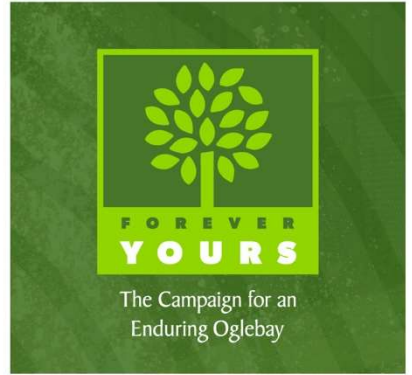


PLANNING YOUR LEGACY

A guide to providing for your family and the causes you support



The Oglebay Foundation estate planning guide assists in important life decisions in an easy to understand, step-by-step manner. After completing this guide, not only will you have thought through how assets should be distributed, but you will also have considered important topics, including guardianship and medical care.

The guide allows you to gather the important information you will need to meet with your attorney. Take your time reviewing each section. Once you have completed the guide, you will be prepared for an informed and meaningful conversation with your attorney regarding your desires for the future.

When you have completed this guide, your attorney can use the information to draft an estate plan that will fulfill your wishes and establish a lasting legacy for you and your family. If you do not already have an estate planning attorney, we will gladly make a few recommendations for you.

It is our pleasure to assist you in this journey as you move forward in creating a plan for your future and securing an impactful legacy. If at any time you have questions or need someone to point you in the right direction, please feel free to contact us.

Warm regards,

Heather Eddy
Development Director
Oglebay Foundation



***This information is not intended as tax, legal, or financial advice.
Consult your personal financial advisor for information specific to your situation.
Gift results may vary.***

PLANNING YOUR LEGACY



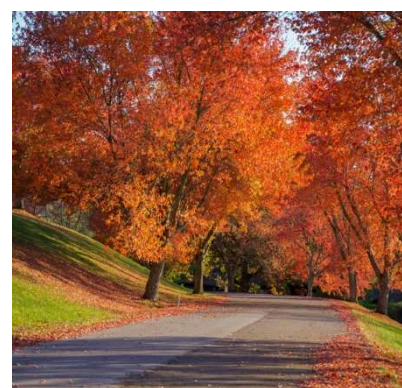
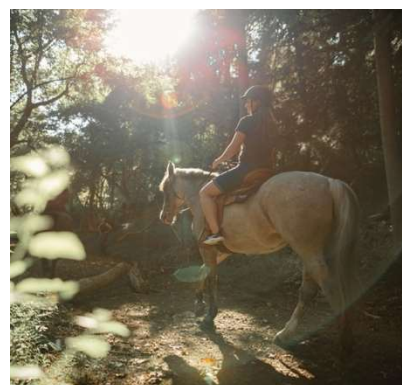
A guide to providing for your family and the causes you support.

We are very honored that you are taking steps to protect those you love through an estate plan. A plan is important! Meanwhile, an estimated 60% of Americans don't even have a will. This guide will help you by making the process easy and understandable.

A person may work 40 years to accumulate assets and spend 10 to 20 years conserving that accumulation, but often take two hours or less to plan for the distribution of assets. Through good planning, a wonderful chapter in the book of your life can be completed. However, too many times there has been little planning, or sometimes no planning, and the last chapter of life becomes burdensome for family members.

This guide is designed to help you move forward with a plan that writes a very good chapter in the book of your life. Through proper planning, the legacy of love and care that you leave for your family and friends can be encouraging and even inspiring. We will show you how to update your estate plan with a will as well as to make plans for your potential medical decisions.

Your planning guide is designed to encourage you to think about how you want your assets to be distributed, and to assist you in gathering the information your attorney will need. With this guide, the process will be much easier, less expensive, and a comfort to your family while fulfilling your desires for friends and family.



WHAT ARE THE BENEFITS OF AN ESTATE PLAN?

Peace — An estate plan should give you peace of mind - knowing that important, and sometimes difficult decisions have been made to care for you and your loved ones.

Provision — An estate plan is designed to help you provide for both you and your family. With a good estate plan, you can give loved ones the property you have acquired in the right way, at the right time and at minimal cost.

Protection — A good estate plan will protect you in your senior years. It may be important to designate a specific person to manage your property, help doctors and other medical staff with important decisions, and make certain that you are receiving the best possible care. An estate plan can increase your lifetime security and also achieve your goals for your family and the charitable causes you support.

