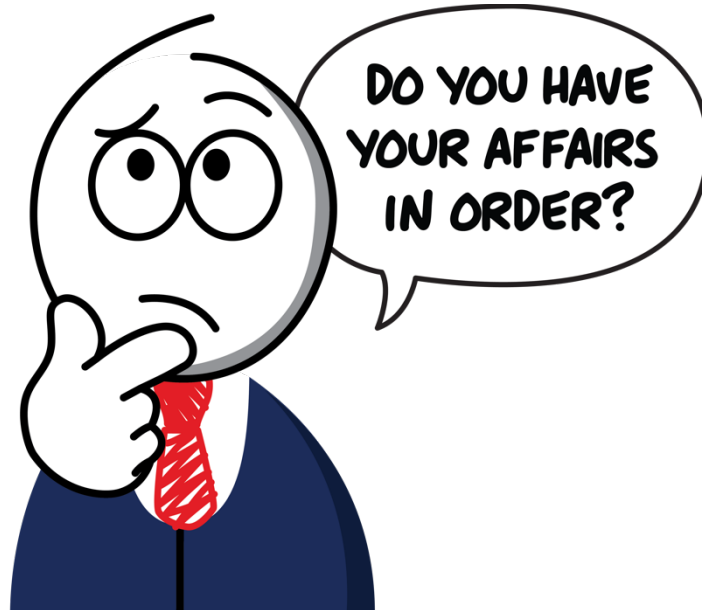


# Before Death Do Us Part

## Special Report

A simple guide for collecting estate documents, financial assets, and healthcare directives in one place... before it's too late.



A GUIDEPOST PRODUCED BY AMERICAN RETIREMENT ADVISORS  
(Intended only for current clients)

## Introduction:

Preparing for the day when we can't make decisions for ourselves is a difficult yet essential part of life. By gathering important records and files ahead of time, you can help alleviate emotional, financial, and logistical burdens on your loved ones.

We've compiled a practical checklist based on our own experiences, and those our clients have shared with us. These documents will aid your family members when dealing with your own affairs. We encourage you to plan BEFORE the need arises.

"Before Death Do Us Part," is designed to not only list the important items but also to explain why we have included them.

We hope it helps you simplify practical aspects of planning and organize your affairs by providing:

- **Direction:** What to gather for others to step in and manage estate matters, handle financial obligations, and operate on your behalf should you not be able to continue to manage important decisions.
- **Preparation:** Secure a central location and gather all essential documents. From personal Identification, financial information, and more.
- **Management:** So, your loved ones can have confident discussions for handling your finances, and medical care with informed decisions during a difficult time.

This guide aims to help make this part of a life journey a bit easier, allowing our families to navigate the road ahead with confidence and peace of mind.

Let's get into it.

*(The content included in this document is based on our own personal experiences; it is not to serve as tax or legal advice. The content is for educational purposes only.)*

