



A&I Wealth Management

Family Financial Album

Grow your wealth, protect your hard work and choose how you want to be taxed SM



A&I Wealth Management | 9605 Kingston Court, Suite 190 | Lone Tree, CO 80112 | 303.690.5070 phone | 303.699.8945 fax | www.AssetsandIncome.com

*Investment advisory services offered through A&I Wealth Management a dba of A&I Financial Services, LLC, a registered investment adviser.
Securities provided through Gencos Wealth Management Inc., member FINRA, SIPC.*



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Management**

Family Financial Album

Compliments of A&I Wealth Management

9605 Kingston Court, Suite 190
Lone Tree, CO 80112
303-690-5070

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Family Financial Album

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3. Estate Planning Summary	<p>Ten Reasons to Plan Your Estate Checklist:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Last Will & Testament or Revocable Living Trust <input type="checkbox"/> Secondary Documents <input type="checkbox"/> Durable Power of Attorney <input type="checkbox"/> Healthcare Power of Attorney <input type="checkbox"/> Advance Medical Directive <input type="checkbox"/> HIPAA Authority and Release <input type="checkbox"/> Personal Property Memorandum <input type="checkbox"/> Other Trust Documents
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Checklist: Items to Include

- ☐ Copy of Birth Certificate
- ☐ Copy of Marriage Certificate
- ☐ Copy of Passport
- ☐ Copy of Deeds

Information for Heirs and Executor

Locating Document Originals & Copies

Name:

SSN:

Item	Location
Birth Certificate	
Marriage Certificate	
Wills/Trusts	
Insurance Policies: <input type="checkbox"/> Life <input type="checkbox"/> Health <input type="checkbox"/> Auto/Home	
Safe Deposit Box	
Other Valuable Papers	
Bank Accounts	
Cemetery Lot(s)	
On Legal Matters, Consult	
On Financial Matters, Consult	

Information for Heirs and Executor

Locating Document Originals & Copies

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Other Valuable Papers	
Bank Accounts	
Cemetery Lot(s)	
On Legal Matters, Consult	
On Financial Matters, Consult	

Checklist: Items to Include

- ☐ Copy of Will & Last Testament or Revocable Living Trust
- ☐ Secondary Documents:
 - ☐ Durable Power of Attorney
 - ☐ Healthcare Power of Attorney
 - ☐ Advance Medical Directive
 - ☐ HIPAA Authority and Release
 - ☐ Personal Property Memorandum
 - ☐ Other Trust Documents

Contacts: Friends and Relatives

Personal Friends

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Contacts: Friends and Relatives

Personal Friends

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Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Name: _____
Address: _____
Phone: _____

Contacts: Financial Institution

Bank:

Banker:

Address:

Phone:

Checking		
Number:		<input type="checkbox"/>
Interest:		
Savings		
Number:		<input type="checkbox"/>
Interest:		
Certificate of Deposit		
Number:		<input type="checkbox"/>
Interest:		
Certificate of Deposit		
Number:		<input type="checkbox"/>
Interest:		
Loan		
Number:		<input type="checkbox"/>
Interest:		
Loan		
Number:		<input type="checkbox"/>
Interest:		
Safe Deposit Box		
Number:		<input type="checkbox"/>
Interest:		

Actions to be taken on Survivor's Behalf:

Contacts: Financial Advisor, Attorneys & Other Professionals

Personal

- 1) Contact: _____
Firm: **A&I Wealth Management**
Address: **9605 Kingston Court, Suite 190, Lone Tree, CO 80112**
Phone: Work: **303-690-5070** Home:
Documents in professional's possession:
Actions to be taken on survivor's behalf: **Please contact**
- 2) Contact:
Firm:
Address:
Phone: Work: Home:
Documents in professional's possession:
Actions to be taken on survivor's behalf:
- 3) Contact:
Firm:
Address:
Phone: Work: Home:
Documents in professional's possession:
Actions to be taken on survivor's behalf:
- 4) Contact:
Firm:
Address:
Phone: Work: Home:
Documents in professional's possession:
Actions to be taken on survivor's behalf:

Contacts: Attorneys & Other Professionals

Business

1) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

2) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

3) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

4) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

Ten Reasons to Plan Your Estate

By Bennett Bravermann, J.D.

