

VITAL INFORMATION

Assemble a looseleaf notebook of the following vital information, and make sure that significant people in your life know where to find it:

1. List the location of the **originals** of your important documents: Will, Power of Attorney, Living Will; Trust documents; most recent tax returns; car titles; Social Security cards; passports.
2. Provide the names and contact details of your closest family members, your employer(s), your best friends.
3. Provide the names of your doctors and their contact details.
4. List medications, dosages, and prescriber names.
5. For financial accounts, including checking/savings/money market accounts, brokerage accounts, pensions, Health Savings Accounts, and Flexible Spending Accounts: list account numbers and contact details; beneficiary information for retirement accounts; list what deposits and withdrawals are set up automatically, e.g. paycheck, Social Security, pension, dividends, mortgage, taxes, giving, etc.
6. List any outstanding loans you may have; the lien holder(s); and contact information.
7. List your insurance carriers and contact information: life, auto, home, liability, medical & dental, long-term care.
8. List each credit card, the date the payment is due, and the contact phone number.
9. If you have a safety deposit box at a bank: make sure that not just you, or you and your spouse, are the only authorized users. List who has access, which bank it is, and where the keys are located.
10. Utilities: list account numbers and contact info, and how payments are made (check? Credit card? Automatic debit?).
11. If you have a home security system, name the provider, the contact information, and the names and contact details of your key holders.
12. Frequent flyer and travel accounts: list the names of the airlines and/or travel companies, account numbers, and contact numbers.
13. Other accounts with memberships and/or fees: Amazon, retail and online stores, EZ-Pass, FedEx, UPS, Airbnb, VRBO, PayPal, DropBox, newspapers, magazines, etc. etc. etc.!
14. Email account(s): provide logons and passwords [Note: Apple allows set-up of a Legacy Contact Access Key if you have an Apple email account]
15. Social media accounts: provide your logons and passwords, AND state your preference as to how you'd like these accounts to be handled.
16. Electronic devices: list what they are - computer, phone, tablet - and how to access each one (userid & password). For your mobile phone, list the carrier and the password.
17. If you have a safe, make sure someone knows the code to get into it; provide their name(s) and contact information.
18. Make provision for your pets. State who will take temporary/permanent ownership along with their contact information. Provide contact details for your veterinarian.
19. When there is a material change to any account, legal document, etc., **update the vital information notebook.**

MISCELLANEOUS HELPFUL TIPS

1. Who has keys to your house? If your family lives elsewhere, do they know how to contact the key holders - and vice versa?
2. If you are married and own one or more motor vehicles or boats [at least in CT], make sure that the titles are in both names. Failure to do this may result in you being stuck with a vehicle that you cannot sell until the estate is settled, which can easily be one year or longer.
3. Freeze your credit reports, regardless of your age. This will *significantly* reduce the likelihood of damage being done if your identity is stolen.
4. If you have credit cards that you don't use, cancel them.
5. missingmoney.com provides a way to access the State Treasury departments of every state in the country and allows you to search for Unclaimed Property. You should check this periodically - at least once every year - for yourself and for any deceased relatives, in each state where you or they have lived, in case additional unclaimed assets have been reported. The funds recovered are (most likely) not taxable, however there may be a slight tax impact depending on the amount of interest that has accrued over time.
6. If possible, pay your Executor, even if they're a relative. It's a thankless, time-consuming job.
7. Choose your Executor wisely.
8. If you serve as an Executor, get at least 10 copies of the Death Certificate. Some companies will return a death certificate after they have done their processing, but others may not.
9. If you have a bank account with only your name on it, add another person as either an Authorized Signer OR a Joint Owner. If that person is a Joint Owner, everything in the account becomes theirs upon your death. Either way, the signer or the owner is able to write checks against your account in the event you are unable to do so.
10. If someone in your family passes away, make sure that the home where they lived has someone there when any services or ceremonies are held: the premises of people who have died are prime targets for thieves in these situations.

The Wall Street Journal recently published an article entitled, "5 Things to Do Now to Make Your Estate Simpler for Your Heirs". Here's the list:

1. Keep documents updated
2. Address digital assets
3. Assign personal property in advance
4. Leave good notes
5. Strive for conflict-avoidance

The web site everplans.com can help you organize things electronically. The basic plan is free, but a paid subscription provides additional access.