

Record Keeper & Document Organizer Checklist

**Clarity
Simplicity
Direction**

**Elisabeth Andreason, CFP®, CAP, ChFC,
CWS, MSFS
Managing Director, Wealth Advisor**

Morgan Stanley
1333 N California Blvd, Suite 133
Walnut Creek, CA 945946
925-930-3809
elisabeth.andreason@morganstanley.com



The Andreason Group
at Morgan Stanley

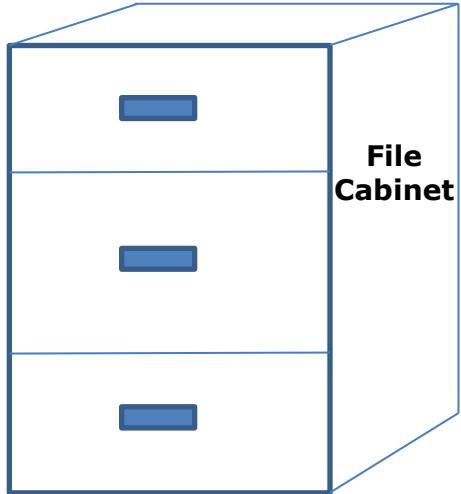
Keeping important documents and financial records organized and readily available is one of the best gifts you can give those you love. In the event of a catastrophe or serious illness, disability or death, your Record Keeper & Document Organizer Checklist can immediately provide vital, timely information to both your family and professional advisors.

Please note: This document is intended for client use and retention only. It should not be returned to Morgan Stanley.

THIS DOCUMENT WAS LAST UPDATED ON

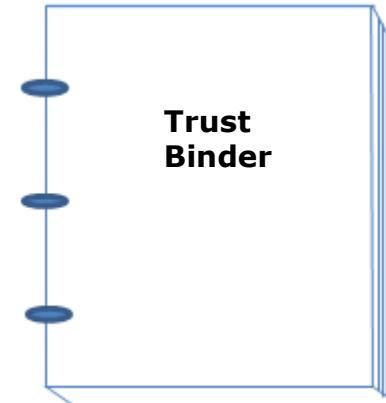
SIGNATURE

DATE



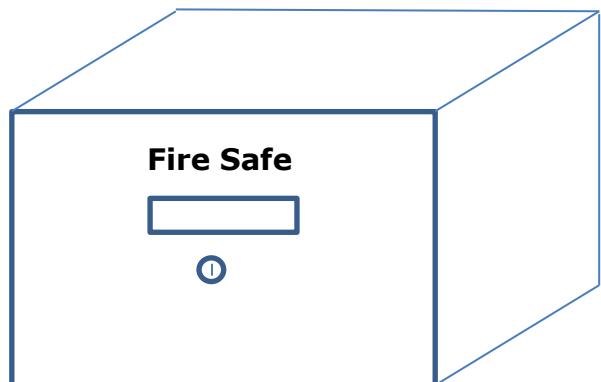
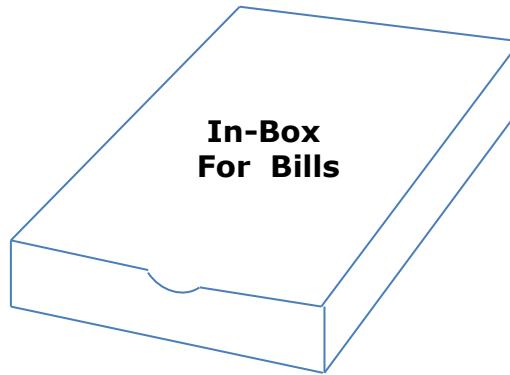
File Cabinet

- Insurance Policies
- Investment Statements
- Home Improvement Records
- Credit Card Statements
- Donation Records
- Tax Documents



