**VITAL DOCUMENTS LIST AND IMPORTANT INFORMATION TO GATHER**

**(Sometimes referred to as Life Documents)**

**Names Date Prepared/Revised**

This is a Word document so you can easily make changes, deleting those items that don’t apply to you.

Once you’ve decided where each item/document is stored, indicate next to the item **the location**, e.g., safe deposit box, safe in basement, file cabinet/top drawer, grab & go bag, etc. See two examples below.

**Tip:** The most important thing is to have all your documents in one place or listed in one document with locations noted where other items are stored.

**Tip**: If you don’t have the time or ability right now to gather/list all of these, concentrate on the most important **and** those most difficult to replace. Then gradually fill in the gaps.

**Tip**: Don’t want to have a document with sensitive information stored on your computer? Save your Vital Documents list (or separate documents with financial account information, passwords, etc.) **only** on a removable flash drive or external hard drive that is connected to your computer **only** when you’re working on it. Then print a copy for your physical file.

**Tip:** You can upload this Word document that is your complete list of Vital Documents, and some of the documents themselves, to your encrypted Client Portal Vault at Hughes Financial Services.

**Feel free to share** this document with others who would benefit from having a Vital Documents file/list.

**LEGAL**

* Certificates [Location example: Safe in basement]
  + Birth, Adoption, Custody, Guardianship, Foster Care
  + Marriage, Death Certificates
  + Divorce/Separation Decrees
* Identification
  + Social Security Card, ID Cards, Passport
  + Citizenship, Green Card, Naturalization
* Trust Documents (indicate which accounts/items have been placed in the Trust)
* Will
* Though not legal documents, include personal letters to loved ones; letter of intent to indicate if certain personal property is to go to specific recipients
* Guardianship designations if not in Will or Trust
* General Durable Power of Attorney
* Advance Medical Directive, such as a Living Will [Location example: primary care doctor; safe in basement]
* HIPAA Release
* Do Not Resuscitate (DNR)
* Medical Orders for Life-Sustaining Treatment (MOLST)
* Prenuptial Agreement
* Divorce Agreements
* Employment Contract
* Non-compete Agreement
* Other legal papers such as proof of benefits, disability documentation, lawsuits pending and settled

**PERSONAL**

* A recent photo of each family member and pet
* Post Office Box
  + Post office location, Box number, Key location
* Safe Deposit Box
  + Bank name and branch location, Box number, Key location, Who has access
* Genealogy Papers
  + Ancestry Information
* Diplomas, Transcripts, Certifications
* Military Documents, ID, Discharge DD Form 214
* Resumes
* Memberships in clubs, associations, community groups, on boards
* Credit Report
* Passport / Global Entry Card
* Passwords and User IDs for critical accounts (smartphone, apps, computers and tablets, password manager software, email accounts, social media accounts, online storage such as iCloud, OneDrive, Carbonite, photo storage, Dropbox, Microsoft account, Apple account, website tax/accounting software, and important online sites, streaming services, Amazon, PayPal, router/Wi-Fi, home security system master code and safety code)
* Locations of backups of important computer documents/email/photos
* Copies front and back of these documents:
  + Driver’s License, Global Entry, Passport
  + Health Insurance Cards, Credit and Debit Cards
  + Hobbies

**INFORMATION FOR FUNERAL DIRECTOR / FAMILY**

* Whom to notify immediately
* Full name, nickname, date of birth, place of birth, names of spouse(s), parents, children, siblings
* A recent photograph
* Instructions for Funeral or Memorial Gathering, Reception after Funeral
  + Burial or cremation, cemetery preference, family plot, prepaid funeral/burial
* Music, Photos, Notes for Obit, Pre-Written Obit, Inscription on headstone

**MEDICAL / HEALTH INSURANCE (Note Company, Plan/Group Number, Policy Number; Indicate: through employer, individual policy, VA, Medicare or Medicare Advantage, Medicare Supplemental /Medigap)**

* Health insurance
* Dental insurance
* Vision insurance
* Prescription insurance
* Long-term care insurance

**MEDICAL / HEALTH INFORMATION**

* Health Conditions List
  + Issues, Allergies, Care Needed
* Medical history
* Family health history
* Surgeries
* Diet restrictions
* Prescriptions, current
  + Names, doses, frequency, condition
  + Automatic refill program
  + Online ordering service
* Medical equipment and devices
* Preferred pharmacy
* Immunization records
* Latest prescriptions for eyeglasses/contacts
* Hearing aid information, including batteries
* Supplements List
  + Names, brands, doses, condition
* Caregiver contract/service agreement
* Hospital Preference
  + Allowed on your health plan
* Organ Donation
  + Specific recipient organization, if designated