Many people think that estate plans are for someone else, not them. They may rationalize that they are too young or don't have enough money to reap the tax benefits of a plan. But as the following list makes clear, estate planning is for everyone, regardless of age or net worth.

1. **Loss of capacity.** What if you become incompetent and unable to manage your own affairs? Without a plan the courts will select the person to manage your affairs. With a plan, you pick that person (through a power of attorney).
2. **Minor children.** Who will raise your children if you die? Without a plan, a court will make that decision. With a plan, you are able to nominate the guardian of your choice.
3. **Dying without a will.** Who will inherit your assets? Without a plan, your assets pass to your heirs according to your state's laws of intestacy (dying without a will). Your family members (and perhaps not the ones you would choose) will receive your assets without benefit of your direction or of trust protection. With a plan, you decide who gets your assets, and when and how they receive them.
4. **Blended families.** What if your family is the result of multiple marriages? Without a plan, children from different marriages may not be treated, as you would wish. With a plan, you determine what goes to your current spouse and to the children from a prior marriage or marriages.
5. **Children with special needs.** Without a plan, a child with special needs risks being disqualified from receiving Medicaid or SSI benefits, and may have to use his or her inheritance to pay for care. With a plan, you can set up a Supplemental Needs Trust that will allow the child to remain eligible for government benefits while using the trust assets to pay for non-covered expenses.
6. **Keeping assets in the family.** Would you prefer that your assets stay in your own family? Without a plan, your child's spouse may wind up with your money if your child passes away prematurely. If your child divorces his or her current spouse, half of your assets could go to the spouse. With a plan, you can set up a trust that ensures that your assets will stay in your family and, for example, pass to your grandchildren.
7. **Financial security.** Will your spouse and children be able to survive financially? Without a plan and the income replacement provided by life insurance, your family may be unable to maintain its current living standard. With a plan, life insurance can mean that your family will enjoy financial security.
8. **Retirement accounts.** Do you have an IRA or similar retirement account? Without a plan, your designated beneficiary for the retirement account funds may not reflect your current wishes and may result in burdensome tax consequences for your heirs. With a plan, you can choose the optimal beneficiary.

9. **Business ownership.** Do you own a business? Without a plan, you don't name a successor, thus risking that your family could lose control of the business. With a plan, you choose who will own and control the business after you are gone.
10. **Avoiding probate.** Without a plan, your estate may be subject to delays and excess fees, and your assets will be a matter of public record. With a plan, you can structure things so that probate can be avoided entirely.

If You Have an Estate Plan

If you have an estate plan, changes in tax laws or in family situations can render it obsolete over time. It is important to review your plan at least every 3–5 years. If changes such as these occur, your plan may need to be updated:

- ☐ Purchased or sold property?
- ☐ Moved into a different county or state?
- ☐ Planned your retirement?
- ☐ Taken a new dependent—a widowed parent, a sick relative?
- ☐ Incurred new obligations chargeable against your estate?
- ☐ Has the law change since your last revision?
- ☐ Has the nominated guardian of your children changed?

Checklist: Items to Include

- ☐ Life insurance policies (personal policies and/or through employment)
- ☐ Health insurance policies (personal policies and/or through your employment)
- ☐ Disability insurance policies (personal policies and/or through your employment)
- ☐ Property and Casualty policies
- ☐ Long-term Care or Medicare Supplement policies

Life Insurance Planning

How much life insurance do you personally own?	\$	\$
How much life insurance do you have through work?	\$	\$
What do you want your life insurance to accomplish?		
Retirement Income		
Final Expenses		
Income Replacement		
Home Mortgage		
Education Fund		
Miscellaneous Debt		
Other:		
Other:		
TOTAL:	\$	\$
Less existing life insurance and liquid assets		
Total Needed to Meet Current Needs:	\$	\$

Life Insurance Policy Log

Insured/ Owner	Company	Policy Number	Issue Age	Plan	Face Amount	Cash Value	Premium and mode of payment	Term Period

Health Insurance Log

Insured	Company	Policy Number	Effective Date	Type of Coverage	Deductible	Maximum Benefit	Co-Insurance	Stop Loss	Premium