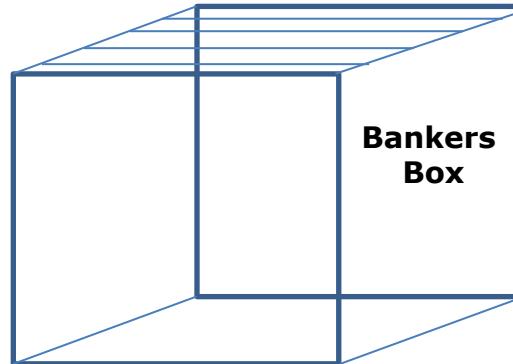
Trust Binder

- Trust
- Wills
- DPOA Finances
- DPOA Healthcare
- Community Property Agreement
- Titles to Real Property



Fire Safe

- Passport
- Social Security Cards
- Birth Certificate
- Marriage License
- Originals
- Cash
- This Records Organizer Document



- 7-Years worth of Taxes plus all supporting documents

Original Documents to be Kept in a Fire Safe at Home

What To Keep In a Fireproof Safe / Water Tight

- Passport / Travel Vaccines Record
- Social Security Card
- Citizenship/Naturalization Papers
- Birth/Death/Marriage Certificates
- Passport
- Photocopy of your Driver's License
- Adoption Papers
- Education Transcripts / Diplomas
- Motor Vehicle Registration / VIN
- Photocopies of Contents of Wallet (In Case Wallet is lost/stolen)
 - Photo Copy of Medical Cards
 - Photo copy of Credit Cards Front and Back (So you have number to dial to cancel or report if lost/stolen)
- Bank Safe Deposit Box Keys

Note: **Silica gel packets** are used to absorb moisture and keep things dry. They are ideal to reuse throughout your home in places where you might be worried about excess moisture including your Fire Safe.

Where do you keep the key?

Please complete the following page if you lease a **Bank Safe Deposit Box**

Fire Ratings: Fire ratings are evaluated by testing to see if safes withstand varying furnace heat for specific amounts of time. A safe may have a 1-, 2-, or 3-hour time classification.

For example, a Underwriters Laboratories (UL) Class 350 1-hour rating means that the internal temperature of the safe will not exceed 350°F for at least 1 hour when exposed to external temperatures over 1700°F.

Bank Safe Deposit Box

Not necessary but some people feel more comfortable storing objects in a Bank Safe Deposit Box

Yes

Okay to store in a Bank Safe Deposit Box

- Stamp or coin collections
- Legacy Jewelry or rare collectibles
- U.S. Treasury Bills
EE Bonds, I Bonds, H Bonds
- Other

No

Do Not Leave in a Bank Safe Deposit Box. Any Items that you would need on short notice or in an emergency

Passport – Bank may be closed when you remember you need it for a flight.

Trust Documents – Bank may freeze access to your box at your death. Trust documents should be accessible by your Trustee.

If you have a Bank Safe Deposit Box

Bank name _____

Bank address _____

Box # _____

Where do you keep the key? _____

Date Inventory last updated: _____

If you do NOT lease a Bank Safe Deposit Box please CROSS OUT this page

Professional Contacts

Who to Contact - Professional

Financial Advisor – Who Manages our Investments

Elisabeth Andreason, CFP®, CAP, ChFC, CWS, MSFS
Managing Director, Wealth Advisor

Morgan Stanley
1333 N California Blvd
Suite 133
Walnut Creek, CA 945946

925-930-3809
elisabeth.andreason@morganstanley.com



The Andreason Group
at Morgan Stanley

Estate Attorney – Who wrote out Trust and Other Legal Documents or **Successor Trustee** or Fiduciary – Who is next in charge?

Name: _____
Address: _____
Phone Number: _____

CPA / Accountant / Who Files Our Taxes

Name: _____
Address: _____
Phone Number: _____

Employer – Where I Work

Employer Company: _____
Address: _____
Phone Number: _____
Human Resources Phone #: _____
Name of Boss: _____
Colleague # 1: _____
Colleague # 2: _____

Personal Contacts

Who to Contact - Personal

Parents

Siblings

Kids

Cousins

Close Friends

Neighbors

Name	Address	Email	Phone #	Relationship

Document to be Kept in a Fire Safe at Home

Ancestry Record

Any knowledge you may have of ancestors is good to document before this knowledge is lost.

