LIVE WELL.
LEAVE WELL.

25 Estate Documents
You Need to Put in One Place

The Essentials

- Will
- Letter of Instruction
- Trust Documents
- Financial Power of Attorney (POA)

Marriage and Divorce

- Marriage License
- Divorce Papers
- Military Documents (DD214)

Health-Care Confidential

- Personals and Family Medical History
- Durable Health Care Power of Attorney
- Authorization to Release Health Care Information
- Living Will
- Do-Not-Resuscitate Order

Proof of Ownership

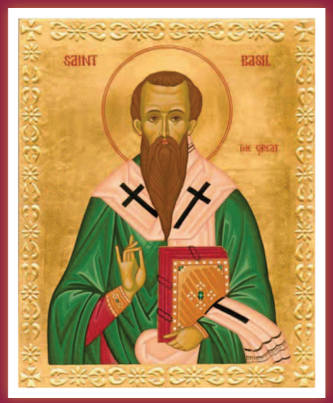
- Housing, Land and Cemetery Deeds
- Escrow Mortgage Accounts
- Proof of Loans Made and Debts Owed
- Vehicle Titles
- Stock Certificates, Savings Bonds and Brokerage Accounts
- Partnership and Corporate Operating Agreements
- Tax Returns

Life Insurance and Retirement

- Life Insurance Policies
- Individual Retirement Accounts
- 401(k) Accounts
- Pension Documents
- Annuity Contracts

Bank Accounts/Social Media

- List of Bank Accounts
- List of all Usernames and Passwords
- List of Safe-Deposit Boxes



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THINGS TO REMEMBER WHEN PLANNING YOUR ESTATE



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1. Make a Will

Unless you have a valid will, the state will have to decide who will manage your affairs at the time of your death. State laws will automatically transfer your property in equal amounts to your nearest relatives, regardless of your wishes.

2. Hire an Attorney

An attorney with expertise in estate planning can suggest ways to avoid settlement delays and also help you reduce estate taxes, probate costs, and other expenses.

3. Name Your Beneficiaries

If none of the people named in your will survive you, by law your estate could be distributed among distant relatives you might not even know. You can name one or more charitable interests to receive funds should such a case arise.

4. Appoint an Executor

Your will should name the person or financial institution you would like to manage the settlement of your estate. It is wise to choose someone knowledgeable about managing finances for this role. It's also helpful to name an alternate executor in case your first choice is unable to discharge his or her duties. This will prevent a court from appointing someone you have not selected.

5. Use Proper Legal Names

Organizations' names can sometimes be similar, and using popular, abbreviated names can cause confusion. Make sure your attorney uses the full legal name of any charitable organizations you include in your plans.

6. Keep Things in Proportion

It's impossible to know the exact value of what you may own at the end of your lifetime. To be sure your charitable gifts remain in proportion to your other legacies, you can designate that all or a certain percentage of your estate be devoted to charitable use after first providing for loved ones.

7. Update Your Plans Regularly

Changes in your family (through marriages, births, or deaths), in your property value, in your state of residence, and in tax laws can render your will and other plans obsolete. The needs of those you love can also change, as can your interest in supporting specific charities.

8. Memorialize Loved Ones

Consider including a memorial gift in your will to commemorate the life of a special friend or loved one.

9. Review Insurance and Retirement Assets

Don't forget life insurance or retirement assets when thinking about your long-range plans. As beneficiary designation forms you completed in the past may take precedence over your will and other documents, be sure to review them as part of your regular estate-planning updates to be sure they reflect your current wishes.

10. Make Charitable Gifts Flexible

Because the future needs of organizations can change, it's usually best to make charitable gifts to such institutions flexible so funds received can be used where they are needed most. When you decide to include charities in your planned giving, let them know. They may have specific needs that would fit your giving plans precisely or suggestions that could enhance the net value of your estate and your future gift.