HOW DO I GET STARTED?

We have designed this planning guide for your benefit. Take your time to move through the different sections intentionally. It's okay if you need to come back later and fill in more detailed information. Rest assured, most of this information you will know or have readily available.

WHAT IF I HAVE QUESTIONS ABOUT SOME OF THE INFORMATION?

When it comes time to decide on the distribution of your property, you may have some questions. There are two resources that will help you. In addition to the explanations within this guide, we have a wealth of online estate planning information on our website. In addition, we are always available to provide referrals to estate planning professionals.



WHAT GOOD THINGS HAPPEN WITH A WILL?

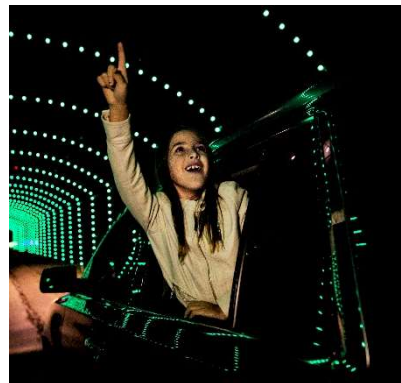
A will allows you to transfer specific property or assets. In addition, you will be able to direct the distribution of your estate and resources. For those with larger estates, there could be substantial estate tax savings. In addition, you know that the executor or personal representative you select will be managing your property. A well-outlined will is a guide to carry out your plan and save thousands of dollars while transferring property quickly and inexpensively to your loved ones.

WHAT IS ACCIDENTAL DISINHERITANCE?

Too many times, the "wrong" person or persons end up receiving property. An "accidental disinheritance" occurs if you either have no will or the will doesn't function properly. Sometimes a will is unclear, resulting in your interests not being carried out as you desired. You can avoid an "accidental disinheritance" by creating a good plan to protect your loved ones.

CAN I USE MY ESTATE PLAN TO CREATE A LEGACY?

Everyone wants to have a life with meaning. Part of that meaningful life is to live on in the memory of family and friends. A good estate plan can indeed create a legacy for family and charities that gives added meaning to your life.



ESTATE PLANNING DOCUMENTS



There are four basic steps in the estate planning process.

1. WRITE DOWN WHAT YOU OWN

It is important to understand what property you own and what property will be transferred through your estate. You can use this *Wills Guide* to help you in this process.



2. WORK WITH AN ATTORNEY

There are many knowledgeable estate planning lawyers. You can take this completed *Wills Guide* to him or her so he or she can prepare the necessary estate planning documents. This completed form makes it easier for you to communicate your intentions to your attorney, in order to prepare the necessary documents. Feel free to ask the attorney questions and to talk about your goals.



3. KNOW HOW PROPERTY IS TRANSFERRED

Some property is transferred by will and some is transferred by a beneficiary designation or other form. You need to know how your property is titled and how it will be transferred to avoid an accidental disinheritance. With a good plan, your property will be transferred as you desire. Your attorney can help you with this process.



4. SIGN YOUR WILL AND MEDICAL DIRECTORIES

Finally, it is important to sign the documents that correctly express your will and desires, both for your property and for your potential future personal care. And, they need to be signed in accordance with state law.

BASIC PLANNING DOCUMENTS



Let's start by reviewing the three basic estate planning documents- 1) a will, 2) a durable power of attorney for finances, 3) a medical durable power of attorney healthcare and 4) a living will for healthcare.

CURRENT WILL

Your will is a written document, signed by you and executed by two or more witnesses. In some states, your signatures must be notarized by a notary. If the will is authenticated by the probate court, it will be used to determine the distribution of your property. If the will is not valid or you do not have a will, the court will follow state law to distribute your assets and appoint guardians for minor children. Many of the court's decisions may be contrary to your desires.

With a valid will, you declare who will inherit your property and who will administer your estate as executor or personal representative. If you have minor children, you can choose a person to raise your children. With a trust, you are permitted to decide who will manage the trust for family members.

A valid will is an essential part of transferring your property at the right time to the right people at the lowest cost. Without a valid will your family may encounter increased costs, delays, and unnecessary conflicts. You can provide a wonderful legacy for family with an updated will and a sound estate plan.