Keep in Binder or File Cabinet

- Ancestry.com
- 23andme.com
- Archives.com

Property & Casualty Insurance Policies

Who to Contact – Insurance Brokers

Insurance Broker

Home Auto Flood Insurance
 Umbrella Policy Earthquake

**Home:**

Home Owners Insurance Carrier

Agent Name

Address:

Phone

Number:

**Auto:**

Car Insurance Carrier

Agent Name

Address:

Phone

Number:



Use next page to **Inventory List** of Household items are insured and would need replacement in event of disaster:

**Earthquake :**

Earthquake Insurance Carrier

Agent Name

Address:

Phone

Number:

**Flood :**

Flood Insurance Carrier

Agent Name

Address

Phone

Number:

Liquid Assets Cash/Checking Savings

- Retirement Assets
- Real Property
- Future Income

\$ _____ Million

Note: Umbrella policies generally come in multiples of \$1 Million.

**Umbrella :**

Umbrella Insurance Carrier

Agent Name

Address:

Phone

Number:

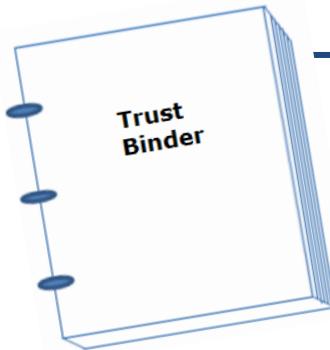
Property & Casualty Insurance Policies

Inventory List of insured household items

Inventory List of Household items insured and would need replacement in event of disaster

Take photographs of each of these items and save the photographs on the cloud or in your bank safe deposit box. Date of last inventory: _____

Legal Documents



- **Trust Documents** – To Pass on the Families Valuables
- Pour Over Wills & Instructions for Guardianship of Minor Children
- Durable Power of Attorney for Finances
- Durable Power of Attorney for Healthcare
- Community Property Agreement
- Schedule of Community Property
- Schedule of Separate Property
- Letter of Instruction for Personal Tangible Property (Envelope in Front Pocket)

Titles to Real Property

Residence: _____

2nd Home: _____

Time Share: _____

Rental: _____

Rental and/or Lease Agreements

Business Contracts

Adoption Papers

Lawsuits Open or Resolved with OK to shred by date

Military Discharge Paperwork / Veterans Paperwork

Pre-Nuptial Agreement

Divorce Decree or Separation Papers

Beneficiary Forms for All – (Note: Keep Photocopies of each with legal documents)

Life Insurance Policies

Annuity Contracts

Retirement Accounts

For many people, their
Beneficiary Forms are the
MOST IMPORTANT
Legal Document they hold.

Tax Documents

File Cabinet

- Receipts that support tax deductible items
- Documents Showing Cost Basis of Securities Owned or Sold
- Quarterly Estimated Taxes Paid
- Donations Made
- Property Taxes Paid & Mortgage Interest
- Medical Expenses
- 1099 Documents
- Form 8606 – Non-deductible IRA Contribution**
- W2 - Wage and Tax Statement
- Alternative Investments Documents (Including K-1s)

For Contractors

PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code		1 Gross distribution \$	OMB No. 1545-0119	2017	Distributions From Pension, Retirement or Profit-Sharing Plans, Insurance Contracts, etc.
PAYER'S federal identification number	RECIPIENT'S identification number	2a Taxable amount \$	2b Taxable amount not determined \$	4 Federal income tax withheld \$	Copy 1 For State, City or Local Tax Department
RECIPIENT'S name		3 Capital gain (included in box 2a) \$	5 Employee contributions (Designated Roth contributions, insurance premiums) \$	6 Not unrealized appreciation in employer's securities \$	
Street address (including apt. no.)		7 Distribution code(s) (RAT, SEP, SIMPLE, etc.)	8 Other \$	9 Your percentage of total distribution %	
City or town, state or province, country, and ZIP or foreign postal code		10 Amount allocable to IRA within 5 years \$	11 1st year of design. Roth contrib. \$	12 State tax withheld \$	13 State/Payer's state no. 14 State distribution \$
Account number (see instructions)		14 Distribution code(s) \$	15 Local tax withheld \$	16 Name of locality 17 Local distribution \$	18 State/Payer's state no. 19 State distribution \$
Form 1099-R www.irs.gov/form/1099-R Department of the Treasury - Internal Revenue Service					

