The Essentials

- Original Will
  - The MOST important document to keep on file
  - No will = losing control of how your assets are distributed to State Law, and having no guardians for your children

- Revocable Trust
  - Recommended in addition to wills since they are more private and harder to dispute in court
  - Revocable trusts can be changed anytime during your lifetime

- Letter of Instruction
  - Supplement to a will — Ensures your executor has the names and contact information of your attorneys, accountants and financial advisors
  - Should be more readily accessible, especially if it contains instructions on funeral arrangements

- Durable Financial Power-of-Attorney Form
  - Without this form, no one can make financial decisions on your behalf in the event that you are incapacitated

List of Bank Accounts & Online Log-In Info

- So your family can notify the bank of your death

List of Any Safe-Deposit Boxes

- Register your spouse or child’s name with the bank
- Have them sign the registration document so they can have access without securing a court order
- Know where the keys reside

Health-Care Confidential

- Durable Health-Care Power-of-Attorney Form
  - Most important health-care document to fill out
  - Allows your designee to make health-care decisions on your behalf if you are incapacitated
  - Should be compliant with federal health-information privacy laws so doctors, hospitals and insurance companies can speak with your designees

- Authorization to Release Protected Healthcare Information Form
  - In addition to the Durable Health-Care Power-of-Attorney Form

- Living Will
  - Detailing your wishes regarding desire for “natural death”

Proof of Ownership

- Documentation of Housing & Land Ownership
- Documentation of Cemetery Plots
- Documentation of Vehicles
- Documentation of Stock Certificates & Savings Bonds
- Any Partnership or Corporate Operating Agreements
- List of Brokerage & Escrow Mortgage Accounts
- Any Loans Made to Others
- List of Any Debts You Owe
- Tax Returns
  - The most recent three years of tax returns
  - Helps your personal representative file a final income-tax and estate return, and if necessary, a revocable-trust return

Retirement

- Copies of Life-Insurance Policies
  - Family members need to know the name of the carrier, the policy number and the agent associated with the policy
  - Be especially careful with life-insurance policies granted by an employer upon your retirement

- List of pension plans, annuities, IRA’s, and retirement plans
  - An IRA is considered dormant or unclaimed if no withdrawal has been made by age 70½

Marriage & Divorce

- Marriage License
- Divorce Judgment and Decree
  - If the case was settled without going to court then provide the stipulation agreement
  - These documents lay out child support, alimony, property settlements, and sometimes list the division of investment and retirement accounts
  - Include the distribution sheet listing bank-account numbers that accompanied the settlement

- Copy of Most Recent Child-Support Payment Order
- Copies of Life-Insurance Papers benefitting or covering children
- Qualified Domestic-Relations Order

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