Disability Income Insurance Log

Insured	Company	Policy Number	Effective Date	Monthly Benefit	Elimination Period	Max. Benefit Period	Riders	Premium	Deductible

Property/Casualty Insurance Log

Insured	Company	Policy Number	Policy Date	Type of Insurance	Age at Issue	Premium & Mode	Deductible	Owner

Other Policies

Insured	Company	Policy Number	Policy Date	Type of Insurance	Age at Issue	Premium & Mode	Deductible	Owner

Checklist: Items to Include

- ☐ Employee benefit statements – 401(k), pensions, SEPs, Keoghs
- ☐ Other investment statements

Qualified Plans*

Plan Type*	Investment Type**	Owner	Account Number	Contributions\ Frequency

* IRA, 401(k), TSA, Pension Keogh, SEP, 403B, 457, or other tax-deferred accounts

Non-Qualified Plans**

Plan Type*	Investment Type**	Owner	Account Number	Contributions\ Frequency

** Stocks, Bonds, Mutual Funds, Annuities, etc.

Upon Death

	Item	Date
<input type="checkbox"/>	Notify children, family, close friends	
<input type="checkbox"/>	Notify Financial Advisor, get guidance	
<input type="checkbox"/>	Notify accountant	
<input type="checkbox"/>	Notify attorney	
<input type="checkbox"/>	Notify business associates	
<input type="checkbox"/>	Finalize funeral arrangements	
<input type="checkbox"/>	Complete and send obituary report to newspaper(s)	
<input type="checkbox"/>	Obtain 10-20 copies of death certificate and letters of testamentary	
<input type="checkbox"/>	Notify banks	
<input type="checkbox"/>	Call life insurance agent	
<input type="checkbox"/>	Call Social Security Administration	
<input type="checkbox"/>	Write Veterans Administration or Office of Personnel Management re: pension and monument	
<input type="checkbox"/>	Pay debts/cancel credit card accounts/etc.	
<input type="checkbox"/>	Notify alumni association, clubs, and associations	

Organ Donations

Name:

Authorization (attach a photocopy)

Specify which organ(s):

Recipient organization:

Address:

Phone:

Local physician:

Telephone:

Burial or disposition procedures:

Organ Donations

Name:

Authorization (attach a photocopy)

Specify which organ(s):

Recipient organization:

Address:

Phone:

Local physician:

Telephone:

Burial or disposition procedures:

Obituary Report for Publication

Name:

Funeral Home:

Telephone:

Deceased's Name: (Mrs.-Miss-Ms.-Dr.-Rev-Other):

Photo: ☐ Yes

☐ No

Age:

Date of Death:

Address:

Place of Death

Cause of Death:

Funeral - Place:

Time:

Date:

Memorial - Place:

Time:

Date:

Visitation - Place:

Time:

Date:

Burial/Entombment:

City:

Biography:

Birthplace:

Years locally:

Retired: ☐ Yes

☐ No

If yes, when?

Profession:

Last Employer:

Schools, Colleges, Special Training:

Memberships (Church, Organizations):

Military (Branch, Rank, War Service):

Survivors:

Obituary Report for Publication

Name:

Funeral Home:

Telephone:

Deceased's Name: (Mrs.-Miss-Ms.-Dr.-Rev-Other):

Photo: ☐ Yes

☐ No

Age:

Date of death:

Address:

Place of Death

Cause of death:

Funeral - Place:

Time:

Date:

Memorial - Place:

Time:

Date:

Visitation - Place:

Time:

Date:

Burial/Entombment:

City:

Biography:

Birthplace:

Years locally:

Retired: ☐ Yes

☐ No

If yes, when?

Profession:

Last Employer:

Schools, Colleges, Special Training:

Memberships (Church, Organizations):

Military (Branch, Rank, War Service):

Survivors:

Funeral Arrangements

Name:

Funeral Home to Contact:

Name

Street:

City:

State:

Zip:

Name of Funeral Director:

Location of pre-arrangement contract:

Religious services:

Officiating Clergy:

Telephone:

Military Services:

Fraternal Services:

Contact Person

Telephone:

Viewing Preference:

Open Casket

Closed Casket

No preference

Notes:

Pallbearers:

Honorary Pallbearers:

Music:

Flowers:

Memorials:

Other:

Cemetery Arrangements:

