



The Family
**INFORMATION
ORGANIZER**

Your planner for any emergency, disaster or loss of a loved one

JOSH MUNGAVIN CFP®, CRC®

THE FAMILY INFORMATION ORGANIZER:

Your planner for any emergency, disaster or loss of a loved one.

JOSH MUNGAVIN CFP[®], CRC[®]

Edited by Natalie Painter & Jana Simons

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Letter from the Author

"There is in the act of preparing, the moment you start caring." –Winston Churchill

A longtime friend named Dana called me one day because she needed help. Her father had just passed away and she didn't know what to do. Although I've helped clients' children through similar situations many times, something occurred to me as I saw her left lost and alone with a scattered paper trail and no instructions to help her through: **Having all essential information in one place makes a challenging time easier and leaves a legacy of respect and security.** This book was created to help your family members navigate loss while also making sure you have everything you need in times of emergency or natural disaster. **Receiving this book gives you a good reason to begin gathering your information now, rather than wait for a crisis to act.**

Before helping Dana, I had taken our firm's emergency planning benefit for granted because we have records of family finances at our fingertips. Our clients get an elevated level of care because we work with the professionals in their lives and have made the investment in tools, employees, and education necessary to create an objective and tailored plan to manage risks, simplify financial lives, maintain wealth, and provide for heirs. Most people don't have that level of care, and while this is not a replacement for services we provide, it is our attempt to help our clients and those who don't have the support we offer. **This book was created to help you take care of your family through emergencies by having all essential information in one place** (extra pages, which can be duplicated, are at the back of the document to provide enough space for all of your information).

Please share this book or the link to the fillable PDF at www.EK-FF.com/Organizer.pdf with your friends so they and their loved ones will also be thankful for the help when it is needed the most. When sharing this, please give away the entire document so that anyone who uses it can provide feedback to help improve the book, suggest other tools to help, or ask questions. May this help give you and the ones you love some support and security in times of emergency.

Please give me a call if we can be of service in any other way.



Josh Mungavin CFP®, CRC®
Principal
Evensky & Katz/Foldes Financial Wealth Management
Josh@Evensky.com
(800) 448-5435



EVENSKY & KATZ / FOLDES FINANCIAL
— WEALTH MANAGEMENT —

www.Evensky.com

Updated by: _____

Updated on: _____

Family Information

Use the following boxes for information you feel is valuable concerning all members of your household, including pets. You may also include parents, grandparents, siblings, grandchildren, or in-laws. If necessary, attach extra pages for additional medical conditions or notes.

Notes could include:

birthplace

current & past addresses

date of marriage

Name: _____

DOB: _____ SS #: _____

Phone: (_____) _____ - _____ DL #: _____

Email: _____

Medical Conditions & Allergies: _____

Notes: _____

Name: _____

DOB: _____ SS #: _____

Phone: (_____) _____ - _____ DL #: _____

Email: _____

Medical Conditions & Allergies: _____

Notes: _____

Important Contacts

This section includes any contacts you feel would be helpful in case of emergency.

We recommend including:

- | | | |
|--|---|--|
| <input type="checkbox"/> employer | <input type="checkbox"/> doctors | <input type="checkbox"/> internet provider |
| <input type="checkbox"/> business associates | <input type="checkbox"/> dentists | <input type="checkbox"/> home repair |
| <input type="checkbox"/> trust or estate executors | <input type="checkbox"/> chiropractor | <input type="checkbox"/> computer repair |
| <input type="checkbox"/> financial planner | <input type="checkbox"/> hospital | <input type="checkbox"/> plumber |
| <input type="checkbox"/> accountant | <input type="checkbox"/> veterinarian | <input type="checkbox"/> electrician |
| <input type="checkbox"/> lawyer | <input type="checkbox"/> poison control | <input type="checkbox"/> neighbors |
| <input type="checkbox"/> bank | <input type="checkbox"/> schools or day care | <input type="checkbox"/> police department |
| <input type="checkbox"/> religious advisor | <input type="checkbox"/> children's guardians | <input type="checkbox"/> fire department |

