

Organizing Your Affairs

Preparing and discussing the distribution of your estate is not easy. However, one of the best things you can do for your family is to have proper estate planning documents in place to help ensure the process will be handled according to your wishes. Establishing and maintaining a list that identifies key information for your survivors or the executor of your estate can significantly simplify and expedite an otherwise likely cumbersome and bewildering process. The following checklist will help you organize needed information in an easily accessible location (i.e. 3 ring binder with dividers) for your survivors.

Roadmap for Establishing Your Financial Organizer

1. **Personal Profile (self & spouse & dependents) Attach A**
 - name, address, employer, date of birth, SS # , home phone # , occupation, business phone #, passport # , drivers license #
 - checking account # s & bank, saving account # s & bank, mortgage account # and company, vehicle loan account # and company
 - name and phone # of: attorney, physician(s), CPA, investment representative, insurance agent(s)
 - vehicle registration #, and license plate #,
 - names of people to be notified: prepare a list & phone # or address of family, relatives, friends, business partners, associates, your power of attorney, clubs, associations and your executor.

2. **Statement of Net Worth Attach B**
 - Prepare an annual list of assets indicating individual or joint ownership and the value of each asset.
Consisting of cash & savings account, certificate of deposits, government securities, listed securities, unlisted securities, loans to others, mutual funds, real estate owned, mortgages owned, cash value of life insurance, trust funds, personal property (vehicles, furniture, jewelry, etc), other assets.
 - Prepare an annual list of liabilities indicating individual or joint ownership and the value of each liability.
Consisting of Bank Notes (secured & unsecured), line of credit, other loans, credit card charges, miscellaneous, mortgages payable, taxes payable, any other debts.

3. **Income & Expense Analysis Attach C & D**
 - Prepare a list of monthly income and a total year consisting of salary, social security, retirement or pension, interest, dividend, net rental income after rental expenses, etc.
 - Prepare a list of monthly expenses and a total year consisting of housing expenses, other necessities (food & clothing, etc.) transportation, miscellaneous expenses, etc.

4. **Investment Records/Confirms Attach E**
 - Accurate records for tax purposes must be maintained for securities purchased or sold. Keep the confirmation record of securities or mutual funds currently owned or recently sold in an identified and safe location.
 - Document a list of real property you own (e.g. , home, rental property, vacation property, etc.) and the location of their deed and any mortgage statements. Also identify the location of the tax basis of the property including the deed and abstract, if applicable, for each property.

5. **Retirement Asset Inventory Attach F**
 - Prepare a listing of your retirement assets indicating if the asset is for your spouse or for your self. Also identify where each asset is held and the remaining balance measured by the market value as of a specific date. Retirement assets consist of IRA/Roth IRA, 401(k), company retirement plans or pension plans, and Other assets related to retirement.
 - Also indicate the primary beneficiary(s) and contingent beneficiary(s) designations for each asset and the location of such designation statement.

6. **Legal Papers (Necessary Information) Attach G & H**
 - Make a list of all your important legal documents and record where each document is located. Most of the documents are as follows:

Birth certificate, marriage license, divorce paper	Receipts for large purchases
Home purchase and home improvement records	Service contracts and warranties
Real estate deeds and abstracts (if applicable)	Investment purchase and sales records
Vehicle titles	Passports
Will and/or trust	List of credit cards with account numbers
Military Service records	Health care directive/proxy
Household inventory	Social security card
Insurance policies	Funeral arrangements
Stock or Bond certificates	Beneficiary designation forms
Tax returns & supporting data	Canceled checks and bank statements

7. **Insurance Information Attach I**
 - Make a list of all insurable coverage on personal assets. Categorize the insurance policies by Health & Accident Insurance (includes Medicare and Medicare supplement), Long-term care insurance, Disability Insurance, Life Insurance, Property insurance, Vehicle insurance and other. For each policy identify the name of insured, policy owner, company, policy #, date issued, premium and date due.

8. **Year-end Tax Information**
 - Identify where relevant current year income & expense data is being filed for preparation of current years income tax return.