

## YOUR FINANCIAL CHECKLIST

# If you're planning your estate, consider the following options

### Create or review your legal documents

- ☐ **Will** — a legal document in which a person states who should receive their possessions after they pass away.
- ☐ **Power of attorney** — a written authorization to allow another to act on your behalf in private affairs, business or some other legal matter.
- ☐ **Trust** — a fiduciary relationship created at the direction of an individual through which one or more trustees hold the individual's property subject to certain duties to use and protect it for the benefit of others.

**TIP** ▶ It's a good idea to review these documents annually to maintain accuracy, and to align with the named beneficiaries on your account(s)

### There are a variety of services available to fulfill estate planning needs

Here is an overview of the different solutions with some tips on finding the right one for you:

Solution type	Description	Who its good for	Where to go*
Employee benefits	Some employers offer access to legal services to their employees as a benefit	Check here first; if it's offered to you, it may well be the best deal	Your employee benefit portal / HR department
Digital estate planning provider	Technology-first companies offer templated solutions for common and basic services	Basic needs like a will or guardianship agreements, cost conscious people	<ul style="list-style-type: none"> <li>• <a href="#">Trust &amp; Will</a></li> <li>• <a href="#">Do your own will</a></li> <li>• <a href="#">Nolo</a></li> <li>• <a href="#">Rocket Lawyer</a></li> </ul>
Estate planning attorney	Local attorneys who specialize in estate planning can help create wills, guardianship agreements and set up trusts	Complex needs, trusts	<ul style="list-style-type: none"> <li>• <a href="#">FindLaw</a></li> <li>• <a href="#">Justia</a></li> <li>• <a href="#">Nolo</a></li> <li>• <a href="#">Super Lawyers</a></li> </ul>

\* The estate planning information contained herein is general in nature, is provided for informational purposes only, and should not be construed as legal advice. This is not a referral service. Providers listed are commonly mentioned companies in third-party materials, and not intended to be a complete list.<sup>1</sup> Companies listed above have not paid a fee or compensation to be listed, nor does Empower receive any fee or compensation for providing this information to its customers. Empower does not recommend or endorse any firm. There is no requirement that you select any of the firms in the list; you are free to select any provider of your choice.

## Secure your vital records, policies and financials

### Personal data

- ☐ Birth certificate
- ☐ Social Security card
- ☐ Marriage license
- ☐ Passport
- ☐ Cemetery plot information
- ☐ Funeral instructions
- ☐ Military discharge paperwork
- ☐ Organ donor card
- ☐ Adoption agreement

### Insurance

- ☐ Life insurance policies
- ☐ Disability insurance policies
- ☐ Medical and dental insurance policies
- ☐ Health/dental insurance membership cards
- ☐ Long-term care insurance policies

- ☐ Homeowners/rental insurance policies
- ☐ Auto insurance policies
- ☐ Umbrella liability insurance policies
- ☐ Other insurance policies
- ☐ Asset appraisals

### Savings/investment accounts

- ☐ Savings bonds
- ☐ Retirement accounts
- ☐ Stock/bond/property certificates
- ☐ Business buy-sell agreement
- ☐ Deed(s) for home
- ☐ Deed(s) for car(s)
- ☐ Deed(s) for other real estate
- ☐ Mortgage/loan information
- ☐ Auto lease agreement
- ☐ Bank accounts and other financial accounts

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<sup>1</sup> Sources: Investopedia, "Best Online Will Makers," 3/3/2021; U.S. News, "The Best Online Will Making Programs," 11/11/2020; and "Best Online Will Makers for 2021," 1/26/2021; "Legal Directories: Best Lawyer Directories (2020 List)," 10/17/2020.

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