Utilities

Gas: _____ Phone: (_____) _____ - _____ Acct #: _____

Shutoff Valve Location: _____

Water: _____ Phone: (_____) _____ - _____ Acct #: _____

Shutoff Valve Location: _____

Electric: _____ Phone: (_____) _____ - _____ Acct #: _____

Main Breaker Box Location: _____

Security: _____ Phone: (_____) _____ - _____ Acct #: _____

Alarm Code: _____

Wireless Internet Network Name: _____

Passcode: _____

Name: _____

Role: _____

Phone & Email: _____

Website Login Info: _____

Notes: _____

Name: _____

Role: _____

Phone & Email: _____

Website Login Info: _____

Notes: _____

Income Sources

Use this section to provide information on all of your income sources, such as:

- | | | |
|-------------------------------------|--|---|
| <input type="checkbox"/> salary | <input type="checkbox"/> pension | <input type="checkbox"/> Social Security |
| <input type="checkbox"/> disability | <input type="checkbox"/> retirement accounts | <input type="checkbox"/> rental properties |
| <input type="checkbox"/> royalties | <input type="checkbox"/> deferred compensation | <input type="checkbox"/> possible inheritance |

In the notes sections, consider including:

- | | | |
|--|---|---|
| <input type="checkbox"/> beneficiaries | <input type="checkbox"/> personal responsibilities | <input type="checkbox"/> method of collection |
| <input type="checkbox"/> partners | <input type="checkbox"/> contact persons or manager | <input type="checkbox"/> account numbers |

Source & Type: _____

Amount/Frequency: _____

Notes: _____

Source & Type: _____

Amount/Frequency: _____

Notes: _____

Source & Type: _____

Amount/Frequency: _____

Notes: _____

Source & Type: _____

Amount/Frequency: _____

Notes: _____

Insurance Policies

Some insurance types you may want to catalog below are:

- | | | |
|--|---|-----------------------------------|
| <input type="checkbox"/> health | <input type="checkbox"/> long-term care | <input type="checkbox"/> life |
| <input type="checkbox"/> umbrella | <input type="checkbox"/> homeowner's | <input type="checkbox"/> renter's |
| <input type="checkbox"/> vehicle | <input type="checkbox"/> dental | <input type="checkbox"/> vision |
| <input type="checkbox"/> short- & long-term disability | | |

In the space provided for coverage details, consider including (if applicable):

- | | | |
|--|-------------------------------------|---|
| <input type="checkbox"/> coverage amount | <input type="checkbox"/> co-pay | <input type="checkbox"/> premium info |
| <input type="checkbox"/> benefit amount | <input type="checkbox"/> term | <input type="checkbox"/> exclusion info |
| <input type="checkbox"/> death benefit | <input type="checkbox"/> deductible | <input type="checkbox"/> vehicle model |
| <input type="checkbox"/> cash value | | |

Insurance Type: _____ Policy Number: _____

Name of Insured: _____

Beneficiary: _____

Company & Agent Name: _____

Policy Contact Info: _____

Coverage Details: _____

Insurance Type: _____ Policy Number: _____

Name of Insured: _____

Beneficiary: _____

Company & Agent Name: _____

Policy Contact Info: _____

Coverage Details: _____

Assets & Accounts

Please list your financial assets and account information below:

- | | | |
|---|--|---|
| <input type="checkbox"/> cash | <input type="checkbox"/> credit cards | <input type="checkbox"/> checking accounts |
| <input type="checkbox"/> CDs | <input type="checkbox"/> real estate | <input type="checkbox"/> investment assets |
| <input type="checkbox"/> stock options | <input type="checkbox"/> savings accounts | <input type="checkbox"/> business interests |
| <input type="checkbox"/> life insurance | <input type="checkbox"/> health savings accounts | <input type="checkbox"/> money owed to you |

In the space provided for notes, consider including:

- | | | |
|---|---|---|
| <input type="checkbox"/> value/debt | <input type="checkbox"/> property renters | <input type="checkbox"/> automatic deductions |
| <input type="checkbox"/> location of checks/cards | | |

