

# Preparing Your Binder for Life:

What You Need to Know for Peace of Mind, Protection and Provision

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# What to put into your binder:

- Personal information
- Important paperwork
- Medical information
- Financial information
- Insurance information
- Planning for pets
- Celebration of Life details
- Guide for family

# Gather up information

- Personal information
- Contacts - business & personal
- Passwords
- Video link
- Memories & accomplishments



## Important Documents

- Power of Attorney - Health
- Power of Attorney - Financial
- Living Will / Advanced Directive
- Will or Trust
- HIPPA forms
- DNR



## Know the location of these documents:

- Social Security card or number
- Veteran's Discharge papers
- Birth certificate
- Marriage certificate
- Divorce papers
- Birth certificate for children
- Insurance policies
- Deeds
- Title insurance policy
- Titles for car, boats, RVs
- Mortgage
- Loan
- Financial records
- Tax returns
- Will or Trust
- Business agreements

# Finances:

- Financial Planner
- Accountant
- Bank accounts
  - Checking & Savings
  - Home Equity Line of Credit
- Investments
  - IRAs
  - Pensions
  - Roth
  - 401K
  - Stocks
  - Mutual Funds
  - Annuities
  - Bonds
  - CDs
  - Other accounts
  - Businesses you've owned

# Sources of Income:

- Paycheck
- Alimony
- Child Support
- Pensions
- Annuity
- Social Security
- Government/ Military Retirement
- Disability
- Rental Property



# Payments:

- House payment
- Car payment
- Credit cards
- Living expenses
- Special gifts
- Endowments



# Valuables:

- Dividing items
- Where to find valuables
- Storage
- Art
- Collectibles
  - Coins
  - China & Crystal
  - Jewelry
  - Guns
  - Sports memorabilia
- Digital assets
  - Audio
  - Videos
  - Logos
  - Slide presentations
  - Spreadsheets
  - Websites
- Land
- Vehicles

# Insurance:

- Medical
- Life
- Property
- Umbrella

## Medical Information

- Medications
- Medical history
- Medical contacts -  
doctors, pharmacies &  
dentists



# Benefits of Gathering Information

When you gather this information, you have a great start to creating a good estate plan. Armed with this information in one place, you are better prepared to meet with an estate planning professional to make your estate planning process much easier and less expensive. Planning ahead can bring comfort to you and your loved ones while also fulfilling your desires for friends and family.

# Benefits of an Estate Plan

- An estate plan should give you and your family peace of mind, knowing that important and sometimes difficult decisions have been made to care for you and your loved ones.
- An estate plan provides for your future medical decisions and protects your family. A good plan may increase your lifetime security and also achieve your goals for family and charities special to you.
- A well-designed estate plan makes provision for both you and your family. You can transfer property to the right people, in the right way, at the right time and at a minimal cost.
- Don't make your family guess where and with whom you want to share your income and items.

## Pets

- Living Pet Trust
- Will provision for pet
- Pet protection

Who is willing to take care of your pets?

Would you like to compensate someone for caring for your pet? Be sure to include in your will or trust.

Keep in mind annual cost of care.



# Final Wishes

- Burial
- Cremation
- Organ donor
- Donation for medical research



# Celebration of Life Details

- Location
- Type of service
- Church/Clergy
- Cemetery
- Music - vocalist, organist, hymns, etc.
- Special readings
- Flower requests
- Photos
- Military rites
- Pallbearers
- Memorial contributions



# VA Burial Benefits

## Check eligibility for:

- VA burial & funeral cost allowance
- VA national cemetery
- Family benefits

## Contact:

Veteran Affairs

[www.va.gov](http://www.va.gov)

## Memorial items:

- Burial flag
- Headstone, grave marker or niche cover
- Medallion for eligible Veteran can be requested to be placed on a privately purchased headstone.

# Guide for family

## Post Death Checklist

- Immediately
  - Legal pronouncement of death
  - Tell friends and family
  - Existing funeral and burial plans



# A few days after death:

- Make funeral, burial or cremation arrangements
- Secure property
- Provide care for pets
- Forward mail
- Notify your family member's employer

# Two weeks after death:

- Order certified copies of death certificate (10 copies)
- Find the will and the executor
- Meet with attorney
- Contact CPA
- Take Will to probate
- Inventory all assets
- List all bills
- Cancel services no longer needed

# Notify the following:

- Social Security Administration
- Cancel driver's license
- Life insurance company
- Terminate other insurance policies
- Banks / financial institutions
- Financial advisors / stockbrokers
- Credit agencies - close accounts
- Close email accounts
- Delete or memorialize social media accounts



## Pay Bills

- Funeral home
- Clergy
- Florist
- Medical bills
- Credit card bills
- Mortgage or rent
- Utilities



# Questions?

For more information:

[www.kchospice.org/binderforlife/](http://www.kchospice.org/binderforlife/)

[www.kchospicelegacy.org](http://www.kchospicelegacy.org)

**Download Your Binder for Life Documents Here:**



# Thank you!

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