Name of Cemetery:

City, State, Zip:

Telephone:

Location of Deed:

Plot in Name of:

Section:

Plot Number:

Block:

Special Instructions:

Funeral Arrangements

Name:

Funeral Home to Contact:

Name

Street:

City:

State:

Zip:

Name of Funeral Director:

Location of pre-arrangement contract:

Religious services:

Officiating Clergy:

Telephone:

Military Services:

Fraternal Services:
Contact Person

Telephone:

Viewing Preference: ☐ Open Casket ☐ Closed Casket ☐ No preference

Notes:

Pallbearers:

Honorary Pallbearers:

Music:

Flowers:

Memorials:

Other:

Cemetery Arrangements:

Name of Cemetery:

City, State, Zip:

Telephone:

Location of Deed:

Plot in Name of:

Section:

Plot Number:

Block:

Special Instructions:



A&I Wealth Management | 9605 Kingston Court, Suite 190 | Lone Tree, CO 80112
303.690.5070 phone | 303.699.8945 fax
www.AssetsandIncome.com

Whom do I contact?

Death Certificate

Certified copies are needed for: insurance, insured loans, joint ownership of stocks, bonds, real property, etc. Certified copies are provided by the state for \$17.75 for the first copy (or search of files when no record is found), \$10 for each additional copy of the same record ordered at the same time, and \$50 for each Heirloom copy. Convenience charge will be added for phone, fax or online credit card orders (no charge for walk-in orders). Certified copies of certificates are available from county offices, through your funeral director, or from:

Colorado Department of Public Health and Environment
Vital Records Section
4300 Cherry Creek Drive South
HSVRD-VR-A1
Denver, CO 80246-1530

Social Security

Will file SSA-721 notifying Social Security that a death has occurred. If there is a surviving spouse or dependents, a \$255 death benefit will be paid. Call 800-772-1213 for a telephone interview or to make an appointment with the local office. To find your local office, go to www.socialsecurity.gov and select "Find a Social Security Office." To make a claim, have a certified copy of the death certificate available.

Insurance

Notify your agent or the insurance company directly to claim death benefits on life insurance policies. Check your homeowner's policy, auto insurance, consumer credit cards (Wards, Sears, Visa, MasterCard, American Express, Discover, etc.) for any death benefits for which you may be eligible. Also, check with the deceased's employer, union, etc.

Veterans Benefits

Colorado Division of Veterans Affairs, 303-343-1268, is located at 7465 East 1st Ave, Unit C, Denver, CO 80230

Colorado Department of Human Services, 303-886-5700, is located at 1575 Sherman St., Denver, CO 80203

Fort Logan National Cemetery, 303-761-0117, is located on 3698 South Sheridan Boulevard, Denver, CO 80235

To file for any VA Benefits, for which you may be entitled, a copy of the discharge document and/or form DD214 is **required**. Securing a flag for burial ceremonies and making application for a headstone can be handled by your funeral director or upon request.

1. Headstone & Grave Marker Applications: 800-697-6947
2. Insurance: 800-669-8477
3. Loans, Mortgages: 800-828-8801
4. Property Tax Benefit: 720-865-7070 – Take to County Assessor’s Office: Copy of the Death Certificate, Copy of Marriage Certificate, and Copy of Military Discharge.

Banks, Savings & Loans, Credit Unions

Notify institution and check for insurance on loans, installment contracts, etc. Change name on transaction accounts, savings certificates, government bonds etc. Check safe deposit box.

Securities and Investments

Contact your Financial Advisor for procedures to transfer stocks and bonds.

Home and Real Estate

To remove the deceased’s name from the tax roll, a certified copy of the death certificate must be presented to the assessor in the county where the property is located. Denver’s Assessor’s Office, 720-913-4162, is located on 201 West Colfax, Dept 406, Denver, CO 80202. (Contact and location information varies for different counties).

To transfer deed to heir(s): present either a copy of the death certificate or a copy of the Probate Court decree to the Drafting Department in the County Court House.

To record a death on a title: Denver Office of Clerk and Recorder, 720-913-1311, is located on 201 West Colfax, Denver, CO 80202. (Contact and location information varies for different counties). A fee will be charged per page. Certified copy is needed, but will be returned.