Asset/Account & Owner(s): _____

Institution or Location of Asset: _____

Account Type & Number: _____

Beneficiaries: _____

Contact Info: _____

Online Access: _____

Notes: _____

Asset/Account & Owner(s): _____

Institution or Location of Asset: _____

Account Type & Number: _____

Beneficiaries: _____

Contact Info: _____

Online Access: _____

Notes: _____

Liabilities

Please list all liabilities, bills, and fees in this section and how to pay them, including:

- | | | |
|---|---|---|
| <input type="checkbox"/> utilities | <input type="checkbox"/> mortgage or rent | <input type="checkbox"/> personal lines of credit |
| <input type="checkbox"/> vehicle loans | <input type="checkbox"/> revolving credit | <input type="checkbox"/> business investments |
| <input type="checkbox"/> student loans | <input type="checkbox"/> credit cards | <input type="checkbox"/> property or other taxes |
| <input type="checkbox"/> business loans | <input type="checkbox"/> insurance | <input type="checkbox"/> membership dues |

In the notes section, consider including:

- | | | |
|---|---|---|
| <input type="checkbox"/> expected pay-off date | <input type="checkbox"/> monthly payment | <input type="checkbox"/> automatic deductions |
| <input type="checkbox"/> value & debt outstanding | <input type="checkbox"/> statement delivery | |

Institution & Account Type: _____

Account Number & Owner: _____

Contact Info: _____

Frequency & Typical Amount of Payment: _____

Website Login Info: _____

Notes: _____

Institution & Account Type: _____

Account Number & Owner: _____

Contact Info: _____

Frequency & Typical Amount of Payment: _____

Website Login Info: _____

Notes: _____

Institution & Account Type: _____

Account Number & Owner: _____

Contact Info: _____

Frequency & Typical Amount of Payment: _____

Website Login Info: _____

Notes: _____

Household Maintenance

In this section, please list all tasks that need to be done on a recurring or regular basis and any information needed to complete them. This may include cleaning or maintaining the following:

- | | | |
|---|---------------------------------------|-------------------------------------|
| <input type="checkbox"/> range hood | <input type="checkbox"/> furnace | <input type="checkbox"/> gutters |
| <input type="checkbox"/> smoke detectors | <input type="checkbox"/> pool | <input type="checkbox"/> AC filters |
| <input type="checkbox"/> fire extinguishers | <input type="checkbox"/> flooring | <input type="checkbox"/> vehicles |
| <input type="checkbox"/> doctors appointments | <input type="checkbox"/> lawn care | <input type="checkbox"/> pet care |
| <input type="checkbox"/> dentist appointments | <input type="checkbox"/> pest control | |

In the notes section, consider detailing (if applicable):

- | | |
|--|---|
| <input type="checkbox"/> location of unit and components | <input type="checkbox"/> brand or model |
| <input type="checkbox"/> additional instructions | |

Task: _____

Description: _____

Frequency: _____

Notes: _____

Task: _____

Description: _____

Frequency: _____

Notes: _____

Task: _____

Description: _____

Frequency: _____

Notes: _____

Important Documents

In order to be prepared for any emergency, create a “grab and go” package containing copies of important documents compiled in a binder, on an electronic drive, or in an online vault. While the package should be readily available in case of an emergency, it is also wise to keep a duplicate package in a fireproof or safe-deposit box. The following pages provide some suggestions for what you may want to include.

Personal Records: These could include any records you find helpful in documenting aspects of your family, such as a family tree, where individuals live, or where they are buried and their dates of birth and death, along with any other pertinent information. Additionally, you may choose to maintain a list of birthdates and anniversaries of family members and friends.

