

# The 25 Documents You Need



University System  
of Georgia **Benefits**



## The Essentials

- ☐ **Original Will**
  - The MOST important document to keep on file
  - No will = losing control of how your assets are distributed to State Law, and having no guardians for your children
- ☐ **Revocable Trust**
  - Recommended in addition to wills since they are more private and harder to dispute in court
  - Revocable trusts can be changed anytime during your lifetime
- ☐ **Letter of Instruction**
  - Supplement to a will—Ensures your executor has the names and contact information of your attorneys, accountants and financial advisors
  - Should be more readily accessible, especially if it contains instructions on funeral arrangements
- ☐ **Durable Financial Power-of-Attorney Form**
  - Without this form, no one can make financial decisions on your behalf in the event that you are incapacitated

## Bank Accounts

- ☐ **List of all Bank Accounts & Online Log-In Info**
  - So your family can notify the bank of your death
- ☐ **List of Any Safe-Deposit Boxes**
  - Register your spouse or child's name with the bank
  - Have them sign the registration document so they can have access without securing a court order
  - Know where the keys reside

## Health-Care Confidential

- ☐ **Durable Health-Care Power-of-Attorney Form**
  - Most important health-care document to fill out
  - Allows your designee to make health-care decisions on your behalf if you are incapacitated
  - Should be compliant with federal health-information privacy laws so doctors, hospitals and insurance companies can speak with your designees
- ☐ **Authorization to Release Protected Healthcare Information Form**
  - In addition to the Durable Health-Care Power-of-Attorney Form
- ☐ **Living Will**
  - Detailing your wishes regarding desire for "natural death"

## Proof of Ownership

- ☐ Documentation of Housing & Land Ownership
- ☐ Documentation of Cemetery Plots
- ☐ Documentation of Vehicles
- ☐ Documentation of Stock Certificates & Savings Bonds
- ☐ Any Partnership or Corporate Operating Agreements
- ☐ List of Brokerage & Escrow Mortgage Accounts
- ☐ Any Loans Made to Others
- ☐ List of Any Debts You Owe
- ☐ Tax Returns
  - The most recent three years of tax returns
  - Helps your personal representative file a final income-tax and estate return, and if necessary, a revocable-trust return

## Retirement

- ☐ **Copies of Life-Insurance Policies**
  - Family members need to know the name of the carrier, the policy number and the agent associated with the policy
  - Be especially careful with life-insurance policies granted by an employer upon your retirement
- ☐ **List of pensions, annuities, IRA's, and retirement plans**
  - An IRA is considered dormant or unclaimed if no withdrawal has been made by age 70½

## Marriage & Divorce

- ☐ Marriage License
- ☐ **Divorce Judgment and Decree**
  - If the case was settled without going to court then provide the stipulation agreement
  - These documents lay out child support, alimony, property settlements, and sometimes list the division of investment and retirement accounts
  - Include the distribution sheet listing bank-account numbers that accompanied the settlement
- ☐ Copy of Most Recent Child-Support Payment Order
- ☐ Copies of Life-Insurance Papers benefitting or covering children
- ☐ Qualified Domestic-Relations Order

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