



## 25 Documents You Need Before You Die

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According to the Wall Street Journal, “It isn’t enough to simply sign a bunch of papers establishing an estate plan and other end-of-life instructions. You have to make your heirs aware of them and leave the documents where they can find them.” (WSJ, July 2-3, 2011).

In that spirit, the Journal recommends that each of us provide the twenty-five following documents for our next-of-kin, executors, and those who will take care of our estate and last effects after our death. For more information on these matters and for information on how to provide a gift for Saint Stephen’s Church in your estate, contact Bob Reed, the Chairman of the *Saint Stephen’s Live Oak Society*, at [nreed@austin.rr.com](mailto:nreed@austin.rr.com).

### The Essentials

- Will
- Letters of Instruction, including *funeral* and *burial* instructions  
**Note:** *Carrie Watson* will work with you to plan your entire burial service, to include music, scripture readings, participants, etc.
- Trust Documents

### Proof of Ownership

- Housing land and cemetery deeds
- Escrow mortgage accounts
- Proof of loans made and debts owed
- Vehicle titles
- Stock certificates, savings bonds, and brokerage accounts
- Partnership and corporate operating agreements
- Tax returns

## **Bank Accounts**

**Note:** *Patrick Gahan* reflects that in the case of my own mother's death, it would have been immensely helpful if one of her children would have been added as a signatory on her accounts and on her safety deposit boxes. **Bob Reed** set up a simple Living Trust with his mother as she became older, which greatly facilitated matters both before and after her death. A Power of Attorney will give access to accounts; however, there may be some delay.

- List of all bank accounts
- List of all user names and passwords
- List of safety deposit boxes

## **Health Care Confidential**

**Note:** *The fact that my mother did have these documents in order and had given copies to me kept her from being resuscitated after her loss of brain function. Patrick Gahan+*

- Personal and family medical history
- Durable health-care power of attorney
- Authorization to release health care information
- Living will
- Do-not-resuscitate order (**Attorney Bill Cline** – advises clients to consult with their physician before signing this document. Also, Cline advises that advanced directives such as *Durable Powers of Attorney* and *Medical Directives* should be furnished to those who will be called upon to use them.)

## **Life insurance and retirement**

- Life insurance policies
- Individual retirement accounts
- 401(k) accounts
- Pension documents
- Annuity contracts

## **Marriage and Divorce**

- Marriage license
- Divorce papers

**NOTE:** *Attorney Bill Cline* states that he and Kathleen have a file box at home containing copies of all their pertinent documents. The originals are kept in a bank safety deposit box.