DURABLE POWER OF ATTORNEY FOR FINANCES

You probably are a very good financial manager. As long as you are

able to manage your affairs, things will be fine. However, there may come a time when you are in poor health or perhaps in the hospital. During these times, you will not want to worry about your property being neglected or bills going unpaid.

A durable power of attorney for finances is the solution to protect your property and yourself. If you are no longer able to manage your property, you can use a durable power of attorney for finances to select someone to act as your agent. If you are disabled or incapacitated, this person will have the legal right to manage your property. If you do not have a durable power of attorney for finances, the court may decide to appoint a conservator to manage your affairs.

The court may select any person as conservator and there often will be expensive reports, audits, and costs in the management of your property. If you sign a durable power of attorney for finances, the person that you select may manage your property without the added expense of a court-appointed conservator.

HEALTHCARE DIRECTIVES

There are two general types of healthcare directives- 1) a durable power of attorney for healthcare, and 2) a living will. In some states, they are combined into one document. These are called advanced directives and are usually requested by your physician or hospital.

The durable power of attorney for healthcare allows you to select a person who can assist your doctors in making healthcare decisions if you cannot consent to your treatment. You may have a serious medical condition and the doctor will need the advice of another person regarding the best possible care for you. Your designated holder of the durable power of attorney for healthcare can help the doctors ensure that you have high-quality care.

Your living will is a second document (in most states) or may be a part of a medical power of attorney and covers the time before you die. In the last days and weeks of life, there are several decisions regarding care, nutrition, hydration and resuscitation that need to be made. The living will states your recommendations to medical staff about the types of care to be provided to you at that time.

YOUR BENEFITS WITH OTHER PLANNING OPTIONS



LIVING TRUSTS

If you have a moderate or large estate, you may find it desirable to create a living trust. The living trust is completely within your control during your lifetime. You can add property to the trust or remove property from the trust at any time. During your lifetime, the trust income is taxable to you.

There are at least three major benefits of the living trust. If you are sick or in the hospital, your designated successor trustee can take over and manage your property for your benefit. Second, on your death, the property in the living trust will avoid probate and potentially save thousands of dollars in costs. Third, the living trust typically is a private document and is not made public during the probate process.

CUSTOM PLANS FOR BUSINESSES AND INVESTMENTS

If you own a family business, substantial real estate holdings or a large estate, then a custom plan that considers your special property goals and requirements should be created.

IRA, 401(k) OR OTHER RETIREMENT PLAN(S)

Your IRA, 401(k) or other retirement plan is transferred by a beneficiary designation. The beneficiaries should be named on the IRA, and it should be given directly to family or charity, and not to your estate. The IRA or 401(k) custodian should provide a form for you to select a primary and contingent beneficiary. Because your retirement plan may represent a major portion of your property (30% to 70%), your beneficiary designation should be reviewed every two to four years.

LIFE INSURANCE

Life insurance is usually permanent (whole life or universal life) or term. The insurance policy is a contract, and there is a beneficiary designation form. You will select the primary and contingent beneficiary to receive the life insurance proceeds.

CHARITABLE REMAINDER TRUSTS

A charitable remainder trust is an excellent way to benefit yourself, your spouse or other family members. The income is paid to you. On your death what is left goes to charity. It combines substantial tax savings with the ability to produce a very good income for you or your family members. Charitable remainder trusts are especially helpful for individuals who retire and would like to sell land or stock tax free and receive a generous income stream.

CHARITABLE GIFT ANNUITY

Many of our friends, especially those age 70 and above, are very interested in fixed payments from a charitable gift annuity. If you fund a gift annuity, you receive a substantial income tax charitable deduction and fixed payments for life. A gift annuity may pay for one life or for two lives. For a married couple, the payments will last until both have died. Again, on the death of the beneficiary or last of the

beneficiaries, the balance goes to charity.

DONOR ADVISED FUNDS

Many families find that a Donor Advised Fund (DAF) is a simple and efficient way to help charities they love. By establishing such a fund with a financial institution, you can time the gifts you make (for investment or tax reasons), and you can select the charities you wish to benefit from your gifts. You receive the income or estate tax deduction, and the opportunity is there to make distribution decisions later. Many families may use a Donor Advised Fund as an estate beneficiary so they can allow their children or friends to continue supervising the gifts from their fund for years to come. Parents often appreciate the way that their DAF encourages children to be involved in philanthropy.

