: 1-800-841-3000

### Declarations Page

This is a description of your coverage.  
Please retain for your records.

Policy Number: 6035-01-66-14

### Coverage Period:

09-02-20 through 03-02-21

Your coverage begins and ends at 12:01 am local time at the address of the named insured.

Endorsement Effective: 12-10-20

Time: 03:35:26 PM EST

Date Issued: December 11, 2020

KERRY HENRY  
110 PARK AVE APT 4  
EUNICE LA 70535-4639

Email Address: protabtech35@gmail.com

### Named Insured

Kerry Brett Henry

### Additional Drivers

None

Vehicle	VIN	Vehicle Location	Finance Company/ Lienholder
1 2015 Kia Optima LX	KNAGM4A76F5635836	EUNICE LA 70535-4639	Credit Acceptance

Coverages*	Limits and/or Deductibles	Vehicle 1
Bodily Injury Liability Each Person/Each Occurrence	\$15,000/\$30,000	\$192.02
Property Damage Liability	\$25,000	\$119.21
Uninsured Motorists Bodily Injury Each Person/Each Occurrence	Insured Rejects	-
Comprehensive (Excluding Collision)	\$500 Ded	\$87.25
Collision	\$500 Ded	\$231.48
Emergency Road Service	ERS FULL	\$7.41
Rental Reimbursement	\$50 Per Day \$1,500 Max	\$26.80
<b>Total Six Month Premium</b>		<b>\$664.17</b>

\*Coverage applies where a premium or \$0.00 is shown for a vehicle.

If you elect to pay your premium in installments, you may be subject to an additional fee for each installment. The fee

T-G  
DEC. PAGE (03-14) (Page 1 of 2)

Continued on Back  
Endorsement Page 7 of 12

JAMES Farrow  
COMPANY  
Jewelry appraisals while you watch.

December 19, 2014

### Appraisal Report for Insurance

### Item description:

**Sapphire & Diamond Ring.** One contemporary yellow gold ring stamped 18K with an oval Blue Sapphire prong set into the center. The ring is then set with six Round Brilliant diamonds (three in a row on both the top and bottom) and six Baguettes, three per side. There is a ballena effect to the under bezel, with many of the wires (that become prongs) radiating out from the center. It shows a bright polish, weighing a total of 2.56 DWT. The ring itself measures approximately 12.14 mm at its widest and tapers to 2.72 mm. The gemstones are described in detail below.

### Side stone characteristics:

Shape and cut:	Round Brilliant cut diamonds	Baguette diamonds
Total number:	6	6
Weight:	0.48 carats	0.37 carats
Color grade:	H/J	H/I
Clarity:	VS-2/SI-1	VVS

### Blue Sapphire characteristics:

Shape and cut:	Mixed cut oval Blue Sapphire
Measurements:	5.78 x 4.73 x 3.65 mm
Weight:	1.00 carats (approximate)
Color grade:	Slightly bluish Violet, Medium Dark in tone and moderately strong in saturation
Clarity grade:	VS (type II)



Total estimated retail replacement cost:	\$6,000.00
--	------------

Jane Doe  
123 Main Street  
Anywhere, USA 12345

JAMES PRICE POMEROY GG  
GRADUATE GEMOLOGIST (GIA)



**Have spare keys to house, vehicles, storage units, etc.  
Make front and back copies of medical cards, credit  
cards, licenses and social security cards.**

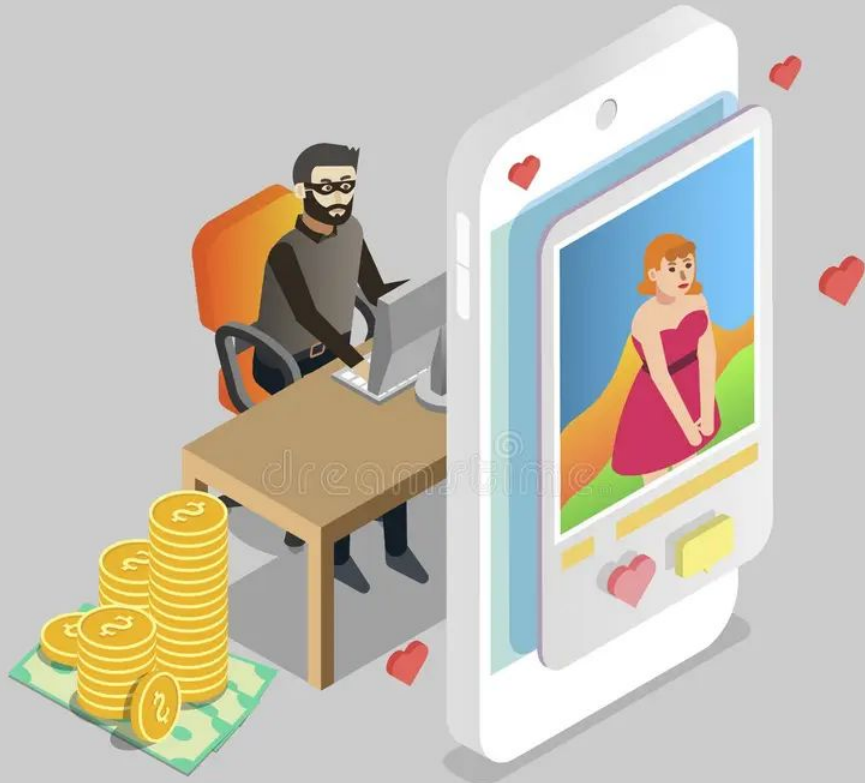




## **Keep Your Estate Game Plan Intact:**

- **Review/Update Wills & Trusts**
- **Review Beneficiary Designations**
- **Understand New Tax Laws**
- **Plan for Health & Long Term Care**
- **Protect Digital Accounts & Assets**
- **Know the Laws for Property & Real Estate Transfers**





**SCAM**

- **Obituaries give a heads up to scammers, avoid sharing too much personal information.**
- **Postings on FB and other social media sites.**
- **Scammers feed on grief through emails, phone calls and threatening legal looking letters.**
- **Most scams after death will be focused on false debts due and tax scams.**

## **Death brings grieving and often confusion:**

- **Grieving is hard work, it can cause confusion in decision making**
- **Allow yourself the time to grieve and honor your emotions**
- **ASK for help with the tasks at hand**
- **Talk out your thoughts and feelings**
- **Find a support system - look to a community group or bereavement counseling**
- **Do things when the time is right and don't let anyone rush you through the process**
- **Find ways to celebrate each other now and look to those memories of your loved one later**

- **Thank you all for attending the workshop.**
- **Thank you Daniel and USC for hosting me.**
- **I hope you have been provided with enough information and motivation you need to complete your ICeD binder.**
- **Do it for yourself and for the sake of your loved ones.**
- **Please feel free to email me to answer questions related to the workshop.**

**Cheryl Murga**

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