<u>Documents:</u>	<u>Location:</u>
<input type="checkbox"/> Marriage, Birth & Death Certificates	_____
<input type="checkbox"/> Divorce Papers	_____
<input type="checkbox"/> Adoption Papers	_____
<input type="checkbox"/> Immigration Documents	_____
<input type="checkbox"/> Social Security Cards & Documents	_____
<input type="checkbox"/> Passports	_____
<input type="checkbox"/> Driver's Licenses	_____
<input type="checkbox"/> Military Record	_____
<input type="checkbox"/> Work History	_____
<input type="checkbox"/> Family Tree	_____
<input type="checkbox"/> Important Dates to Remember	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____

Ownership Documents: This could include any records of assets, such as home and land deeds, car titles, contracts, leases, loans you have made, property surveys, boat titles, stock certificates, or appraisals.

Documents:

Location:

- | | |
|--|-------|
| <input type="checkbox"/> Car Records | _____ |
| <input type="checkbox"/> Home Records | _____ |
| <input type="checkbox"/> Property Deeds | _____ |
| <input type="checkbox"/> Appraisal Records | _____ |
| <input type="checkbox"/> Surveys | _____ |
| <input type="checkbox"/> Leases | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |

Financial Documents: This section could include any pertinent financial information or documents.

Documents:

Location:

- | | |
|--|-------|
| <input type="checkbox"/> Insurance Paperwork | _____ |
| <input type="checkbox"/> Borrower or Lender Loan Documents | _____ |
| <input type="checkbox"/> Bank Deposit Records | _____ |
| <input type="checkbox"/> Financial Custodian Contracts | _____ |
| <input type="checkbox"/> Stock Certificates | _____ |
| <input type="checkbox"/> Net Worth Statement | _____ |
| <input type="checkbox"/> Previous Years' Tax Returns | _____ |
| <input type="checkbox"/> Copy of Monthly Bills | _____ |
| <input type="checkbox"/> Credit Report | _____ |
| <input type="checkbox"/> Budget | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |

Estate Documents: These could include a will, ethical will, any trust documents, general or limited power of attorney, funeral arrangements (burial/cremation, pallbearers, ceremony speakers, special food or music, etc.), letters of last instruction, and children's guardianship designations.

Documents:

Location:

- | | |
|---|-------|
| <input type="checkbox"/> Estate Plan | _____ |
| <input type="checkbox"/> Trust Documents | _____ |
| <input type="checkbox"/> Will | _____ |
| <input type="checkbox"/> Letter of Instruction & Final Wishes | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |

Health Care Documents: These could include complete medical history, family medical history, disease complications and date of diagnosis if known, immunization history, major surgeries, allergies, prescriptions, blood type, a health care power of attorney, a living will, a health care proxy, a do-not-resuscitate order (if applicable), and care-of-body instructions (organ donation) or other advance directives.

Documents:

Location:

- | | |
|---|-------|
| <input type="checkbox"/> Health Care & Medical History | _____ |
| <input type="checkbox"/> Living Will or Health Care Proxy | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |

Household: A good way to take a household inventory is to go through your house with a digital camera or video camera and take pictures or video of all household items, making sure to get a clear shot of model and serial numbers for major items. You could also include locations of address books, family photos, jewelry, and firearms. If you have receipts for the items, attaching them to your photos will be helpful if a claim ever needs to be made.

Documents:

Location:

- | | |
|---|-------|
| <input type="checkbox"/> Video or Photographic Inventory | _____ |
| <input type="checkbox"/> Home Maintenance Documents | _____ |
| <input type="checkbox"/> Vehicle Maintenance Records | _____ |
| <input type="checkbox"/> Warranty Paperwork for Large Items | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |

Other Important Documents: Use this space to reference any other documents that may be helpful. You may choose to have letters or videos delivered to loved ones upon your passing or instructions to close your online profiles.

Documents:

Location:

- | | |
|---|-------|
| <input type="checkbox"/> Catalog of Keys & Codes | _____ |
| <input type="checkbox"/> Password/Digital Info Collection | _____ |
| <input type="checkbox"/> Letters to Loved Ones | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |
| <input type="checkbox"/> _____ | _____ |

Navigating the Death of a Loved One

The death of a loved one can be devastating and emotionally overwhelming. Over the coming weeks and months, you will be faced with unfamiliar but important decisions. Employ the help of loved ones and trusted advisors to assist with these responsibilities. Please remember that many people, such as family, friends, and professional and spiritual advisors are here to support you and allow you to focus on the most immediately important issue: the well-being of yourself and your family.