CHARITABLE ENDOWMENTS

Another option you may prefer is to leave property or money in an endowment fund so that the charity does not spend the principal. Instead, the charity spends the endowment income (as the donors often have done throughout their lives). Endowments may be left to foundations or often directly to the charity with instructions for their use. It is often helpful to suggest a general purpose for the endowment fund because it will last perpetually, and the original purpose for the gift may one day not exist. If you are interested in an endowment approach to your charitable gifts, please contact us.

1. YOU AND YOUR FAMILY

Suggest printing names in ink, not pencil. Spell names exactly as you want them to appear in your estate documents. Use full legal names, not nicknames.

YOUR PERSONAL INFORMATION

Date _____

Your Full Legal Name _____

Date of Birth _____ Gender Male Female

Present marital status:

Married Single Divorced Legally Separated Widowed

If you are widowed, what date did this occur? _____

Home Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Employer _____

Job Title _____ Work Phone _____

Are you a U.S. Citizen or Lawful Permanent Resident?

No Born in the U.S. Naturalized LPR

Check which documents you presently have: Will Living Will Living Trust

Medical Power of Attorney & Living Will for Healthcare Durable Power of Attorney / Finances

YOUR ESTATE PLANNING GOALS

You will have a number of goals that can be carried out through your estate plan. Listed below are several types of goals. Please indicate how important these goals are by circling a number from one to five by each goal. One is low and five is high:

Reduce estate taxes	1	2	3	4	5
Increase current income	1	2	3	4	5
Provide for guardianship of minors	1	2	3	4	5
Provide for healthcare if disabled	1	2	3	4	5
Protect against liability	1	2	3	4	5
Create a charitable legacy	1	2	3	4	5
Sell appreciated assets tax free	1	2	3	4	5
Plan for business	1	2	3	4	5
Other goals	1	2	3	4	5

YOUR ESTATE PLANNING FAMILY BACKGROUND

1. LIFETIME GIFTS. You may have made gifts to children or other heirs.

2. TRUSTEE, GUARDIAN, OR EXECUTOR. Are you currently serving? Yes No

3. INHERITANCE. Is it likely you may receive an inheritance? Yes No

4. SAFE DEPOSIT BOX. List the bank, city, state, and who has the key.

YOUR SPOUSE'S INFORMATION

Spouse's Full Legal Name _____

Date of Birth _____ Gender Male Female

Was your spouse previously married? Yes No

If you are widowed, what date did this occur? _____

Home Phone / Email _____

Employer _____

Job Title _____

Work Phone _____

Is your Spouse a U.S. Citizen or Lawful Permanent Resident?

No Born in the U.S. Naturalized LPR

Check which documents your Spouse presently has:

Will Living Will Living Trust

Medical Power of Attorney/Healthcare Durable Power of Attorney/Finances

Do you or your Spouse have a Prenuptial agreement that identifies and disposes of separate spousal property?
(If yes, attach a copy)

Yes No

RELIGIOUS AFFILIATION

Religious Organization _____

City _____

State _____

YOUR CHILDREN'S INFORMATION

Please list all children, whether minors or adults, including deceased children and children of a prior marriage. If you have more than three children, please attach additional pages as needed. If you wish to exclude a child as a beneficiary of your estate, check the "Exclude" box. If you have no children, write "NONE."

1. Full Legal Name _____

Date of Birth _____ Social Security # _____

Marital Status: Married Single Needs Special Care Dependent Exclude

Home Address _____

City _____ State _____ Zip _____

Origin

Child of Present Marriage Child of Prior Marriage or Relationship Deceased

2. Full Legal Name _____

Date of Birth _____ Social Security # _____

Marital Status: Married Single Needs Special Care Dependent Exclude

Home Address _____

City _____ State _____ Zip _____

Origin

Child of Present Marriage Child of Prior Marriage or Relationship Deceased

1. Full Legal Name _____

Date of Birth _____ Social Security # _____

Marital Status: Married Single Needs Special Care Dependent Exclude

Home Address _____

City _____ State _____ Zip _____

Origin

Child of Present Marriage Child of Prior Marriage or Relationship Deceased

2. YOU AND YOUR CONTACTS

YOUR EXECUTOR

Your executor is the manager of your estate. Because he or she will make many decisions about the management and distribution of your estate, you should select a trusted person who understands your circumstances. An executor will usually complete eight separate steps to ensure an orderly transfer of all of your property to the right individuals:

