

Safeguarding Your Family's Future



1. Name Your Powers of Attorney

Someone you trust to step in if you can't.

- A power of attorney lets someone act for you if you become unable to. It's usually two separate roles: financial and medical.
- Financial agents handle money matters; medical agents (health care proxies) make care decisions.
- Many people name a different person for each role.

2. Build the Walls: Your Retirement Plan

Clarity for your loved ones in the hardest moments.

- A living will spells out the medical care you do – and don't – want.
- It spares your family from guessing, and from the weight of making those choices for you.

3. Create a Last Will & Testament

Your instructions, in your own words.

- Your will names who receives your assets and, if you have minor children, who becomes their guardian.
- Without one, state law decides how everything is divided – which may not match your wishes.

4. Consider a Trust for Added Protection

More control over how and when assets pass on.

- Trusts aren't just for the wealthy. A living trust lets you keep control when you're alive, then passes assets to your beneficiaries.
- They can avoid probate, set conditions on distributions, shield against creditors, and may cut taxes.
- If you set one up, you'll name a trustee to manage it and carry out your instructions.

5. Review and Update Regularly

A plan that keeps up with your life.

- Revisit every 2-5 years, and after big life events such as marriage, divorce, births, adoptions, or deaths.

- Big financial changes matter too: buying a home, retirement, a business sale, or bankruptcy.

6. Keep an Organized Legacy Binder

Everything in one place, when it's needed most.

- Gather the essentials your loved ones would need: your will and estate documents, account and contact information, insurance policies, and funeral instructions.
- Add key documents (deeds, certificates, passports), tax returns, a list of bills and debts, and a secure record of passwords and PINs.

To help you get started, we have included a My Legacy Binder checklist. This is a first step toward getting organized. Use the list to help guide you in what documents and information you may want to gather for your loved ones that they may need.

My Legacy Binder

A first step toward getting organized. Use this list to gather the documents and information your loved ones may need. Check off each item as you add it, note where the original is kept, and review it once a year.

Binder for: _____

Created: _____

Last reviewed: _____

Keep sensitive details safe. Don't write full account numbers, Social Security numbers, passwords, or PINs directly in this binder. Instead, note where each is kept — a locked file, a safe, or a password manager — so the binder points to them without exposing them. Store the binder itself somewhere secure, and tell a trusted person where to find it.

Estate & Legal Documents

☐ Item	Where it's kept / notes
☐ Last will & testament	
☐ Trust documents (if you have any)	
☐ Financial power of attorney	
☐ Medical power of attorney / health care proxy	
☐ Living will / advance health care directive	
☐ Beneficiary designations (401(k), IRA, life insurance)	

Financial Accounts

☐ Item	Where it's kept / notes
☐ Bank & credit union accounts (institution and owner)	
☐ Employer retirement plan — 401(k), 403(b), etc.	
☐ IRAs and other retirement accounts	
☐ Investment / brokerage accounts	
☐ Outstanding loans & debts (mortgage, auto, credit cards, personal loans)	

Insurance Policies

☐ Item	Where it's kept / notes
☐ Health insurance	
☐ Life insurance	
☐ Disability insurance	
☐ Long-term care insurance	
☐ Home & auto insurance	

Key Contacts		
	Item	Where it's kept / notes
☐	Financial advisor	
☐	Estate attorney	
☐	Accountant / tax preparer	
☐	Doctor(s)	
☐	Executor, trustee, and power-of-attorney agents	

Important Personal Documents		
	Item	Where it's kept / notes
☐	Birth certificate(s)	
☐	Marriage / divorce certificates	
☐	Social Security card(s) — store securely	
☐	Passport(s)	
☐	Property deeds & titles	
☐	Vehicle titles	

Financial Overview		
	Item	Where it's kept / notes
☐	Monthly budget & recurring bills	
☐	Subscriptions and automatic payments	
☐	Recent tax returns	

Digital & Access		
	Item	Where it's kept / notes
☐	List of important online accounts	
☐	Where passwords/PINs are secured (e.g., password manager)	
☐	Access plan for the trusted person	

Final Wishes		
	Item	Where it's kept / notes
☐	Funeral, burial, or cremation instructions	
☐	Organ donation preferences	
☐	Letters or messages to loved ones	

Anything Else	
Item	Where it's kept / notes
☐ \Other important document	
☐ Other important document	

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