## Section 1: Essential Document Checklist

<b>Personal Identification</b> [p. 4]		<b>Legal Documents</b> [p. 10]	
	<b>Birth Certificate</b> <i>(Birthplace is important)</i>		<b>Will</b>
	<b>Death Certificate</b> <i>(If applicable for a deceased spouse)</i>		<b>Living Trust</b> <i>(With clear instructions as to intent and use)</i>
	<b>Social Security Number</b>		<b>Most Recent Tax Returns</b>
	<b>Driver's License</b>		<b>Durable Power of Attorney</b> <i>(Financial and medical)</i>
	<b>Home Address</b> <i>(Social Security and the IRS has listed)</i>		<b>Living Will/DNR Order</b> <i>(Health directives/Do not resuscitate)</i>
	<b>Phone Numbers</b> <i>(Numbers used for account logins)</i>		
	<b>Marriage Documents</b> <i>(Divorce documents if applicable)</i>		
		<b>Family Contact Lists</b> [p. 11]	
			<b>Family Members/Friends</b> <i>(Name, email, phone number, address)</i>
<b>Military (if applicable)</b> [p. 5]		<b>Professional Contact Lists</b> [p. 11]	
	<b>Military ID</b>		<b>List of All Doctors</b> <i>(Full name, address, contact information)</i>
	<b>DD-214</b> <i>(To ensure access to military benefits and honors)</i>		<b>Estate Lawyer</b> <i>(Where your wills and trusts have been created)</i>
	<b>Certificate of Retirement</b>		<b>Accountant</b> <i>(The one who has been filing your taxes)</i>
			<b>Financial Advisor</b> <i>(Someone who knows where your investments are)</i>
<b>Healthcare</b> [p. 6]			<b>Healthcare Advisor</b> <i>(To access any coverage documents, ex. EOC)</i>
	<b>Health Insurance Card(s)</b> <i>(Employer, Retiree, Medicare, etc.)</i>		<b>P&amp;C Insurance Agent</b> <i>(To access any property and casualty policies)</i>
	<b>Add'l Insurance Cards/Docs</b> <i>(Medicare Advantage, Part D, Medigap)</i>		<b>Clergy</b> <i>(To facilitate services, last rites)</i>
	<b>List of Prescriptions</b> <i>(Including where they are being filled)</i>		
<b>Financial Information</b> [p. 7]		<b>Other:</b> [p. 12]	
	<b>Bank/Investment Accounts</b> <i>(Including account numbers, and log-in details)</i>		<b>Funeral Plan</b> <i>(How, what, where)</i>
	<b>Insurance Policies</b> <i>(Home, Car, RVs, Long-term Care, Life, etc.)</i>		<b>Usernames and Passwords</b> <i>(For all subscription services, utility accounts)</i>
	<b>Credit Cards</b>		<b>List of Outstanding Bills/Debts</b> <i>(Customer service numbers and documents)</i>
	<b>Safe Deposit Boxes</b>		<b>List of Recurring Expenses</b> <i>(Memberships, pest control, cleaning, lawn care, etc.)</i>
	<b>Sources of Income/Assets</b> <i>(Pension, IRAs, 401Ks, Annuities, etc.)</i>		<b>Car Title/House Deed</b> <i>(Supporting documents needed for a beneficiary)</i>

## Section 2: The Details

We know that these topics are not fun or easy to talk about with anyone. Be it your spouse, your kids, or closest heirs to your estate...but we also know from personal experience just how important having affairs in order and all your documents in one place can be. This section is going to provide more details about the items on the *Essential Document Checklist*, and why we feel they are important.

### Personal Identification

- **Birth Certificate**
  - Date of Birth
  - Place of Birth
  - Full Legal Name
    - If this has changed in your lifetime you will also need to locate those supporting name change documents
- **Death Certificate**
  - If applicable for a deceased spouse
- **Social Security Number**
- **Driver's License**
  - Or other government issued ID like a Passport
- **Home Address**
  - The address listed as primary to the IRS and Social Security
  - List additional addresses, if applicable.
- **Phone Numbers**
  - As reported to verify your identify with any agencies (think 2-factor authentication number for your SSA.gov account)
- **Marriage Certificate**
  - And divorce documents
- **Naturalization Documents** (if applicable)

**“If you are trying to pay a bill... and you do not know what name the account is under, the last 4 of a social, or even the email on file, most places won't even let you pay!”**

### Military Service Records (if applicable)

Here to help!

Direct line: **602-281-3898**

- **Military ID**
  - Remember this is also your Medical Insurance card if you have Tricare for life
- **DD-214**
  - This is a critical document to ensure access to benefits including:
    - Honor guard at funeral
    - Burial compensation
    - Home Healthcare assistance
    - Long-Term Care prospecting
    - Hospice options
- Certificate of Retirement (for reservists)

**“Knowing what the military background is and having the DD-214 was imperative in order to request any kind of assistance from the VA. (Home Health Care assistance, Long-term care prospecting, hospice options, military honors for the service, and all other benefits/compensation).”**

## Healthcare

- **Current Health Plan**
  - Employer / Retiree Plan
  - Medicare Card
    - Copy of the card (front and back)
  - Critical Illness / Disability / Hospital Indemnity Plans
  - Flexible Savings Account (FSA)
    - These accounts go away after death so you want to make sure you and your loved ones know where they are and that they can be used for any outstanding medical bills
- **Additional Medicare Insurance Cards/Documents**
  - Insurance Cards
    - Copy of each card front and back
  - Evidence of Coverage (EOC) and Summary of Benefits (SOB) for plan(s)
    - Plans typically change annually, make sure to have the most recent copy
      - You will be able to look them up based on the insurance card including full plan name and year
      - This document will include exactly what is covered, where it is covered, and how it is covered with links to online directories for each service/formulary
    - **Types of plans you will need to find documents for:**
      - **If applicable** - Medicare Advantage, Part D Prescription Drug, Medigap
- **Prescriptions**
  - Create a list of all your prescriptions
    - How often you fill them, where they are filled
      - Provide the specifics on the pharmacies that fill them. (Name, address, phone, if they are mail order, etc.)

