

Organize Important Papers for Emergencies or Death

Place important papers and legal documents in a secure place. If in a safe deposit box, keep copies in a file at home. Check each year for anything new to add. Tell a trusted family member or friend, the *executor* under your *Will*, and the designated agent under any *power of attorney* where you put all your important papers.

5 Essential Legal Documents and Arrangements to Consider.

- *Non-Estate Contracts*.
- *Medical Power of Attorney* (for medical decisions), including *HIPAA Authorization*.
 - *Directive to Physicians and Family or Surrogates* (“Living Wills”).
- *Power of Attorney* (“POA”) – durable, springing, general, special (financial & legal decisions).
- *Declaration of Guardian* (backup to POA).
- *Wills* (estate assets and debts).

Other Essential Records and Information.

Personal Information and Records

- *Trusts* – living, special needs, insurance, pour-over.
- Full legal name, Social Security number, date and place of birth, legal residence.
- Spouse & children names, addresses, Social Security numbers, dates and places of birth.
- Birth and death certificates and certificates of marriage, divorce, citizenship, and adoption.
- Employers and dates of employment; education and military records.
- Names & phone numbers of relatives, close friends, lawyers, doctors, financial advisors, religious contacts.
- Medications taken regularly

Financial Information and Records

- Digital assets – websites, user names, and passwords
- Sources of income and assets (retirement funds, IRAs, 401(k), interest, etc.).
- Social Security and Medicare information.
- Insurance information (life, health, long-term care, home, car) with policy numbers and agents' names and phone numbers.
- Banks and account numbers (checking, savings, credit union); safe deposit box and key.
- Investment income (stocks, bonds, property) and stockbrokers' names & phone numbers.
- Copy of most recent income tax return.
- Liabilities such as property tax, mortgages, other debts - what, whom owed, when due.
- Location of deeds and deeds of trust for home and title and registration for cars.
- Credit and debit card names and numbers.

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