



The 25 Documents You Need

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

Bank Accounts

- List of all 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 pensions, 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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