

## **Get it Together!**

Something I've been working on for myself, my family and my clients this year is helping people organize all of their information in one place. This is so helpful to your loved ones, who might need to step into your shoes if something happens, whether it's death, disability or even an extended illness.

**Step 1.** You need a notebook.

- Get a three-ring binder and 5-10 section dividers.
- You will need a 2- to 3-inch binder.
- I like using plastic sheet protectors, especially for larger documents, such as Wills and Insurance Policies.
- Keep a pad of post-it notes with your notebook so you can easily make updates each year.
- Pick a notebook that fits your personality or that's easy to find—this doesn't have to be a somber project!

**Step 2.** Your section dividers are really up to you, but I organize my notebook as follows:

Personal Information – Copies of the following (along with instructions on where to find the originals):

- Birth Certificate
- Social Security Card
- Marriage Certificate
- Driver's License/Photo ID
- Military ID
- Adoption/Divorce Decrees
- Copies of Passports

Financial Information:

- Financial Advisor Contact Info
- CPA Contact Info
- Attorney Contact Info
- Banking Information – account numbers and location of accounts
- Homeowner/Property Insurance Info
- Life Insurance Info (including any employee/group benefit information)
- Long-term Care Policy Info
- Employee Benefits Info
  - Health Insurance
  - 401k, 403b statements, HR contacts
  - Profit Sharing Statements
  - ESOP Statements
  - Group Life/Disability
  - Executive Comp Benefits
  - Stock Plan Benefits
  - Flexible Spending Account Benefits
  - Health Savings Account Info – may or may not be held with an employer

- Pension/Survivor Benefits through existing/former employer
- Health Insurance Info
- Real Estate Info – Titles, Mortgages, Property Management Contact Info
- Vehicle Info—Titles, Type/Make/License Plate Numbers
- Liabilities Info
  - Credit Cards
  - Lines of Credit (Home Equity, Securities Based Loans)
  - Vehicle Loans
  - Personal Loans
  - Utilities/Bills that are set up on Auto-Pay (and when/how they are paid)
- Safe Deposit Box Info (where to find a key, where located)
- Household Inventory (such as jewelry, art, musical instruments, firearms)
- Veterans Benefits
- Military Discharge (DD-214) Papers
- Military/State/Federal/Employer Pension Info
- Social Security Benefits info
- Last 1-2 years of Tax Returns (Business and Personal)

#### Personal Contact List

- Who should be notified in an emergency (friends, family, church, organizations), along with HOW they should be notified
- Who should NOT be notified in an emergency (or not allowed hospital visit privileges)
- HR Department/Employer Contact Info
- Pharmacy Contact Info
- Physician Contact Info
- Dentist Contact Info
- Trusted Neighbor(s) Contact Info
- Personal Care/Chore Service/Social Services/In-Home Care Contact Info
- Housekeeper/Personal Services Contact Info
- Social Media Log-In Info: Let your wishes be known about how you want social media “announcements” about your status to be handled.

#### Important Documents

- Will
- Trust
- Living Will
- Health Care Directives
- Powers of Attorney – Financial and Health Care POA
- Letters of Instruction
- Funeral Wishes
- Pre-Paid Burial/Funeral Info
- Executor/Personal Representative Contact Info
- Beneficiary Contact Info

- List of your beneficiaries on all financial accounts
- TOD/POD beneficiaries on all financial accounts

**Step 3.** Leave a “love letter,” describing your specific bequests. This can be as simple as taking a photo of a valuable or sentimental item and writing a brief history of the item. Do say who you want to receive the item, along with some nice words about why you want the recipient to have that item. This process will remind people why your things have value to you and it will often decrease in-fighting among those who are left behind, whether they are friends or family.

You can also put this “love letter” in the beginning of your notebook to set the tone for your family and friends who might be stepping in to fill your shoes.

Some people take this opportunity to write their personal or family history. It’s okay to be creative.

**Step 4.** PRO TIP! Set a calendar reminder every year to review your notebook and make changes. I update my notebook in November, because that’s when I update my employee benefits. I have post-it notes on items that change and simply update the post-it notes as necessary. The post-it notes help me keep it updated without too much trouble.

**Step 5.** Find a secure (but easy to find) place for your notebook. I put my notebook in a personal fireproof safe and have attached a post it that says, “In Case Something Happens to Me.” I have made sure that the combination to my safe is accessible to the few people who might need it someday.

Putting together your notebook is a lot of work the first time you put it together. It’s also a welcomed and effective way to leave your estate in order so that your loved ones can focus on fulfilling your wishes and grieving, rather than guessing and leaving your wishes to chance.

**Step 6.** If you are someone who likes the idea of having your forms be in a protected digital format, that’s easy to reference, it’s a good idea to also store some of your critical documents in your Digital Vault ([The Omaha Group - Digital Toolbox](#)) on Morgan Stanley Online.



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