**INSURANCE OTHER THAN MEDICAL (Note insurance company, agent contact information, policy number)**

* Auto insurance
* Homeowners/renters insurance
* Flood insurance
* Wind insurance
* Earthquake insurance
* Umbrella liability insurance
* Valuable items insurance/rider to homeowners
* Mortgage insurance
* Disability insurance
* Life insurance, including beneficiary names, contact information
* Business insurance, bond

**FINANCIAL / GENERAL**

* Accounting software (passwords and user IDs are in Personal section)
  + QuickBooks, Quicken, or other, how to access
  + TurboTax or other tax preparation software, how to access
* Location of personal income and expense documents for current year including bank and credit card statements
* Location of business income and expense documents for current year including bank and credit card statements
* First two pages of current and previous year’s federal/state income tax returns, gift tax returns
* Location of tax returns and tax backup documents
* Credit cards and debit cards

**FINANCIAL / INCOME**

List income that is automatically deposited into your checking account or other account. Include information such as where income is from, frequency, date, amount, into which account it will be deposited. Also list income that arrives as a check in the mail. Indicate which income will continue for survivors after death.

* Employment
* Self-employment
* Business income
* Rental income
* Social Security benefits
* Long-term care benefits
* Disability benefits
* VA benefits
* Pension
* Annuity
* Required Minimum Distribution and other withdrawals from IRA/retirements accounts
* Royalties
* Interest income
* Dividend income sent to you rather than kept in an investment account
* Alimony
* Child support

**FINANCIAL / EXPENSES**

Example: mortgage/rent, utilities, insurance, loan payments, alimony, child support, subscriptions

* List of bill payments you have given authorization to have automatically deducted from your checking account; include payee, frequency, date, exact or approximate amount, from which account
* List of payments that are set to generate a payment automatically from your bank’s bill pay program; include payee, frequency, date, amount, from which account
* List of bill payments automatically charged to your credit cards; include payee, frequency, date, amount, which credit card
* Include loan payments mortgage, car loan, student, general loan, etc.
* Include childcare payments, elder care payments
* List of automatic transfers from one account to another; include amount, frequency, date, account numbers of “from” account and “to” account
* Other bills: include payee, frequency, date, amount
* How homeowner’s insurance is paid i.e., directly, or mortgage escrow?
* How real estate property tax is paid i.e., directly, or mortgage escrow?

**FINANCIAL / ASSETS (Note account numbers, contact information, beneficiary names and contact info, location of documents)**

* Pension
* Annuity
* Life insurance (see insurance section)
* Memberships, including dues amount and when due
* Checking, savings, money market accounts at banks, credit unions
* Shared accounts with family members; who is primary?
* Family trust/inheritance
* Savings bonds
* Stocks, Bonds, Mutual Funds not held in investment account
* Brokerage, non-retirement investment accounts
* Certificates of Deposit (CDs)
* Profit-sharing plan
* 401(k) or 403(b) plans
* IRAs
* Roth IRAs
* Simplified Employee Pension (SEP Plan)
* Salary Reduction Simplified Employee Pension (SARSEP Plan)
* Other investment accounts
* 529 Education Accounts
* Loans to others
* Business receivables
* Cash

**FINANCIAL / LIABILITIES (note account numbers, contact information, location of documents)**

* Child support
* Alimony/spousal support
* Mortgage
* Reverse mortgage
* Home equity line of credit (HELOC) or loan
* Time share property
* Auto loan
* Student loan
* Credit card balances
* Secured and unsecured personal loans
* Income taxes payable
* Business payroll and vendor expenses payable, business loans

**PROPERTY / POSSESSIONS**

* House/Land
  + Settlement sheets, deed, mortgage, plat, floor plan
  + Most recent appraisal
  + Home and garden improvements: list renovations by year, cost, provide receipts
  + Warranties, service contracts
* Shared property you have co-signed mortgage or co-own
* Second home
  + Settlement papers, deed, mortgage, plat, floor plan
  + Home and garden improvements: list renovations by year, cost, provide receipts
  + Warranties, service contracts
* Rental Property (residential or business)
  + Settlement papers, deed, mortgage, plat, floor plan
  + Current and previous leases, kept as tax backup
  + Tenant names, contact info, applications
  + Home and garden improvements: list renovations by year, cost, provide receipts
  + Warranties, service contracts
* Time share property
  + Name, address, phone, deed, contract or membership agreement, financing agreement, amount and due date of maintenance fee
* Lease if renting your home
  + Landlord/management company contact information
* Vehicle titles, VIN, registration
  + Cars, boat, RV camper, motorcycle
* Hidden items (keep list in safe deposit box)
* Home Safe
  + Location, who has combination, List of contents
* Safe Deposit Box at Bank
  + List of contents, with copies of selected documents, key location, who else has access
* Computers, tablets, smart phones (include brand, serial number, model number, as well as service contracts/insurance)
* Art
* Jewelry
* Photos
* Outside Storage Unit
  + Name, location, unit number, contents, how to access, contact person
* Business interests (sole proprietorship, LLC, LLP, C or S Corp, non-profit)
  + Name, address, location of legal documents such as Articles of Incorporation, trademark registration, business license, tax returns, contact information, location of business papers
* Frequent flyer miles/loyalty programs
  + Company names, account numbers, approximate balance as of document date
* Home inventory (furniture, household items, clothing, sports equipment, etc. not listed above)
  + List of items, photos, appraisals, receipts for valuable items