Unfortunately, you will almost certainly encounter financial or other decisions that require urgent attention. This guide will help you organize and prioritize matters that are in direct need of resolution and suspend those issues that can wait until you are personally more prepared to handle what now seems daunting. Please do not hesitate to reach out to Evensky & Katz / Foldes Financial, as we have the experience to help you and your family through this difficult time.

Within the First 48 Hours

- ❑ **Arrange care.** Should the deceased have dependents, pets, or a need for security at his or her premises, establish who will tend to these responsibilities.
- ❑ **Keep records and notes.** Keep a log with detailed notes of people you speak to, their contact information, and pertinent conversations regarding your loved one's passing. This will help the process proceed smoothly and completely. Keep all receipts! You may also find it helpful to keep records of people who lend assistance or send gifts, flowers, cards, donations, or food to your home so you can thank these supporters at a later time.
 - You may find it helpful to keep all post-death matters in a dedicated account or find a way to separate these expenses in order to maintain organized records to settle the estate.
- ❑ **Provide notice.** Those you wish to contact may include family, friends, employers, executor, those with power of attorney, or religious advisors.
 - Lean on family during this time and allow others to help you make the decisions that follow in the days and months to come; you do not have to take all duties on alone.
- ❑ **Locate documents.**
 - The deceased's attorney, CPA, or financial planner may be an invaluable resource in helping to locate documents such as deeds, titles, tax returns, will, and estate plan.
 - Remember to consider where the deceased typically kept important papers, such as a safe-deposit box, file folder, or electronic storage device.
 - Other helpful or necessary documents are the birth and marriage certificate, military discharge papers, etc. Hopefully you can easily access the emergency binder that the deceased compiled.
- ❑ **Refer to the deceased's wishes.** Consult any wishes the deceased may have provided for his or her passing concerning organ donation, cremation, location of burial, or other issues. You can also find these details in the documents section of his or her emergency binder.

- ❑ **Prepare for the remembrance.** Depending on the details of the instructions left, the initial matters may be left to your discretion.
 - Bereavement leave may be available from your employer. If so, notify your employer and arrange for care of children and pets in order to give yourself time to focus on the arrangements that need to be made.
 - Prepare and arrange for an obituary for those who would like to pay their last respects.
 - Depending on the known wishes of the deceased, you may indicate that donations to a specific charity can be made in lieu of flowers or other gifts.
 - In the event that the deceased didn't document his or her wishes for final resting, with the assistance of family and friends, contact funeral homes and plan final arrangements. Set up appointments to research various funeral home options to evaluate and compare services and costs.
 - Be aware that funeral homes can charge drastically different prices, and funeral costs are often shockingly high. If you feel uncomfortable with a decision, do not feel rushed or pushed into deciding. Just walk away, sign nothing, and either ask for the assistance of a loved one or take time to think before deciding. It may help to ask around to learn about other peoples' experiences with specific funeral homes.
 - **Check for potential VA burial benefits.** Veterans may be eligible for funeral benefits that can significantly reduce costs such as burial at a national cemetery or financially assist with burial elsewhere.
 - If your loved one was a veteran, please visit the website <http://www.benefits.va.gov/compensation/claims-special-burial.asp> and follow the instructions. This website goes into detail about the claim process. You will notice there are some burial compensations that the surviving spouse, children, or executor may or may not be eligible for, so read carefully. The heirs will need to locate the veteran's original or certified copy of the DD-214, Award Letter (list of service/nonservice-connected disabilities), the veteran's user name and password for eBenefits (if applicable—applying through eBenefits is the most efficient way to file a claim), an original death certificate, and a funeral receipt that has the veteran's name on it. If you cannot locate the eBenefits information or have any other questions, please contact your local Disabled American Veterans office (DAV) to help you file a burial claim.
 - Steps if you have the eBenefits information:
 - Visit <https://www.ebenefits.va.gov/ebenefits/homepage> and log in.
 - Click Apply for Benefits.
 - Scroll to the bottom and open Burial Benefits to start the claim process.
 - **NOTE:** The burial compensation is a reimbursement, and depending on the circumstances of the death (whether service or nonservice related), the benefits will cover only a portion of the funeral expenses. The reimbursement process could take up to six months.
- ❑ **Be cautious of cost.** Final resting arrangements can prove costly. Carry a notepad during this time to keep a current accounting of costs; many services will ask for a deposit in advance. If, at any time, you feel uncomfortable with making a decision