1. Submit your will to the probate court
2. Locate your heirs
3. Determine your estate assets and values
4. Pay outstanding bills and debts
5. Make debt payments
6. Resolve any estate controversies
7. File your income and tax returns
8. Distribute your assets to heirs

PLEASE NAME YOUR EXECUTOR

Executor _____

Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Relationship, if not a spouse _____

PLEASE NAME YOUR ALTERNATE EXECUTOR

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Relationship, if not spouse _____

**YOUR GUARDIAN FOR MINOR CHILDREN
PLEASE NAME YOUR GUARDIAN**

Guardian _____

Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Relationship, if not a spouse _____

PLEASE NAME YOUR ALTERNATE GUARDIAN

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Relationship _____

POWER OF ATTORNEY FOR FINANCES

Do you want to create a durable power of attorney for finances? Yes No

PLEASE NAME YOUR POWER OF ATTORNEY FOR FINANCES

Primary Name _____

Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Relationship _____

PLEASE NAME YOUR ALTERNATE POWER OF ATTORNEY FOR FINANCES

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Relationship _____

YOUR HEALTHCARE REPRESENTATIVE

There are two primary documents that will provide for your future healthcare decisions. A medical power of attorney for healthcare empowers another person you select to make key decisions for your care, if/when you cannot consent to treatment. These could include whether an operation should be conducted, or other major healthcare decisions should be made.

A second document is a living will, combined with a medical power of attorney. If you are in your final weeks or days of life, then decisions must be made with respect to nutrition, hydration, resuscitation, and other critical care.

A durable power of attorney for healthcare is important to ensure that the right person has been selected. It is called a "durable" power because it is effective even if you are ill and not capable of making your own decisions.

In some states the living will, and medical power of attorney are combined in an "Advance Directive" document.

Please select your primary and secondary healthcare decisionmakers.

PLEASE NAME YOUR MEDICAL POWER OF ATTORNEY FOR HEALTHCARE

Healthcare Power of Attorney _____

Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Relationship, if not a spouse _____

PLEASE NAME YOUR ALTERNATE POWER OF ATTORNEY FOR HEALTHCARE

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone / Email _____

Relationship, if not a spouse _____

3. ESTATE FINANCES

Please list all of your assets and liabilities. This will help your financial advisor plan your estate. Most people learn at the end of this exercise that they are worth more than they think!

Asset	\$ Total Value of Asset	Check if Joint Property	Check if You are Sole Owner of Property	Check if your Spouse's Property
Example Property				
Real Estate				
Main Residence Address				
Second Residence Address				
Vacation Home				
Checking Accounts				
Bank Account Number				
Savings Accounts / CDs / Money Market Funds /Credit Union Accounts				
Bank Account Number				
Tax Sheltered Annuity--not in Retirement Plan				

LIST YOUR ASSETS

1. CASH (savings, money market and checking accounts, CDs)

Type of account	Institution	Owned by you alone	Owned by your spouse	Owned jointly or community
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____

2. REAL ESTATE

Description and location of property	Date of purchase	Cost basis	Owned by you alone	Owned by your spouse	Owned jointly or community
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____

3. STOCKS, BONDS, MUTUAL FUNDS

Description	Date of purchase	Cost basis	Owned by you alone	Owned by your spouse	Owned jointly or community
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____

4. OBLIGATIONS DUE ME (mortgages held, notes receivable, accounts receivable)

Name of debtor	Address	Owned by you alone	Owned by your spouse	Owned jointly or community
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____

5. PERSONAL ASSETS (automobiles, jewelry, furniture, boats, paintings, collections, etc)

Description	Date of purchase	Cost basis	Owned by you alone	Owned by your spouse	Owned jointly or community
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____	\$ _____	\$ _____

6. LIFE INSURANCE

Name of company	Insured	Beneficiary	Face amount*		
			Owned by you alone	Owned by your spouse	Owned jointly or community
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____

*Note any policy loans

7. ANNUITIES

Description	Annuitant	Beneficiary	Cost basis	Present Value		
				Owned by you alone	Owned by your spouse	Owned jointly or community
_____	_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____	\$ _____

