



## Where do you keep your records?

Many of us have our own system of recordkeeping, whether it relates to the monthly transactions of our finances or the safekeeping of our important documents. Family members and advisers should know where to find these financial records and documents. Knowing their location will (i) allow the appropriate persons to manage your affairs for your benefit if you become incapacitated and (ii) assist your executor in settling your estate. Below is a checklist of documents that your family members and advisers will need to locate if you become incapacitated and/or upon your death.

## Records Location Checklist

### Lifetime Planning Documents\*

- POWERS OF ATTORNEY**
  - Financial
  - Health Care
- APPOINTMENT OF CONSERVATOR**
  - Conservator of Estate
  - Conservator of Person
- LIVING WILL**
- LONG TERM CARE INSURANCE POLICY**
- MEMORANDA CONCERNING ANATOMICAL GIFTS**

### Estate Planning Documents\*

- WILL**
- TRUST AGREEMENT(S)**
- MEMORANDA CONCERNING DISPOSITION OF TANGIBLE PERSONAL PROPERTY**

### Personal Records

- BIRTH CERTIFICATE**
- MARRIAGE CERTIFICATE**
- PRE-NUPTIAL/POST-NUPTIAL AGREEMENTS**
- SEPARATION AGREEMENTS**
- DIVORCE DECREES**
- MILITARY SERVICE RECORDS**
- SOCIAL SECURITY/MEDICARE CARD**
- MEDICAL RECORDS**
  - Health Insurance Card
  - List of Physicians and Their Phone Numbers
- FAMILY TREE/LIST OF HEIRS**  
(include names, addresses and phone numbers, and dates of death of deceased family members)
- FUNERAL AND BURIAL INSTRUCTIONS**  
(including prepaid funeral contracts, cemetery plot deeds, draft obituary, etc.)
- PROFESSIONAL ADVISORS**  
(Lawyer, Accountant, Investment/Financial Advisor, etc.) List by name, profession, mail/e-mail addresses and phone number

\* Indicate location of both originals and copies of these documents.

## Financial Records

- BANK ACCOUNT STATEMENTS, CHECK BOOKS, BANK BOOKS**  
List each bank account by bank name and account number, indicating account type (checking, savings, IRA, certificate of deposit, etc.)
- STOCKS, BONDS, NOTES RECEIVABLE AND OTHER SECURITIES**
  - Brokerage/Investment Account Statements—List each account by the name of the institution and account number
  - Individually Held Certificates—List each holding by name, indicating the number of units and type of unit (common, preferred, etc.)
- LIFE INSURANCE POLICIES WITH BENEFICIARY DESIGNATIONS**
- GENERAL INSURANCE POLICIES (HOMEOWNERS, AUTOMOBILE)**
- SAFE DEPOSIT BOX (AND KEY) LOCATION**
- INCOME TAX RECORDS**
- GIFT TAX RECORDS**
- BUSINESS AGREEMENTS**
- DEEDS AND LEASES**

- EMPLOYEE BENEFIT PLAN STATEMENTS**  
(e.g., 401(k), pension plan, etc.)
- TITLES TO CARS, BOATS, ETC.**
- INFORMATION CONCERNING:**
  - Bill Paying
  - Automatic Deposits (e.g., Social Security)
  - Automatic Payment Arrangements
- MORTGAGE NOTES AND OTHER NOTES PAYABLE**
- FREQUENT FLYER MILES AND OTHER POINT SYSTEM RECORDS**

## Computer Records

- USER NAME, PASSWORD AND SECRET QUESTION & ANSWER**
- LIST OF ONLINE ACCOUNTS AND HOW TO ACCESS** (user name, password, pin number, etc., for each account)
- LIST OF FINANCIAL AND PERSONAL INFORMATION STORED ON COMPUTER AND HOW TO ACCESS**

## Periodically update your checklist

We recommend periodically updating your checklist to be sure that, when needed, the information is current. It is prudent to provide a copy of each updated checklist to your advisers, such as your lawyer, tax accountant, etc., and anyone else whom you feel is appropriate.



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