



ESTATE PLANNING  
WORKBOOK  
FOR THE  
RADIO AMATEUR

[www.arrl.org/estateworkbook](http://www.arrl.org/estateworkbook)

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### **Important Note:**

**This workbook is intended to help you plan ahead for the inevitable Silent Key status that we will someday all share. It is the best advice that we can give you. However, this is in no way a replacement for formal estate planning nor is it legal advice. Your state may have slightly different estate laws than others. We encourage you to seek legal assistance to ensure that the process we broadly describe in this document is handled in accordance appropriately.**

## **Introduction**

The saying goes, “Live every day as if it was your last, because one day, you will most certainly be right.” No one knows when the end of the road will come but planning for that event is a very important part of life. Once departed, there may be many questions that will go unanswered, and the answers that your executor, family, or friends seek will be guesses at best. The way to avoid the added stress and uncertainty of handling your estate is to do some formal estate planning.

Estate planning sounds like something reserved for the wealthy. It most certainly is not. Estate planning prepares for more than becoming a Silent Key, it also can be used to plan for the possibilities of Disability and Incapacity. Again, things we don’t want to think about, but planning in advance is an important exercise.

There are four basic parts to estate planning:

- Last Will & Testament
- Power of Attorney
- Healthcare Proxy
- Living Will

This planning document only addresses a small part of writing your will. Again, all of these can be discussed with and prepared by an attorney. We encourage you, if you have not already done so, to seek one out and work with them.

There are 3 aspects of your amateur radio estate that this document explores for you:

- How to handle your station and its many assets
- Exploring your desire to leave behind a legacy that fellow hams can remember you by
- Using part or all of your station assets to support amateur radio causes

### **More Help**

As you go through completing this workbook, if you are confused or concerned and need help about something amateur radio related, ARRL can connect you to someone in our Field Services organization – perhaps a Section Manager or Affiliated Club Coordinator, or perhaps a member of our Legal Defense and Assistance Committee. Do not be concerned about asking for help.

## **How this Workbook is Organized**

This book is intended to be a workbook. It is going to guide you through the various aspects of dealing with your amateur radio station your estate will need to handle. Your station may be simple, or complex. There may be things about your station you've never thought of as being important. Here's a list of things you may want to consider planning the disposition of:

- HF radios & amplifiers
- VHF/UHF radios & amplifiers
- Antique radios & equipment
- Accessories: microphones, headphones, keys, tuners, meters, switches, pre-amps
- Kits: commercial or homebrew kits that have personal meaning to you
- Antennas & Supports
- Computers & associated equipment
- Recognition & Personal: Awards, plaques, and certificates; Logbooks & QSLs
- Pictures, videos, films of yourself participating in amateur radio
- Coax, connectors, parts, basic tools & equipment

The workbook has sample blank forms for equipment descriptions, lists, etc. They are available at [www.arrl.org/estateworkbook](http://www.arrl.org/estateworkbook) for downloading. The more information you can provide about the disposition of your station, the easier it will be on those handling it for you and your family. This workbook also provides a simple form of insurance. It helps assuring that the value of your amateur radio estate will be realized and not put at risk from a simple auctioneer or garage sale buyer who doesn't know better.

## **The Worksheets**

Depending on how much time and effort you can put into this project, we have provided you with two types of documents: lists and forms. Lists are easy to do. Simply write things down with the basic details and move to the next item.

The forms are more detailed. In this case, you'll be creating a page for every item. This makes keeping your list easier to update and provides the opportunity to record far more information. This might include if you're the first owner, any known problems with the item, any repairs or modifications done, even something special about the item like a story about the piece or a previous owner. The form approach allows you to give more information that adds to the ability to get better value for the item.

There's also a mixed approach. Perhaps you can use a list for items you want gifted, donated, or disposed of, while the items to be sold can have more detailed forms describing them. It is completely up to you. Any work that you put into documenting your amateur radio estate is helpful!

## **Making It Count**

Somewhere in your will you should make a special notation that you have this workbook, dated and signed by you, that represents your wishes with regard to your amateur radio station. Some states call this a Memorandum of Personal Property Distribution. Make sure your executor knows about this workbook and the attached lists and/or forms you have prepared. It would be best to keep them together in a folder.

## Trusted Assistance

When any estate goes to deal with assets that are considered specialty or collector, they need to rely on someone with knowledge and experience to deal with those assets. If those items have not been made known to the executor, a simple liquidation sale or auction may take place, yielding far less than the true value of the specialty or collectable items. Amateur radio equipment certainly falls into this category.

Part of this exercise is for you to determine who is a trusted helper your executor and family could call on for help with handling your station in the ways you put forth in your worksheets. This may be a family member who is a ham, a local friend, or perhaps someone from a local club. The goal is to have someone who you can trust to come to know you and the way you want your station to be handled. It would be very helpful to discuss this workbook with the trusted helper(s) you select. Also taking the time to introduce the trusted helper(s) with your family so that they feel comfortable and share in your trust is an important and caring step to take.

