

The 25 Documents You Need Before You Die

Design Your Death Dossier Soon—or You Could Be Setting Up Your Heirs for Frustration and Financial Pain

- Marriage license
- Divorce papers

Marriage and Divorce

- Personal and family medical history
- Durable health-care power of attorney
- Authorization to release health-care information
- Living will
- Do-not-resuscitate order

Health-Care Confidential

Life Insurance and Retirement

- Life-insurance policies
- Individual retirement accounts
- 401(k) accounts
- Pension documents
- Annuity contracts

Bank Accounts

- List of bank accounts
- List of all user names and passwords
- List of safe-deposit boxes

Proof of Ownership

The Essentials

- Housing, land and cemetery deeds
- Escrow mortgage accounts
- Proof of loans made and debts owed
- Vehicle titles
- Stock certificates, savings bonds and brokerage accounts
- Partnership and corporate operating agreements
- Tax returns

- Will
- Letter of instruction
- Trust documents

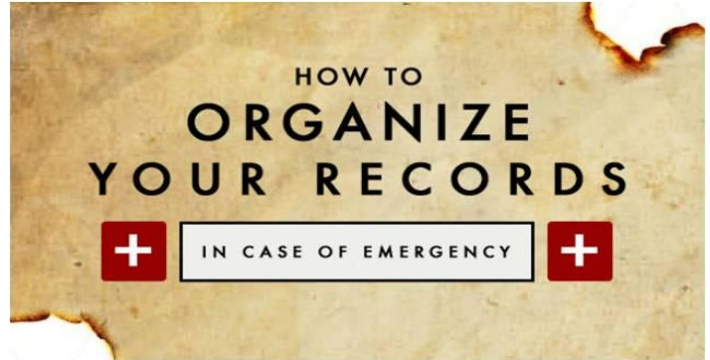


Your “360 File Safe”

“I’m going to help you get your financial house in order. Basically, I want to help you do what you haven’t done.”

When asked if you're organized, generally one of the following six answers (excuses) are heard:

1. "I'm too young to worry about that!"
2. "Of course I'm organized... **I know** where everything is. (in a few folders and shoe boxes)"
3. "I know I need to get organized, but I just don't have the time."
4. "The thought of getting organized is so overwhelming and daunting that it's paralyzing. I wouldn't even know where to start!"
5. "Let someone worry about it after I'm gone."



*“If something were to happen to you, would your trusted family members or confidants know where to find your financial documents? Are your financial records organized in a safe place?”
-SEC Investor Bulletin, Dec. 2020*

The reality is that everyone needs to have all of their important information at their fingertips, so that **when, not if**, a natural or medical disaster occurs, informed decisions can be made and nothing falls through the cracks. And I can help you organize those things in what we call your “360 File Safe”.

Fortunately, organizing your important documents is not difficult, and once we help you set up your personal “360 File Safe” system it takes only a few minutes every year to maintain.

“The reality is, you don’t know that you need this stuff... until you need this stuff”.



“The financial consequences of failing to keep your documents in order can be significant. Most experts recommend creating a comprehensive folder of documents that family members can access in case of an emergency.” -The Wall Street Journal, July 1, 2021

Organizing all your vital information and paperwork helps you in your overall financial planning process. While you are alive, it can act as a “bible” of your vital information for family members who need to access or assist you in your financial life. It will also help your heirs by making a difficult time as easy as possible for them.

As your financial advisor we can help you set up and maintain this important repository of information. We include this “360 File Safe” service in your custom financial plan. Or you can access it Ala Carte for \$299, or \$250 for existing client family members.

“Organizing all your vital information and paperwork helps you feel more confident and secure about your future”.