immediately, do not feel forced into any decisions, especially a potentially costly one; take your time and ask a trusted advisor for assistance.

- **PLEASE BE AWARE:** When financial institutions obtain proof of death, in almost all cases, the institution will freeze the assets owned by the deceased, so plan accordingly.
- **Temporary death certificates.** Official death certificates can take a few weeks or months to receive. Temporary certificates are sufficient to deal with many pressing matters. An official copy, however, will likely be required to process insurance claims. Ask the funeral director to assist you with this matter. The funeral home also can prepare and issue a statement of death; obtain at least ten of these as well.

Within the First Week

- **Handle household matters.**
 - All expenses such as mortgage, taxes, insurance, utilities, and maintenance must remain current if the deceased owns real estate. If no one is living in the house for the immediate future, it may be sensible to suspend unused services and utilities.
 - Should your family be faced with the decision to sell assets, you may choose to consult an attorney first.
 - Check the deceased's mail for items that may require immediate attention.
- **Contact the deceased's employer.** Collect all belongings that may remain at the workplace and inquire about outstanding wages and group insurance plans.
 - If the deceased was self-employed, locate related ownership documents and arrange for short-term business continuation. The deceased's business partners or attorney may be able to help facilitate this transition.
- **Evaluate contents of safe-deposit box.** Assets held in this fashion should be distributed to the intended beneficiary quickly, as the printed death notice will trigger a hold on the contents to be used to satisfy debts of the deceased's estate. Should you not be an authorized key holder or if you are unable to access the box, you may need to petition the court to issue an order to open the box if it contains important documents.
 - Although creditors of the deceased must be paid, do not pay for or sign anything without obtaining a professional opinion on the matter.
- **Take care of yourself.** Don't forget to take time for yourself. Find a way to rest; everyone must grieve in their own way and in their own time.

Within the First Month

- **Obtain official death certificates.** Order a minimum of ten—but as many as twenty is advisable—original certified copies of the deceased's death certificate. You will be asked for an official death certificate in countless instances, such as transferring bank accounts or safe-deposit boxes, transferring title to vehicles and real estate, claiming insurance proceeds, redeeming investable assets, and filing final tax returns. The

funeral home can ensure the forms are filed with the state. Your state's vital statistics office can help you obtain as many duplicates as needed, for a fee.

- ❑ **Submit the will to probate.** An estate attorney can assist you with submitting the will to probate or state district court. Because probate is governed by state law, states vary on the permitted time period for filing, but often this must be done within thirty days following death.
 - If a will exists, identify the executor to distribute the property and assist with other instructions for the estate.
 - If the party died intestacy (without a will), state law will often govern who can manage the distribution of the estate.
 - Probate does not encompass those assets that are owned by a trust, held as property of tenants-in-common, or pass by operation of law. You must consult your attorney regarding assets not included in the probate process, but common examples are:
 - life insurance proceeds
 - retirement accounts that have named beneficiaries, pension distributions, and unpaid wages
 - trust-owned property
 - assets specified as transfer-on-death (TOD) or payable-on-death (POD)
 - property held in joint tenancy with right of survivorship, community property with right of survivorship, or tenants by the entirety with a spouse

- ❑ **Apply for life insurance benefits.** Remember that proceeds from life insurance are probably not part of the probate process. Often, collecting death benefits can be as simple as completing the necessary claims forms and submitting them with an original or certified death certificate. Each company will have a slightly different process for claiming death benefits. Therefore, attached you will find a letter template that you can use to notify the insurance company of the death and request specific instructions on how to properly file the claim.
 - If you are unsure about a possible group policy provided by an employer, you may need to contact companies in the deceased's employment history to inquire.