**“Things like rehab facilities after a hospital stay, short term care facilities, and other covered health services will be listed in the Evidence of Coverage for your specific plan... Again, re-iterating Medicare plans change annually so you should remember to update ALL of the information to what is current.... We have had many cases of kids trying to help a loved one with an outdated healthcare policy book for coverage that no longer exists.”**

**“Heaven forbid you are flat on your back in the hospital, your kids fly in from all over the country, and all they want to do is help. The first thing they are going to ask is, how much is this going to cost? If you are incapacitated, hooked up to who knows how many machines...you might not be able to answer that question or even tell them where your insurance documents are located. This is why it’s important to keep these cards, and relevant coverage documents somewhere your kids or immediate family can find them in an emergency.”**

## Financial Information

- **Bank Accounts (or Credit Union)**
  - List of banks with active balances
    - Types of accounts
    - Account numbers
    - Recent statement
  - Don't forget your Health Savings Account (HSA)!

Make sure a “Beneficiary Upon Death” is filed for each banking institution or you have financial accounts titled in a “Living Trust”.

**“As an example, if your accounts are not already in a Living Trust, having the “Beneficiary Upon Death” on file at the banks allow you to gain relatively quick access to the funds as soon as the death certificate is presented. Without this document in place and filed with each of the banking institutions, the funds will be frozen when the bank is notified of the death. To gain access to the funds, you will have had to petition probate court, which may be a lengthy and costly endeavor.”**

**“In another scenario: With a properly structured Living Trust, access to accounts is not hindered as designated trustees have immediate access. A Durable POA can be used when you become incapacitated and allows your designated person to act on your behalf before you pass.”**



- **Investment Accounts**
  - List active accounts
  - Types of accounts
  - Account numbers
  - Recent statement

**Important/helpful step:** Ensure that all accounts are titled in a Trust, as applicable or a beneficiary/successor beneficiary is named. Accounts like a 401(k), 403(b), 457(b), and Roth IRA's cannot be titled in a trust.

- **Insurance Policies**
  - Home, Auto/RV/Boat, Umbrella
  - Life/Annuity
  - Long-Term Care
    - Save copies of the original signed policy pages which provide policy numbers
- **Credit Cards**
  - Copies of your cards and a statement or password access to your online accounts to obtain current billing information.
- **Safe Deposit Box**
  - Be sure to title your safe deposit box in your trust for faster access.
  - List the bank location of the box, box number, and a copy of the key with your important documents.

**“If your heirs cannot find the key, it is a costly process for the bank to open the box. Having a designated person on your box will not always gain them entry once the bank is notified of your death. Your safe deposit box is frozen with your other assets if you do not have a Trust.”**

## Legal Documents

- **Will**
  - This simple document explains how your estate, (property, money, and other assets) will be distributed and administered through probate when you die.
  - You can consult with a lawyer or do it yourself.
- **Living Trust**
  - A living trust is a good option for those with a complex estate (multiple properties, investment accounts, and/or sizable assets). Some duties of a Living Trust can begin when you are incapacitated.
  - People can have both a will and trust to make sure there is no gap in how their assets are distributed. Generally, folks consult with a lawyer or estate planner to create a Living Trust.
  - There are pros and cons to having either a Will or Trust. Depending on your situation it is best to consult a professional to guide you on what makes the most amount of sense to protect your estate and your heirs' rights to access before and after you pass.
- **Most Recent Tax Returns**
  - Tax returns provide a snapshot of your financial assets
- **Power of Attorney**
  - A Durable Power of Attorney gives you access to financial account management and decisions when you are not able to make them yourself.
- **Living Will**
  - A legal document that outlines a person's wishes regarding medical treatments at the end of their life. It specifically guides decisions when the individual is no longer able to communicate their desires, particularly about the use of artificial life-sustaining treatments. This type of directive ensures that medical professionals and family members understand a person's preferences in situations where they cannot make their own healthcare decisions, such as in medical emergencies or if they are in a persistent vegetative state.

