

## Papers to Gather

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It's time to finally organize those files. This task is the perfect excuse to find organize that stuff you've been planning to file for years. Below is a list of important documents.

- Property titles
- Bank/Brokerage account information
- Retirement plans
- Life insurance policies
- Marriage certificates or divorce decrees
- Pre- or post-nuptial agreements
- Birth certificate
- Previous years' income tax returns (local, state, and federal)
- Social Security number
- Auto, life, health, and disability insurance policies (include premium amounts and due dates)
- Employee benefit plan information (health, disability, retirement)
- Investment, checking, and savings accounts
- Location, deeds, and mortgage information for all real estate
- Debts owed or due (personal loans, auto loans, credit cards, charge accounts, notes payable, notes receivable from others)
- Business agreements relating to corporations, partnerships, or sole proprietorships (location, names, buy/sell arrangements)
- Names and phone numbers of persons to be notified in the event of your incapacity or death

## People to Tell

It doesn't do any good to have your affairs in order, all of your important papers filed, and your beneficiaries up-to-date if no one knows where to find your records. The worksheets on the following pages include room to write down where your loved ones can find your stuff in a pinch. Make a few copies and give them to trusted friends and relatives. There's only one thing worse than filling out a dead guy's tax forms, and that's doing it without access to his financial records. Believe me, your posse will thank you posthumously.

1. Before you fill anything in, make a few blank copies. Give one to any adult who lives with you. Heck, make a bunch of copies and pass them out to friends and family. People love this stuff.
2. Next, work your way through the big table. Expect this to be dull and endless. Chip away at it slowly but surely.
3. Pay close attention to these two columns in the table:
  - "How Owned?" for property titles and bank/brokerage accounts
  - "Beneficiary" for retirement plans and life insurance policies

Get these right, and the processing of your estate will go smoothly. Mess 'em up and you risk subjecting your loved ones to years of haggling over your stuff, with the people who really ought to get it being shut out.

4. Develop a complete list of all documents, information, and records that may be needed by your loved ones, and specify their location. We've provided space in the worksheet for you to do this.
5. When you're done, make a copy of the ultra-fabulous *Really Important Stuff Worksheet* and leave the copies in two safe places. The person to whom you assign Durable Power of Attorney should know exactly where to find a copy. Note: If this person is not a signatory on your safe deposit box, she won't be able to get into the box.

It's mind-numbingly comprehensive, so take it one bite at a time. But it's important, so spend a few minutes a week filling it out until you're done.

## Really Important Stuff Worksheet

## GENERAL PERSONAL INFORMATION

Full Legal Name	Date of Birth	Social Security Number

## IMPORTANT LEGAL DOCUMENTS

Document	Person You've Authorized in Document <sup>†</sup>	Phone Number	Location <sup>‡</sup>
Durable Power of Attorney			
Medical Power of Attorney			
Last Will and Testament			

Medical Papers	Important Info	Notes	Location
Organ Donor Card	Are you an organ donor? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Living Will	Have you signed a living will? <input type="checkbox"/> Yes <input type="checkbox"/> No		

<sup>†</sup>Executor for Last Will and Testament. <sup>‡</sup>e.g. desk drawer, safety deposit box, file cabinet, etc.

**Really Important Stuff Worksheet**

Other Papers	Location	Other Papers	Location
Birth Certificate			
Marriage Certificate			
Divorce/Separation Papers			
Copies of Tax Returns			
Mortgage Documents			
Business Agreements			
Military Papers			

## PROPERTY TITLES

Be sure to note whether property is owned jointly or only by you.

Property	Address/Description	How owned?	Location
Home			
Other Real Estate			
Automobiles			
Other			

**BANKS AND BROKERAGES**

Location refers to where the account documentation is kept.

Account	Name	Account #	Ownership	Phone #	Location
<b>Checking/Savings<sup>†</sup></b>					
<b>Credit Cards &amp; Charges</b>					
<b>CDs, Money Market Accounts</b>					
<b>Brokerage Accounts<sup>‡</sup></b>					

<sup>†</sup>All of them, please, especially the offshore tax dodge. <sup>‡</sup>Do not include IRAs here; they go below.



**INSURANCE POLICIES**

Be sure to list beneficiaries where applicable

Policy	Account #	Contact	Phone #	Payment Due	Location
Health					
Disability					
Homeowner					
Auto					
<b>Life</b>	<b>Beneficiary</b>				
<b>Other</b>					





**PERSONAL ADVISORS**

Title	Name	Address	Phone #	Email
<b>Emergency Contact</b>				
<b>Attorney</b>				
<b>Accountant</b>				
<b>Primary Physician</b>				
<b>Guardian for Children</b>				
<b>Minister/ Priest/ Rabbi/ Yogi</b>				
<b>Electrologist</b>				
<b>Other</b>				