8606		Nondeductible IRAs		OMB No. 1545-0074
Department of the Treasury Internal Revenue Service (IRS)		► Go to www.irs.gov/Form8606 for instructions and the latest information. ► Attach to 2017 Form 1040, 2017 Form 1040A, or 2017 Form 1040NR.		2017 Attachment Schedule 4B
Name. If married, file a separate form for each spouse required to file 2017 Form 8606. See instructions.				Your social security number
Fill in Your Address Only If You Are Filing This Form by Itself and Not With Your Tax Return		Home address (number and street, or P.O. box or mail is not delivered to your home) City, town or post office, state, and ZIP code. If you have a foreign address, also complete the spaces below (see instructions) Foreign country name		Apt. no. If this is an amended return, check here □ Foreign province/state/country Foreign postal code
Part I Nondeductible Contributions to Traditional IRAs and Distributions From Traditional, SEP, and SIMPLE IRAs Complete this part only if one or more of the following apply: • You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs in 2017 and you made nondeductible contributions to a traditional IRA in 2017 or an earlier year. For this purpose, a distribution does not include a rollover (other than a repayment of a qualified disaster distribution (see 2017 Forms 8915A and 8915B)), qualified charitable distribution, one-time distribution to fund an HSA, conversion, recharacterization, or return of certain contributions. • You converted part, but not all, of your traditional, SEP, and SIMPLE IRAs to Roth IRAs in 2017 (excluding any portion you recharacterized) and you made nondeductible contributions to a traditional IRA in 2017 or an earlier year.				

2222		Employee's social security number 123-45-6789	OMB No. 1545-0008
b Employer identification number (EIN)		55-5765489	1 Wages, tips, other compensation 48,500.00
c Employer's name, address, and ZIP code		3 Social security tips 50,000.00	2 Federal income tax withheld 6,835.00
d Control number		5 Medicare wages and tips 50,000.00	4 Social security tax withheld 3,100.00
e Employee's first name and initial		7 Federal tips 725.00	6 Medicare tax withheld 725.00
Last name		9 Verification code	8 Allocated tips
Jane A. Doe 123 Elm Street Anywhere, NC 28111		11 Nonqualified plans	10 Dependent care benefits
f Employee's address and ZIP code		12a D 13b DD 13c DD 14 Other P	12a D 13b DD 13c DD 14 Other P 12d 12e 12f 12g 12h 12i 12j 12k 12l 12m 12n 12o 12p 12q 12r 12s 12t 12u 12v 12w 12x 12y 12z
PA Employer's state ID number PA 124578		15 State PA 16 State wages, tips, etc. 50,000.00	17 State income tax 1,535.00
		18 Local wages, tips, etc. 50,000.00	19 Local income tax 750.00
		20 Locality code AW	
W-2 Wage and Tax Statement 2017 Department of the Treasury - Internal Revenue Service			

Question: How long should I keep my taxes?

Answer: 7-years from the filing date!

What I Own

Monthly Statements are most often kept in a File Cabinet

Location of File Cabinet containing these items: _____

Investment Assets

- Checking / Savings Account
- Brokerage Account
- Retirement Account Statements
- 401(k) / 403(b) / 457
- SEP IRA
- Simple IRA
- Traditional or Rollover IRA
- Roth IRA
- Inherited IRA
- Annuity Statements
- Mutual Fund Account Statements
- Stock Certificates Not Held In An Account
- Investment Club Documents/Records
- 529 Accounts
- Health Savings Account Statements

Insurance Policies

- Life Insurance Policy
- Long Term Care Policy

Future Income Sources

- Social Security
- Pension
- Rental Income

Morgan Stanley provides an aggregation service whereby you can view both internal and external accounts – Use the “Add Account” button in Morgan Stanley online or the Morgan Stanley Mobile App.