**Important note: dealing with amateur radio antennas, and especially towers, is probably going to require a professional to get involved.** This is going to cost money. You should research and prepare in advance how your antennas and towers should be dealt with. Look for recommendations from local hams. Put together a plan and estimated cost for what it would take to bring everything down to the ground, and then you can indicate on your worksheets how those items should be dispositioned.

Use the space below to indicate your executor, one or more trusted helpers, and if you have a specialist like a tower company who you want to make note of:

	Name / Address	Phone / Email
<b>EXECUTOR:</b>	_____	_____
	_____	_____
<b>HELPER:</b>	_____	_____
	_____	_____
<b>HELPER:</b>	_____	_____
	_____	_____
<b>SPECIALIST:</b>	_____	_____
	_____	_____

## Worksheets: Forms & Lists

**Important Note:** Most of these worksheets provide you the opportunity to include an estimated value of the item. You are encouraged not to guess or set an unrealistically high value because the item is important or special to you. There are numerous websites where you can research recently sold prices such as eBay.com, QRZ.com Swapmeet, QTH.com Swap, and eHam.net Classifieds to name a few. Use those listings to determine a fair value. Antique or rare items will require more work.

### Equipment Description Form

This form is intended to be detailed. You may want to consider creating one page for every piece of equipment you have. On this form you can include a picture of the item, serial number, date purchased, place of purchase, what you paid for the item, what the estimated value of the item is, whether there's a manual available for the item, what condition the item is in, any information known about the item's background or circumstances

### Items to be Given Away List

This is a simple list of items you'd like to give away, and who they should go to. Keep in mind that the recipient might not want the item or cannot move the item and creating an alternate plan (like stating "or to my local club") might be useful.

### Items to be Sold List

This too is a straightforward list of items to be sold. The estimated value is important to help your estate determine the asking price. If you do not want to be bothered with the research that may be required on every item, you may just want to indicate "eBay" for the price on the less important ones and your trusted helper can place those items on eBay to get the highest offer for each.

### Items to be Donated List

This is an important list for you to review with your financial planner or tax preparer. Your estate may be able to take a deduction for the value of items that are donated depending on the tax status of who you donate them to. Here, the estimated value may not be as critical as the 'to be sold' list, but it should represent the fair market value.

### Items to be Disposed of List

We hams love to accumulate, and the longer you've been a ham, the accumulation may be quite impressive! There may be things like spools of very old coax and cable, or boxes of junk parts you've picked up over the years. These are perfect candidates for just disposing of.

## **Planning your Legacy**

What is the meaning of life? How do you want your life to be remembered? Creating legacy gifts in your name after you've become a Silent Key is a way for fellow hams to recognize you and remember you for many years to come. These gifts can take many forms. Common ways might be to create a scholarship fund in your name to be administered by ARRL or other organization. Another way might be to bequeath a donation to an organization where physical recognition, such as a plaque or building inscription, can be made in your name.

ARRL offers membership into its Legacy Circle program if you are interested. Please contact the ARRL Development Office at [development@arrl.org](mailto:development@arrl.org) or 860-594-0348. You can also visit our website at [www.arrl.org/arrl-legacy-circle](http://www.arrl.org/arrl-legacy-circle).

## **Supporting an Amateur Radio Cause**

Every year, ARRL receives a few checks completely out of the blue. These donations are unexpected, in most cases we never spoke to the donor during their life, and although we are honored to receive such substantial gifts, we have missed the opportunity to get to know the donor and what amateur radio was important to them.

ARRL offers donors through their estate many opportunities to give to the cause of amateur radio. There are funds that are focused on important initiatives like spectrum defense and education. There is a general fund that ARRL looks to build to guarantee the operation and longevity of our membership association. ARRL Foundation provides for scholarships to hopeful young men and women each year who wish to build upon their amateur radio careers in pursuit of a college education. It also looks to provide grants to clubs to help them pursue specific projects or accelerate their growth.

ARRL is not the only organization for you to consider giving to. There are far too many to list here but there are clubs, DX associations, other associations, schools, and even specialty organizations (like ARISS and AMSAT).

## **Other Considerations**

Once you've become a silent key, your friends in the community will want to hear of your passing. It is most helpful to have your estate send notice of your passing to ARRL and the FCC so that records can be properly updated, and announcements made. Here are the two places to be contacted:

ARRL

Complete instructions for the listing a Silent Key may be found on the ARRL website at [www.arrl.org/silent-key-submission-guidelines](http://www.arrl.org/silent-key-submission-guidelines). This information may instead be emailed to [sk@arrl.org](mailto:sk@arrl.org).

FCC

Submit the cancellation request through the FCC's e-support web page [www.fcc.gov/wireless/available-support-services](http://www.fcc.gov/wireless/available-support-services) (click on "Submit a help request"). View complete instructions on the ARRL website: <https://www.arrl.org/cancelling-a-license>

## Conclusion

Completing this workbook is not for you, although it can offer peace of mind. It is for those who you will be leaving behind. Handling the loss of a loved one is difficult at best and many times completely devastating. When and how your amateur radio station assets are handled are going to be sensitive decisions for your family. The time you spend completing this workbook and accompanying worksheets will make their job far less stressful and they'll rest assured knowing that they're doing it exactly how *you* wanted it done.

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