



SENIOR HEALTH

Getting Your Affairs In Order

PLAN FOR THE FUTURE

THE IMPORTANCE OF WILLS AND TRUSTS

If you die without a will or trust, the state in which you live may dictate the distribution of your estate. A will or trust can also ensure that no unnecessary taxes will be levied against your estate.

LETTER OF INSTRUCTION

This guide is not a legal document, but it should be in agreement with your will. This letter can include who to notify at the time of your death, funeral arrangements, the location of important paperwork and how you wish to distribute personal effects that are not included in your will. This letter can be written or recorded.

ORGANIZE YOUR PERSONAL AND FINANCIAL RECORDS

It's critical to have all of your important papers organized and complete, so your family members or executor can easily find them upon your death or serious illness.

MAKE SURE YOUR PERSONAL RECORDS INCLUDE:

- your full, legal name.
- your Social Security number.
- your place of residence.
- the date and place of your birth.
- names and addresses of your spouse and children.
- the location of vehicle ownership certificates and property deeds.
- the location of your will or trust.

- the location of certificates of birth, marriage, divorce and citizenship.
- a list of your employers and dates of employment.
- your military and education records.
- the name of your church or synagogue.
- the names and addresses of close friends, relatives, doctors, lawyers and financial advisors.
- membership information for organizations with which you're affiliated.
- your burial preferences and prearrangement plans.

MAKE SURE FINANCIAL RECORDS INCLUDE:

- your sources of income and assets.
- your Social Security benefit and Medicare information.
- your insurance information, including policy numbers for health, life and property policies.
- your bank account information (checking, savings, credit union and IRA account locations and numbers).
- the location of your safe deposit boxes and a list of their contents.
- financial liability information (who is owed, the amount owed and the payment schedule).
- credit and charge account information.
- property tax information.
- the location of valuable personal items, such as jewelry and family treasures.
- a power of attorney, durable power of attorney or living will.