Motor Vehicles

To change title, present a copy of the death certificate and a certificate of title to the local DMV office (will be returned). Denver Motor Vehicles, 720-865-4600. (Contact information varies for different counties).

Checklist: Items to Include

- ☐ Last Three Years of Tax Returns Filed – Federal and State

Contacts: Tax Professionals

Personal

1) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

2) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

3) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

Business

1) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

2) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

3) Contact:

Firm:

Address:

Phone: Work:

Home:

Documents in professional's possession:

Actions to be taken on survivor's behalf:

Logins and Passwords

[illegible]

How to create your family financial album

By J. Cameron Morgan

Published: Aug 28, 2015 4:30 p.m. ET

School's back in session across America this month or early next month. Even if you don't have school- or university-aged children, this clock ticks loudly in each of us after a decade or two in school ourselves. And back-to-school supplies and promotions are everywhere we look: the grocery store, the office supply store, and on TV and website ads.

Rather than resist it, embrace it — for grown-up purposes. In fact, you can use one simple school supply to get your financial house in order: a three-ring binder. Getting the basics right can be the most powerful step you can take in pursuit of a dignified, well-funded retirement. Choose to spend a few hours to locate, organize, and communicate about your most important financial documents. Time allocated this way today can save hours of frustration, unintended consequences, and lost assets later.

For the price of a new three-ring, one-inch binder notebook — less than \$3, assuming you can't repurpose one you have lying around — you can save thousands, if not hundreds of thousands, of dollars. Add in a three-hole punch for a nominal cost. Finally, purchase or pillage a set of 8-tabbed page dividers if you are feeling crafty.

Everything I needed to know, I learned in kindergarten.

You can make your notebook cover as decorated or plain as you want, but it's important to include at least a label on the binder that states what this collection is, so you or your loved ones can locate it in a hurry. Remember, this isn't your filing cabinet. It isn't a fireproof safe (though that's a good idea, too). Rather, it's the edited highlights of the financial journey you're on.

The Table of Contents introduces the contents, which include:

- Section 1: Regular review and statements
- Section 2: Document and Asset Location
- Section 3: Estate Planning Summary
- Section 4: Insurance Log
- Section 5: Other Investments
- Section 6: Survivor Instructions
- Section 7: Taxes
- Section 8: Resources/Passwords and Logins

These labels can be handwritten or typed on your tabbed dividers; each section may represent a work session for you. Breaking the task into manageable chunks is another way to accomplish it.

Section 1: regular review and statements

So what should you gather for Section 1? Simply, a set of statements for your accounts, as well as your most recent regular review from meeting with your financial adviser, if you have one. They don't have to be the most recent statements; rather, they should reflect the current title of every account you have, and the current account number. The title, institution, and account number may not have changed for a very long time. Fine, put in an old statement. Just make sure there is

one for each account you have. The goal is to be comprehensive, not timely, and to create that trail of breadcrumbs to follow, should you or your loved ones need to track down your assets. By definition, this is "better than nothing," and would be used in a time of need or crisis. A basic trail is a good one when you or your family needs it.

Section 2: document and asset location

Add a checklist titled "Information for Heirs & Executor," and these:

- Copies of each family member's birth certificate,
- a copy of your marriage certificate(s),
- divorce decrees, if applicable,
- copies of passports if you have passports, and
- copies of deeds to properties you own.

One note here: the definition of "family" in 2015 is much broader than in prior decades. According to Olivia Mellan of ThinkAdvisor, today we have seven different types of modern families ("The Changing American Family," Retirement Advisor, Aug. 2015, p. 12). Families today might look like any of these, with only 20% matching the traditional mom-dad-child(ren) model:

- Traditional
- Multigenerational (perhaps an aging parent has moved into the above family)
- Single parent (to one or more children)
- Same-sex couples
- Blended heterosexual families (who may or may not have children together)
- Older parent families (a couple and one of their elderly parents)
- Boomerang families (adult children back at home)

Pick the definition that matches your family, when making copies of the five documents listed in Section 2.

