***Important Documents***

The financial consequences of failing to keep your documents in order can cause frustration and a financial burden on your heirs. According to the National Association of Unclaimed Property Administrators, state treasurers and others currently hold approximately $58 billion in unclaimed bank accounts and other assets. (You can search for unclaimed assets at MissingMoney.com).

We recommend a comprehensive file of documents that family members can access in case of an emergency.

Financial Planning Summary – We will assist you in creating an easily accessible cloud based set of these documents, which can viewed and updated over the years.

**Marriage & Divorce:**

1. Marriage License
2. Divorce Papers
3. Pre/post Nuptial Agreements
4. Family Tree

**Insurance & Retirement:**

1. Life Insurance Policies
2. All Medical Insurances, including, Long term disability & Long term health care
3. Individual Retirement Accounts
4. 401k/403b/457
5. Pension Documents
6. Annuity Contracts

**Health Care Confidential:**

1. Personal & Family Medical History
2. Durable Health-Care Power of Attorney
3. Authorization to Release Health-Care Information
4. Living Will
5. Do-Not-Resuscitate Order

**Bank Accounts:**

1. List of Bank Accounts
2. List of all User Names
3. List of Safe-Deposit Boxes & Location of Key

**Proof of Ownership:**

1. Housing, Land and Cemetery Deeds
2. Mortgage Accounts
3. Vehicle Titles
4. Stock Certificates, Savings Bonds and Brokerage Accounts
5. Partnership and Corporate Operating Accounts
   1. Business:
      1. Buy-Sell Agreements
      2. Insurances
6. Tax Returns
7. Proof of Loans Made and Debts Owed
   1. Mortgage, Auto, Business, Boat, Family, Margin
8. Collections, with directions as to who to contact to sell if necessary

**The Essentials:**

1. Will / Trusts / Trustees
2. Letter of Instruction
3. Trust Documents
4. Power of Attorney
5. Location of Passwords
6. List of Trusted Advisors
7. Appraisals