



Renew & Refresh Organizing Your Documents

A New Year often signifies a fresh start and a New Year's Resolution is a goal that many set to improve themselves in the coming year. As you take the time to set those goals and create new routines, have you considered refreshing your Financial and Lifetime Planning documents?

Life can be unpredictable, and anything can happen in a given year. Maybe you started a new job, got married, became a grandparent or even started to think about retirement. The New Year is a great time to take stock of what you currently have in place, and to set yourself up for a successful future. Reviewing your documents now will ensure that they are still consistent with your Lifetime and Legacy planning objectives.

Consider the following:

- Do your documents reflect any changes that may have occurred with the beneficiaries that are listed?
- Is your time horizon and financial objectives still on track for your retirement years?
- Are there any other needs that were not previously considered?

Upon your review, take a moment to organize your important documents in a secure place for safekeeping. This will make it easier for you or a trusted individual to access them quickly if they should ever be needed in the future. Taking the time at the start of the New Year reviewing and refreshing your financial and lifetime documents can provide you the confidence that whatever life may throw your way, you and your family will be taken care of.

Documents you may want to ensure are in a secure place:

The Essentials

- Wills
- Letter of instruction
- Trust documents
- Guardianship designations
- Beneficiary designations

Proof of Ownership

- Housing, land & cemetery deeds
- Escrow mortgage accounts
- Outstanding loans
- Vehicle titles
- Tax returns

Bank Accounts

- Bank & Investment accounts
- List of all usernames and passwords
- List of safety-deposit boxes

Life Insurance & Retirement

- Life Insurance policies
- Annuity contracts
- Individual retirement accounts
- 401(k) accounts
- Pension documents

Healthcare Confidential

- Completed HIPAA forms (protection of your medical information & history)
- Personal & family medical history
- Durable healthcare power of attorney
- Living will
- Do not resuscitate (DNR) order

New Year | New Beginnings | New Intentions | New Results

Please contact us with questions:

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