

THE 25 DOCUMENTS YOU NEED BEFORE YOU DIE

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 currently hold \$32.9 billion in unclaimed bank accounts and other assets. (You can search for unclaimed assets at MissingMoney.com).

Most experts recommend a comprehensive folder of documents that family members can access in case of an emergency, so they aren't left scrambling to find and organize a hodgepodge of disparate bank accounts, insurance policies and brokerage accounts. Below is a list of documents you should have on file with an attorney, in a safe deposit box or in a fireproof safe, that someone else has the combination too, in your home.

Marriage & Divorce:

1. Marriage License
2. Divorce papers

Life Insurance and Retirement

3. Life Insurance Policies
4. Individual Retirement Accounts
5. 401k Accounts
6. Pension Documents
7. Annuity Contracts

Health Care Confidential

8. Personal & Family Medical History
9. Durable Health-Care Power of Attorney
10. Authorization to Release Health-Care Information
11. Living Will
12. Do-Not-Resuscitate Order

Bank Accounts

13. List of Bank Accounts
14. List of all User Names
15. List of Safe-Deposit Boxes

Proof of Ownership

16. Housing, Land and Cemetery Deeds
17. Escrow Mortgage Accounts
18. Proof of Loans Made and Debts Owed
19. Vehicle Titles
20. Stock Certificates, Savings Bonds and Brokerage Accounts
21. Partnership and Corporate Operating Agreements
22. Tax Returns

The Essentials

23. Will
24. Letter of Instruction
25. Trust Documents