**KEY PEOPLE / CONTACT INFORMATION (Phone number, email address, physical address)**

* Legal
  + Executor of will, successor trustee for living will, attorney who created legal documents, any other attorney
* Financial/Insurance
  + Financial planner, insurance agent, tax preparer/CPA
* Spiritual
  + Minister, Rabbi, spiritual advisor, house of worship
  + Social worker — senior community
* Family/Friends
  + Children: minors, disabled, caregivers, care directives
  + Children: adult 18+
  + Parents
  + Siblings
  + Other key relatives: cousins, aunts, uncles
  + Close friends
  + Close business colleagues
  + Personal assistant
* Medical
  + Primary care doctor
  + Dentist
  + Specialists
  + Chiropractor, massage therapist, acupuncturist
* Home security system company
* Address book location physical/computer
* Schools
* Daycare
* Eldercare
* Social service providers
* Organizations where you volunteer
* Pets and service animals
  + Vet contact information; record of vaccines, license records, pet care people; Instructions re food, habits, guardianship
* House
  + Neighbors, with and without keys
  + Homeowners association
  + Electrician
  + HVAC
  + Plumber
  + Roofer
  + Handyman
  + Yard care, irrigation system
* Utilities include account number, service/repair phone number
  + Water, gas, electric, phone, cable, internet, TV
* Employment
  + Employer
  + Colleagues/business associates
* Rental Property
  + Tenants
  + Management company
* Real estate agent
* Auto mechanic
* Roadside assistance program

**LOCATION OF CRITICAL ITEMS (repeated here for quick access)**

* Originals of will, advanced medical directive, durable power of attorney
* Originals of Identification documents Social Security card, birth certificate, etc.
* Passport
* Keys/combinations
  + Home and other properties, including outside storage unit
  + Car keys
  + Home safe
  + Post office box
  + Safe deposit box
  + Office keys
* Bills, Current
* Critical Password and User ID list
* Other locations to note for quick access

Additional Resources

Hughes Financial Services’ (HFS) webinar and handout — “Estate Planning Steps to Take During the COVID-19 Pandemic.” Start there to make sure you’ve obtained the key documents needed. One of the slides is a short high-level list of documents. While there, download the File of Life Form to complete and keep on your refrigerator: <https://www.h4fs.com/Workshops-and-Webinars.5.htm>

HFS Webinar — “Value in the Vault: A Guide to your HFS Client Portal” and handout “What Can I Store in my Client Portal Documents Checklist” (a short list of vital documents):

<https://www.h4fs.com/files/39968/HFS_EMoney_ClientPortalVault_DocumentChecklist~001.pdf>

You can order kits or find resources online to guide you. These are only two of many available:

* <https://myorganized.life/products/life-documents-organizer-kit> file folders listing contents
* <https://www.nolo.com/> *Get it Together* book with blank forms and access to online forms

The FEMA.gov website has a list of important documents and links to other great information:

<https://www.fema.gov/news-release/2015/11/18/keep-your-important-documents-safe-disaster>

The BugOutBagBuilder web site offers a list of items to keep in a smaller bag inside your larger Grab & Go bag: <http://www.bugoutbagbuilder.com/learning-tutorials/wake-stuffs-happening>

An online review of fireproof bags and boxes and small safes: <https://allbestops.com/best-fireproof-document-safe/> I have the ScorchGuard fireproof bag as my Grab & Go bag.

**Feel free to share this Word document. If you have suggestions to add to the list, please email me at the address below. I’m sure there are a few I forgot!**

**If you need help creating your Vital Documents File, that’s one of the services I offer my clients. Email or call me for more information: 571-752-6355 or** [**Susan@BalancedSpaces.com**](mailto:Susan@BalancedSpaces.com)**. A lot of my help can be done remotely over the phone.**

**This template was created May 5, 2020. If I revise/update it, the revision date will be noted here.**

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