8. RETIREMENT BENEFITS (pension, profit-sharing, IRAs, Keogh plans, etc., including face amounts of life insurance owned in the retirement plan)

Description	Beneficiary	Value of interest	
		Owned by you alone	Owned by your spouse
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

9. BUSINESS INTEREST OWNED (proprietorship, partnership, corporation)

Business name and address	Cost basis	Value of interest		
		Owned by you alone	Owned by your spouse	Owned jointly or community
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____

10. OTHER ASSETS POTENTIALLY INCLUDED IN ESTATE BECAUSE OF YOUR INTEREST IN THEM (interest in trust or estate, royalties, patents, copyrights, trademarks, etc)

Description	Cost basis	Current value		
		Owned by you alone	Owned by your spouse	Owned jointly or community
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____	\$ _____

TOTAL OF ALL ASSETS

Owned by you alone	Owned by your spouse	Owned jointly or community
\$ _____	\$ _____	\$ _____

DISPOSITION OF ESTATE

1. GIFTS TO SPOUSE (indicate a contingent beneficiary in case your spouse does not survive you)

Description of asset of percentage of estate	Name / Relationship / Address
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

2. TO OTHER BENEFICIARIES

Description of asset of percentage of estate	Name of beneficiary / Relationship / Address
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

3. TO CHARITABLE ORGANIZATIONS

Name and address of charitable organization	Percent of net estate	OR	Dollar Amount
_____	_____ %	OR	\$ _____
_____	_____ %	OR	\$ _____
_____	_____ %	OR	\$ _____
_____	_____ %	OR	\$ _____

Name and address of charitable organization	Description of specific asset
_____	_____
_____	_____
_____	_____
_____	_____

4. RESIDUE OF ESTATE

Name and address of charitable organization	Percent of residuary estate
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %

Name and address of other beneficiaries	Percent of residuary estate
_____	_____ %
_____	_____ %
_____	_____ %
_____	_____ %



Leave Your Legacy Today!

Become a part of what Earl W. Oglebay started with his legacy gift of a 750-acre farm – that became a world-renowned park – by making a provision of support through your own estate gift. By naming **Oglebay or Wheeling Park** in your will or bequest, you will become a member of the **Earl W. Oglebay Legacy Society**.

MAKE A DIFFERENCE THAT ENHANCES THE QUALITY OF LIFE FOR OHIO VALLEY RESIDENTS.

Many choose to include a gift provision in their will or trust to benefit the Oglebay Foundation. These future gift options can work just as well.

RETIREMENT ACCOUNT BENEFICIARY – ask the account administrator for the beneficiary designation form and make the Oglebay Foundation (FEIN 55-0750128) the after-death beneficiary of all or some of the account. Nothing changes about your current use of the account, and you don't need to work with an attorney to do this.

LIFE INSURANCE – you can make the Oglebay Foundation the owner of a paid-up whole life insurance policy and know that you've accomplished something good. Your agent can provide the change of owner form. You'll receive a federal income tax deduction for the current value of the policy and decide how the funds will be used. Other types of policies will be reviewed on a case-by-case basis.

CHARITABLE REMAINDER TRUSTS – you may own stock or real estate that has gone up in value over the years and would face high capital gain taxes upon sale. Instead, you can donate the asset to create a charitable remainder trust to benefit the **Oglebay Foundation** with a bank serving as trustee. That would allow you to receive both an income tax deduction and quarterly income from the asset for life or a certain number of years. You would also know that you no longer receive the income, your choice for future support at **Oglebay and Wheeling Park** would be carried out.

DECIDING TODAY ON A FUTURE PLANNED GIFT

For those who are considering including a gift provision in their will or trust to benefit **Oglebay and Wheeling Park**, having the legal wording is important, provided below.

I give to the Oglebay Foundation, Inc. of Wheeling, West Virginia (FEIN 55-0750128),

- the sum of \$_____ (amount in dollars)
- _____ percent of my estate
- My (asset-i.e.: home or other real estate, etc) _____ to be used for
 - Unrestricted purposes as determined by the Foundation Trustees.
 - _____ (specify use) _____
 - The care, maintenance, and improvement of **Oglebay and Wheeling Park** and its facilities.

Please let us know if you have already made such a future gift to Oglebay and / or Wheeling Park so we may include you in our Legacy Society.