Section 3: estate planning summary

This section may include the actual estate planning documents, or simply instructions on how/where to locate:

- Your last will and testament or revocable living trust
- Secondary documents
- Durable power of attorney
- Health care power of attorney
- Advance Medical directive
- HIPAA Authority and release
- Personal property memorandum
- Other trust documents

While you may choose to include only instructions to finding these papers, rather than the papers themselves, you may want to treat one document differently than the others in this section. That special document is your advance directive, which could be needed multiple times, and always in advance of your will. Why? Paula Span puts it best in her column, *The New Old Age*, [Where's That Advance Care Directive?](#), in the New York Times, Oct. 17, 2013.

"Most of the time, patients who have advance directives — somewhere — and don't bring them to the hospital, have simply left them at home. But lawyers' offices and safe-deposit boxes are also popular locations. All of which are useless if a person can't direct his own care, or if family members are at odds, or they are rummaging through drawers and files looking for the paperwork while the ER staff stands by.

[...] at minimum, supply copies to their primary care physicians and to the individuals named as their health care decision makers, as well as keep copies close at hand themselves.

Span says it's sensible to broaden the distribution and give them to other doctors, such as your specialists.

Section 4: insurance log

This includes a checklist of each of the companies, policy numbers, insured's name, face value or coverage amount, premium (if you want), etc., for your life insurance policies (owned or employer-dependent). A simple tally of how you planned for this insurance amount is also helpful. Next, add a summary of these insurances:

- health insurance,
- disability income insurance,
- property/casualty insurance,
- long-term care insurance, and
- Medicare supplement policies

While this might seem daunting, remember: you are trying to move through this in a way that would inform and help someone who is not you, when you are not there. Make broad brush strokes. Stick to policy numbers and company names. Handwrite it if you need to. These are the edited highlights, not the policies themselves.

Section 5: other investments

This section is a catchall and includes individual retirement accounts (Roth, rollover, traditional), employer-sponsored plans (401(k), 403b, 401a, 457, pension, etc.), so include both investment statements and employee benefit statements. As with the first section, you are trying to capture the title or name on the account, the institution that custodies the assets (whose branding and address is on the statements), and the account number. The statement does not have to be current in terms of allocation or account balance, only in these other details.

Section 6: survivor instructions

Contacting your immediate family, then your friends and professional advisers, would be good first steps. What are their contact details? At least include the business card for your financial adviser, accountant, attorney, and business associates. Likewise with your life insurance agent. The survivors should order about 10 copies of the death certificate, and should contact both Social Security Administration and (if applicable) Medicare. These instructions, and others you might have, will greatly help the people who are using this book.

Consider printing your annual holiday card address labels and sticking a copy in here; each of those people would like to know if something happened to you, wouldn't they, after years of smiling snapshots and cheerful holiday letters? Also in this section: a record of your wishes for organ donations. This could be a photocopy of your authorization, and any additional details about which organs, the recipient organization, and your local physician's name and phone number. Why duplicate this when it's on your driver's license, you ask? That small plastic rectangle could be lost, damaged or illegible at the time it's needed — in the case of a severe road accident, for example.

Now take a deep breath and sketch out a simple obituary report. You know the answers to at least half of the data that would be needed: place and date of birth, schools attended, your profession, your current (possibly last) employer, your memberships in church or other organizations, and your military affiliation if any. You also know who you're likely to be survived by, and which of your family members have predeceased you, up to now.

You may also have opinions and preferences about your funeral arrangements. What are those? Note things like whether or not you have a prepaid services, as well as music, flowers, cemetery, pallbearer, and memorials that you would prefer. Someone has to make these decisions; why delegate to a survivor when you can do this for them?

Section 7: taxes

Include up to the last three years of your tax returns.

Section 8: Resources/passwords and logins

Consider using an address book made just for these types of details, called "password keepers" or "password logs," widely available on Amazon. This section is the most malleable, and could also include protecting other digital assets (from the complex, like patents on intellectual property, to the simple, like a Bitcoin account).

Once you've pushed through each stage or section of this library-type project, you'll have a document binder that will truly serve and protect yourself and your loved ones.

Cameron Morgan, M.B.A., is a wealth manager who specializes in helping people realize their financial goals. A&I Financial Services LLC is an Englewood-based Registered Investment Advisor. Securities provided through Geneos Wealth Management Inc., member FINRA, SIPC. Investment advisory services offered through A&I Financial Services LLC, registered investment adviser.

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