

ESTATE ORGANIZING CHECKLIST

Every adult should organize the items on this checklist and assign their access to a family member or trusted friend.

COPIES OF IDENTIFICATION CARDS AND NUMBERS:

- Driver's License/State ID
- Social Security Card
- Medicare and MediCal/Medicaid cards

NAMES, ADDRESSES AND PHONE NUMBERS OF:

- Doctors, dentists and other medical providers, such as optometrists, hearing aid suppliers and pharmacists.
- Lawyers, financial advisors, accountants, insurance agents, real estate agents.
- Banks and other financial institutions.
- The Executor of the estate.

LEGAL DOCUMENTS

See "Three Crucial Documents" below

THE KEYS...

To safe-deposit boxes and post office boxes.

THE LOCATION OF ANY HIDDEN VALUABLES

INSURANCE POLICIES...

Including life, health, disability, mortgage or loan, homeowner's, accident, auto and credit card policies.

ANY RENTAL AGREEMENTS...

Or other business contracts.

A COMPLETE LIST OF ASSETS...

- Savings, checking and money market accounts.
- Stocks, bonds and other securities.
- Deeds to all real estate.
- Titles to automobiles, boats, etc.
- Business ownership and partnership agreements
- Profit-sharing and pension plans
- Retirement accounts (IRA, Keogh, SEP, etc.)

A LIST OF DEBTS...

Including mortgages, loans, credit card debts, outstanding bills and other liabilities.

A LIST OF ROUTINE HOUSEHOLD BILLS...

Such as utility bills and insurance premiums.

ANY APPRAISALS OF PERSONAL PROPERTY.

COPIES OF FEDERAL AND STATE TAX RETURNS...

from the past three to five years.

RECEIPTS FROM PROPERTY TAXES...

and other large recent payments.

RECORDS OF ANY PERSONAL LOANS...

loans made to family members, business associates or others.

THREE CRUCIAL DOCUMENTS

Whatever else you do, be sure you have or have at least considered:

- **An Updated and Valid Will** which ensures that your belongings (no matter how extensive or meager) will be allocated as desired. A current Will reduces the likelihood of family conflict and an extended and complicated probate process.
- **A Durable Power Of Attorney**, which allows a designated person to make legally binding decisions, from signing checks to making housing choices, in the event of incapacitation. Having power of attorney means the family can avoid the harrowing process of going to court to have a guardian named to oversee your care and finances.
- **An Advance Health Care Directive** (previously known as a durable power of attorney for health care) which specifies your wishes concerning medical care and names someone to make decisions in case you are unable to do so yourself.

Remember to plan ahead. This checklist not only applies to the elder family member, but to you as well.