



Keating Wealth Management's Estate Checklist has two parts and is an accompaniment to our "Estate Planning 101" briefing. **Part 1: Preparing Your Estate** is designed to help you identify all the documents and information you'll need to prepare your estate. **Part 2: Settling an Estate** outlines the steps you will need to take to deal with financial matters after the loss of a loved one. Following this guidance can bring you peace of mind and make things easier for you and your family during difficult times.

**Essentials**

Date: \_\_\_\_\_

Document	What It Is /Why It's Important	✓
Original Document of Will	This is most important item to keep on file, because it determines who inherits your assets and it assigns guardianship for your underage children. Without the original document, family members can challenge a copy of the will in court.  Location _____	
Letter of Instruction	This letter provides specific instructions about your personal preferences on a variety of topics, ranging from medical care to your funeral arrangements and final disposition. It also communicates your preferences to your executor for settling your estate. Additionally, it should include contact information for your attorneys, accountants and financial advisers. Although this document holds no legal weight, it is a useful complement to your will.  Location _____	
Original Trust Documents	Estate planners increasingly recommend the use of revocable trusts in addition to wills, since they are private and more difficult to contest in court. You can change a revocable trust at any time during your life.  Location _____	

**Advance Directives, Powers of Attorney and Health Care Information**

These documents are intended to ensure that if you become incapacitated, your wishes for your care will be followed and the person you designate will be able to manage your financial and legal affairs. This just as important as preparing for what happens after your death.

Document	What It Is /Why It's Important	✓
Living Will	This outlines your wishes for medical care if you're incapacitated and can't advocate for yourself. You should give copies to your doctor, a family member and your designated health care proxy.  Location _____	
Do-Not-Resuscitate Order	Less comprehensive than a living will, this is a separate document you can complete with your physician that directs medical personnel to refrain from administering CPR or cardiac life support if you stop breathing or your heart stops beating.  Location _____	

Document	What It Is /Why It's Important	✓
Durable Financial Power of Attorney	This is legal authorization for a trusted person to act as your agent in legal and financial affairs if you become incapacitated. It remains in force until your death unless you revoke it. Be sure to inform the person that you have designated. Location _____	
Health Care Power of Attorney	This legal document designates a trusted person to make medical decisions for you if you are unable to do so for yourself. Make sure you discuss your wishes with the person you designate for this role. Location _____	
Authorization to Release Information	This document defines the medical history and insurance information you allow to be shared and specifies those with whom it can be shared. Location _____	
List of Medications	A current list of all medications you take, along with the corresponding dosages, prescribing physicians and pharmacies, will be helpful to any medical personnel who may treat you. Location _____	
Personal and Family Medical History	This document should detail your own current and past medical conditions and surgeries as well as all known medical conditions of parents and siblings. This information will be helpful to any medical professionals who may treat you. Location _____	

### Insurance, Retirement Accounts and Other Financial Assets

It's important to provide documentation of all your assets, or your surviving family members may never know about or discover them all. Check for inactive accounts and other unclaimed funds at [missingmoney.com](http://missingmoney.com), a free service to help find forgotten assets.

Document	What It Is /Why It's Important	✓
Life Insurance Policies	Keep all current policies together, especially those from former employers, to simplify matters for your beneficiaries. Location _____	
Retirement Accounts	List all your retirement accounts along with the beneficiaries of each. This includes IRAs, 401(k)s, 403(b)s and the like. An IRA is considered inactive and unclaimed if no withdrawal has been made by age 70 1/2. Location _____	
Annuity Contracts	Annuity beneficiaries will need to provide the contract in order to claim benefits. Location _____	
Pension Documents	Your heirs may not be aware of pensions you have from your past work, which may offer survivor benefits. Keep these documents with your other retirement plan documents. Location _____	
Bank Accounts	Make a list of all your accounts, including bank names, account numbers and access information, so your family can inform the bank of your death. Accounts that have no money movement for an extended period can become property of the state. Location _____	

Document	What It Is /Why It's Important	✓
Brokerage Accounts	Prepare a list of any brokerage accounts you hold. Include custodians and account numbers. If you're registered for online access, also include your usernames and passwords. Location _____	
Stock Certificates and Savings Bonds	If you have physical copies of these items, it will save your heirs the hassle of tracking down purchase dates and prices. Location _____	
Loans Made	Money you have lent to others can be repaid to your estate. Location _____	

### Personal Records

Tracking down and replacing government- and court-issued documents often takes a lot of time and money. Keep them in a secure place—such as a safe deposit box—to streamline the claims process for your beneficiaries.

Document	What It Is /Why It's Important	✓
Birth Certificates	Your survivors may need to show your birth certificate—and their own—when claiming benefits. Keep your birth certificate and those of all family members who live with you in the same place. Location _____	
Social Security Cards/ Numbers	Keep a list that includes your own Social Security number as well as those of any beneficiaries named in your will. Location _____	
Marriage Certificate and License	Make sure your spouse knows where to find this paperwork, as it may be needed to claim certain benefits and assets. Location _____	
Divorce Papers	Saving your divorce judgment, decree, or stipulation agreement can help prevent disputes about child support, alimony, property settlements, and the division of investment and retirement accounts. Location _____	
Usernames and Passwords	Compile passwords and usernames for all your devices and online accounts in one password-protected document. Include login information for computers, phones, tablets and every online account, from banking and investments to streaming services and social media, and make note of any services or subscriptions that require recurring or periodic payments. Location _____	
Military Records	Beneficiaries will need these records to claim their benefits. Location _____	
Tax Returns	Your returns from the last three years can offer a clear guide to the types of assets you own and make it easier for your executor to complete your final income tax return and estate tax return. Location _____	

Document	What It Is /Why It's Important	✓
Passports	Store your family's actual passports or copies of them with your other important papers. Location _____	
Pet Information	If you have pets, write down vital information about each one, including veterinarian contact information, any medications they take, and medical conditions they have. If you live alone with your pets, it's a good idea to designate someone to take care of them should you outlive them. Location _____	

### Property and Proof of Ownership

Store deeds and titles for real estate, vehicles and other significant property in a safe place.

Document	What It Is /Why It's Important	✓
Housing, Land and Cemetery Deeds	Keep your original documentation, along with your title insurance policy, as it will save your heirs the trouble of obtaining certified copies. Location _____	
Vehicle Titles	Along with your title documents, it is also helpful to include information about associated loans, insurance and registration fees. Location _____	
Partnership/Corporate Operating Agreements	Highlight sections relevant to beneficiaries if your interest in a partnership or other business is contracted to transfer after your death. Location _____	
Safe Deposit Boxes	List the number and location of any boxes that you own, and register your spouse's or child's name with the bank, so that person can access the box without needing to petition a court. Include a note of where you keep the key. Location _____	

### Liabilities

It's important for your executor to know about any debts you owe.

Document	What It Is /Why It's Important	✓
Escrow Mortgage Accounts	Beneficiaries are responsible for making payments. Home equity loans must be satisfied or closed. Location _____	
Other Liabilities	Gather information about all your debts, such as mortgages, car loans and credit cards. This will make it easier for your loved ones to pay bills as necessary and contact your creditors. Location _____	