What I Owe

**Keep these documents located in a file drawer near where you would sit down to pay bills.
Should be easily accessible in case someone else has to help pay your bills.**



- Promissory Notes for any Loans or Liabilities
- Mortgage Loan – **Note:** Your mortgage interest will be a tax deduction
- Home Equity Line of Credit
- Auto Loans
- Education Loans – **Note:** Keep 10 years after loan(s) are paid
- Credit Cards Bills
- Utility Bills
- Any Monthly Bill



\$ Your Net Worth is what you own minus what you owe

Note: Describe Location you usually sit to pay bills and what drawer files are in? It is best to have one file for each monthly bill.

My checkbook is stored : _____

**Attach a list of all Online Bank Accounts &
Bill Pay usernames/passwords and
answers to security questions including
last date these were updated:**

Website	Username	Password	Last Updated

iPhone Unlock _____

Laptop Unlock _____

Medical Records & Prescriptions

Contains records of past medical procedures, immunizations, current prescriptions, including advanced directives, and other pertinent medical information

Doctor(s)

Doctor Name: _____
Patient Name: _____
Address: _____
Phone Number: _____
Email: _____

Doctor Name: _____
Patient Name: _____
Address: _____
Phone Number: _____
Email: _____

Medical Financial Information

Insurance Payer Name _____
Subscriber Name _____
Policy Number: _____
Phone Number: _____
Responsible Party Name: _____
Patient Relationship to the Insured: _____

Medication List (Prescription & Non-Prescription) including dosage, method of intake, and schedule

Medication List: _____
Dosage: _____
Method of Intake: _____
Schedule: _____

Medication List: _____
Dosage: _____
Method of Intake: _____
Schedule: _____

Medical Allergies, History of Illness, Surgical History, Immunizations, Family History (Medical)

Medical Allergies: _____
History of Illness: _____
Surgical History: _____
Immunizations: _____
Family Medical History: _____

Copy of Health Care Proxy (Living Will)

DNR - Do Not Resuscitate (Keep located outside of refrigerator on neon paper taped to back of front door) POLST forms are usually brightly colored and easy to identify.

Documents to Shred

What do I have permission to shred?

- Keep Home Improvement Records for as long as you own the house.**
Usually kept in a filing cabinet to identify each project e.g. Retaining Wall, Kitchen Remodel

OK to shred and when:

- Verified Receipts – after you have reconciled credit card statements
- ATM Statements
- Monthly Bank / Investment Statements (Keep December with entire year recap)
- Taxes more than 7 years
- Maintenance Records for cars I don't own any more
- Records for home I don't own any more (Keep 6 years)
- Expired warranty for Appliances (Write expiration date on outside of folder)
- Rental Agreements after you have moved out

Planning The Celebration of Life

Visit celebrationsoflife.net/ethicalwills

- Ethical Will to Pass the Family Values
- Social Media (Username/Passwords to access Photo Album and communicate with friends regarding and memorial services)

Usernames:

Passwords:

Facebook

LinkedIn

Twitter

Instagram

Pinterest

Burial Instructions or where I want my ashes scattered:

- Cemetery Plot Deed if Prepaid

Funeral Home Choice

Please Send Charitable Donations to

My Religious Affiliation is

My Minister/ Pastor / Reverend Name & Phone Number

- Information for My Obituary

- Work Resume Attached

Passions / Hobbies

Planning The Celebration of Life

**Visit celebrationsoflife.net/ethicalwills
(Continued)**

List of People / Groups I
Want Invited

List of People / Groups I
Do Not Want Invited

Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Clients should consult their tax advisor for matters involving taxation and tax planning and their attorney for matters involving trust and estate planning and other legal matters.

Morgan Stanley Smith Barney LLC. Member SIPC