- ❑ **Reconcile medical bills.** If an ailment preceded the passing of your loved one, health insurance may cover part or all of the medical costs. Begin by contacting the business office at the hospital or clinic where he or she was treated to request outstanding balances. Then compare bank records and insurance to determine which have been reimbursed or paid. Reconciling all billing and payment information will help in completing the required claim documents.

- ❑ **Discontinue amenities.** Cancel those services that are no longer necessary or were used only by the deceased (e.g., cable, internet, gym, club, or fraternity memberships), while continuing certain services (e.g., electricity, water, or lawn service) that may be necessary to maintain his or her property.

- ❑ **Contact Social Security.** Contact the Social Security Administration at www.ssa.gov or 800.772.1213 to report the death and file for survivor benefits. Additional or different benefits may be available for the surviving spouse or minor children. You must, however, contact the Social Security office to request information, as these benefits are not automatically issued. Be sure to have Social Security numbers on hand before

calling; should you qualify for benefits, you may need to make an appointment to visit the Social Security office. Be sure to get explicit instructions on what you will need to bring with you to your appointment. The funeral director will often inform the Social Security office of your loved one's passing, as the Social Security Administration needs to know as soon as possible in order to ensure that relatives of the deceased receive all benefits they are entitled to. Keep in mind that not all survivors are eligible for benefits, so do not accept benefits that you are not certain about after the death of your loved one.

- ❑ **Notify financial and lending institutions** (the following will all likely require a death certificate and letters testamentary).
 - Pensions: be sure to ask pension administrators about specific survivor benefits that you may not be aware of.
 - Banks, savings, and investment institutions and custodians: notification needs to be provided for all joint and individually owned accounts.
 - Be aware that the contents of these accounts may be frozen, so you should plan accordingly to avoid the need for such funds.
 - New accounts in the name of the heirs will likely be required.
 - Credit card companies
 - Occasionally credit cards offer accidental death insurance that will relieve any outstanding balance upon the cardholder's death.
 - Mortgage or other debt obligations
 - Debts are now the responsibility of the estate, and outstanding balances must be paid from the assets of the estate. In the case of a married survivor, the debts often transfer to the surviving spouse, so consult an attorney with questions about potential creditor claims and protection.
 - If the deceased's child is at a university, the school may be able to offer different financial aid options due to the change in circumstances.

Within the First Three Months

- ❑ **Notify credit bureaus, the Veterans' Administration** (if you have not done so already for burial benefits), and other government agencies for potential death benefits.
 - Credit bureaus: It is a good idea to request a copy of the deceased's credit report and notify each entity of the individual's passing. If the Social Security Administration has been notified of the passing, his or her Social Security number will be flagged to help prevent identity theft. Contact these three bureaus:
 - Equifax
 - Experian
 - TransUnion
 - Cancel the deceased's driver's license.
- ❑ **File final tax returns.** An estate attorney or accountant can help you with filing the deceased's final state and federal tax returns. Final tax returns are typically due within nine months of the date of death.
- ❑ **Evaluate your financial and estate situation.** If asset questions have not already been resolved with the estate or probate proceedings, now is the time to approach the topic of whether to sell real or personal assets. Should you decide to keep real estate or other

titled assets, you will need a death certificate to transfer the assets into the new owner's name. You might begin this process by evaluating and cataloging what the deceased owned.

- For all assets that you will retain, such as real property, vehicles, or valuable personal property, you will need to transfer the insurance on those items to the new owner's name. Occasionally, an insurance company will not allow changes to the owner of the policy but will instead require an entirely new policy.
 - The estate executor may need to catalog and appraise certain assets within ninety days of death to distribute on behalf of the estate.
 - **Meet with your financial advisors and lawyers.** Review all aspects of your own estate, such as your estate plan, will, inheritance, financial needs, and investment options.
 - Try to organize your affairs to the best of your ability to help the next generation deal with a similar situation.
- Send thank-you notes to those who have supported you since the loss of your loved one.

