



**SENIOR LAW DAY
COLLABORATIVE**

Financial Table of Contents

Insurance Policies

- Life Insurance
- Health Insurance
- Car Insurance
- Home Insurance
- Other Insurance policies

Bank Accounts

- Checking accounts
- Savings accounts
- Money market accounts
- Certificates of deposit (CDs)
- Debit cards

Credit Cards

- Card number
- Expiration date
- Recent account statements
- Login and password information for online account management

Mortgages Or Loans

A copy of the mortgage or loan agreement

A copy of the mortgage satisfaction if the loan has been paid off.

- (When a loan is paid off, it is important to confirm that the satisfaction has been filed with Westchester County Land Records.)

Tax Returns

Most recent W-2 forms

New York State and Federal Income tax returns for the current and previous four years, including Form IT-201, 1040 and exhibits.

Form 709 Federal Gift and Generation-Skipping Transfer Tax Returns

Pension Plans and Retirement Benefit Information

401(k)/403(b) plans

- Employer Sponsored (Salary Deferral – 401(k)s are used by for-profit companies, while 403(b)s are for non-profits)

IRAs

- Individual Retirement Account (Funded by individuals with pre-tax contributions)

Roth IRAs

- After-tax contributions and tax-free distributions

Simplified Employee Pension (SEP) plan

- Simplified Employee Pension (Employer Contributions. Employees Cannot Contribute)

Simple IRA

- Savings Incentive Match Plan for Employees (Employer contributions and Salary Deferral)

Other

Titles Or Deeds

Real estate

Motor vehicles

- Title and Registration
- Lease Document

Co-op Apartments

- Stock and Proprietary Lease

Investment Accounts

Stocks

Bonds

Mutual funds

Non-Traditional Investments

Will

Copy of the Will that states where the original is located

Copies of any prior Wills

Name and contact information for the attorney/law firm that drafted the Will

*These documents should be in a fireproof box in your house, not in a bank vault as your family may not be able to access them when needed.

Trusts

Copies of Trust agreements

Name of attorney or law firm that helped create the Trust

List of assets owned by the Trust

*For a Trust to own your assets, they must be transferred into the Trust as a second step after you sign your Trust document.

Power Of Attorney

Original and Copy of your New York State Durable Power of Attorney

List of Financial Accounts so your agent is aware of where your assets are

Safe Deposit Box

Location of safe deposit box

Safe deposit box keys or location of safe deposit box keys

- You may also want to consider changing the ownership of the box to a trusted individual and becoming a signatory, so the box is not frozen upon your passing.

Your Professional Team

Attorney

Accountant

Insurance agent

Doctors

Care Manager

Benefits Coordinator

*List their name, address, and telephone numbers.

Advance Directives

Living Will

Health Care Proxy

HIPPA Form

Disposition of Remains Form

Pre-Need Funeral Agreement

MOLST – (if terminally ill)

Proof of Identity

Social Security card

Military discharge papers

Birth certificate

Death certificate of spouse/parents

Marriage certificates

Divorce Decrees

Prenuptial agreements

Separation Agreements

Household Bills

Electricity

Gas/Oil

Water

Telephone/Internet/Cable

Property Taxes

Credit Card Bills

Medications

Names of medications

Name of pharmacy where prescriptions are ordered

Name of doctor who prescribed medication

Digital Footprint

Email Addresses

Social Media Accounts and Passwords (Facebook, Instagram, Twitter, LinkedIn, TikTok etc.)

Online Accounts (Amazon, PayPal, eBay, Instacart)

Online Banking

Digital Assets (Cryptocurrency Seed Phrase and Digital/Hardware Wallets)

Other

Beneficiary Designations/Account Titling

Copies of paperwork that confirm the beneficiaries on your financial accounts and life insurance

Indicating if an account is owned in your individual name or in jointly with another individual

- Is the Account Joint Tenants with Rights of Survivorship or Tenants in Common

Funeral Instructions

Burial, cremation, direct cremation

Religious services

Preferred charities for donation

Deed to burial plot or niche.