- **Durable Medical Power of Attorney**

- A Durable Medical Power of Attorney is a legal document that allows you to appoint someone else to make healthcare decisions on your behalf if you are unable to do so yourself. This person, often referred to as your "healthcare proxy" or "agent," has the authority to make medical decisions that align with your wishes and values when you're incapacitated. The "durable" aspect means that the power of attorney remains effective even if you become mentally incompetent.
- This is crucial for ensuring that your healthcare preferences are respected throughout any medical situation where you cannot communicate your decisions. It's a vital part of advance care planning, providing peace of mind that someone you trust is in charge of your healthcare decisions when you cannot make them yourself.

- **DNR (Do Not Resuscitate)**

- A medical directive specifically instructing healthcare providers not to perform cardiopulmonary resuscitation (CPR) if your heart stops or if you stop breathing.
- Used by individuals who do not wish to have these life-saving measures applied in the event of cardiac or respiratory arrest.
- Typically chosen by people with serious illnesses or those at the end of life, who prefer a natural death rather than extending life through medical interventions.
- The DNR must be written and signed by a healthcare provider and is based on a conversation with the patient or their medical power of attorney. It's an important document that ensures a patient's wishes regarding emergency medical care are respected.

**It is important that your loved ones know where these documents are stored so they have direct access to them when the time comes.**

**Don't assume these documents are easy to find or that your loved ones know where to look...**

## Family Contact List

- **Family Members**
  - To have a list of names and phone numbers for notifications
- **Friends/Neighbors**
  - To have a list of names and phone numbers for notifications
  - Who can assist with pet care, mail, and other household help
    - Be sure to note who helps with what

## Professional Contacts

- **List of Doctors**
  - To help your family communicate regarding your medical treatment
  - Create a list of doctor's names, addresses, phone numbers
- **Estate Planner or Lawyer**
  - Name, address, phone number so your loved ones can get ready answers on the directions listed in your will and trust.
- **Accountant** loved ones need to file your taxes when you cannot.
  - Very likely will need accounting help if you pass for securing answers on estate taxes and obtaining and EIN number.
- **Financial Advisors**
  - Provide a list of where your investment accounts are and who services them (name of advisor, account numbers, phone number, bank, etc.)
- **Healthcare Advisor**
  - Provide the name of your Medicare or other health insurance advisor, and phone number so your loved ones can get guidance on how your health care policies work.
- **Property and Casualty (P&C) Insurance Agent**
  - This is the person that helps with your home insurance, auto insurance, any umbrella policies, etc.
- **Clergy**
  - If you have a clergy member you would like to visit you during your hospital stay or later, let your family know how to contact them to set up visits.

## Other

- **Funeral Plan**

- Besides any requests you would identify in your last will and testament/trust, you may have already met with a funeral director in regards to your end-of-life arrangements. Details might include a funeral/memorial service and burial or cremation. Those documents should be easily accessible to your family.

- **Usernames and Password List**

- In the event your family needs to obtain any information from your online accounts, it is important they can access your accounts. Like utility, financial, email, bills, etc.

- **Outstanding Bills / Debts /Mortgage & Property Tax**

- In the event you are not able to manage the payment of your monthly bills and or incapacitated longer and additional obligations need to be managed, a list of accounts, customer service contact numbers, and documents should be accessible to your family.

- **List of Recurring Expenses**

- You might have to have cancel or modify the schedule of services you receive from companies like, pest control, house cleaning, lawn care, pool cleaning, etc. Provide the list of contacts and schedule for these services to help your family modify or manage these services in your absence.
- Be sure to also include services like Netflix, Audible, Cable, Internet, etc.

- **Car title, Registration Form, Beneficiary Form**

- Having your automobile/RV/motorcycle titles along with a DMV beneficiary form can simplify the transfer of those items should you no longer want to keep them, or they need to be sold.

**We hope this guide will inspire you to stop procrastinating and gather these documents before your family needs them.**

**For help with your Retirement and Healthcare Planning needs contact us:**

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