Other outlets for helpful information include:

1. County Clerk's office for birth and marriage certificates
2. National Personnel Record Center (for military discharge records)
<https://www.archives.gov/st-louis/>
<https://www.archives.gov/veterans/military-service-records/index.html>
314-801-0800
3. Department of Veterans Affairs
<http://www.va.gov/>
800-827-1000

Emergency Planning Organizer

Additional Pages



EVENSKY & KATZ / FOLDES FINANCIAL
— WEALTH MANAGEMENT —

Family Information

Name: _____

DOB: _____ SS #: _____

Phone: (_____) _____ - _____ DL #: _____

Email: _____

Medical Conditions & Allergies: _____

Notes: _____

Name: _____

DOB: _____ SS #: _____

Phone: (_____) _____ - _____ DL #: _____

Email: _____

Medical Conditions & Allergies: _____

Notes: _____

Name: _____

DOB: _____ SS #: _____

Phone: (_____) _____ - _____ DL #: _____

Email: _____

Medical Conditions & Allergies: _____

Notes: _____

Important Contacts

Name: _____

Role: _____

Phone & Email: _____

Website Login Info: _____

Notes: _____

Name: _____

Role: _____

Phone & Email: _____

Website Login Info: _____

Notes: _____

Name: _____

Role: _____

Phone & Email: _____

Website Login Info: _____

Notes: _____

Name: _____

Role: _____

Phone & Email: _____

Website Login Info: _____

Notes: _____

Name: _____

Role: _____

Phone & Email: _____

Website Login Info: _____

Notes: _____

Income Sources

Source & Type: _____
Amount/Frequency: _____
Notes: _____

Source & Type: _____
Amount/Frequency: _____
Notes: _____

Source & Type: _____
Amount/Frequency: _____
Notes: _____

Source & Type: _____
Amount/Frequency: _____
Notes: _____

Source & Type: _____
Amount/Frequency: _____
Notes: _____

Insurance Policies

Insurance Type: _____ Policy Number: _____

Name of Insured: _____

Beneficiary: _____

Company & Agent Name: _____

Policy Contact Info: _____

Coverage Details: _____

Insurance Type: _____ Policy Number: _____

Name of Insured: _____

Beneficiary: _____

Company & Agent Name: _____

Policy Contact Info: _____

Coverage Details: _____

Insurance Type: _____ Policy Number: _____

Name of Insured: _____

Beneficiary: _____

Company & Agent Name: _____

Policy Contact Info: _____

Coverage Details: _____

Assets & Accounts

Asset/Account & Owner(s): _____

Institution or Location of Asset: _____

Account Type & Number: _____

Beneficiaries: _____

Contact Info: _____

Online Access: _____

Notes: _____

Asset/Account & Owner(s): _____

Institution or Location of Asset: _____

Account Type & Number: _____

Beneficiaries: _____

Contact Info: _____

Online Access: _____

Notes: _____

Asset/Account & Owner(s): _____

Institution or Location of Asset: _____

Account Type & Number: _____

Beneficiaries: _____

Contact Info: _____

Online Access: _____

Notes: _____

Liabilities

Institution & Account Type: _____

Account Number & Owner: _____

Contact Info: _____

Frequency & Typical Amount of Payment: _____

Website Login Info: _____

Notes: _____

Institution & Account Type: _____

Account Number & Owner: _____

Contact Info: _____

Frequency & Typical Amount of Payment: _____

Website Login Info: _____

Notes: _____

Institution & Account Type: _____

Account Number & Owner: _____

Contact Info: _____

Frequency & Typical Amount of Payment: _____

Website Login Info: _____

Notes: _____

Household Maintenance

Task: _____
Description: _____
Frequency: _____
Notes: _____

Task: _____
Description: _____
Frequency: _____
Notes: _____

Task: _____
Description: _____
Frequency: _____
Notes: _____

Task: _____
Description: _____
Frequency: _____
Notes: _____

