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How to Prepare Financial Information for a Trusted Contact

While it may feel uncomfortable, sharing information about your estate and personal finances with your adult children or other trusted contacts can be beneficial.

Use this checklist of important documents and details to prepare and discuss during these conversations.¹

Key Financial Data

- ☒ Information about accounts with banks or credit unions
- ☒ Contact information for any financial professionals, tax preparers, attorneys, and insurance agents
- ☒ Copies of insurance policies
- ☒ Information about pensions, investment and retirement accounts, and annuities
- ☒ Copy of most recent income tax return
- ☒ Social Security number(s)

Vital Legal Documents

Be prepared to share copies of the following documents along with instructions on where to find the original versions.

- ☒ Health care directive (often called a "living will") that spells out medical treatment preferences
- ☒ Health care power of attorney that outlines who can make your medical decisions if you can't
- ☒ Financial power of attorney (also known as "general" or "durable" power of attorney)
- ☒ Trusts or wills
- ☒ Deeds to real estate, including cemetery plots
- ☒ Vehicle titles
- ☒ Birth and marriage certificates

56%

Percentage of people in the U.S. who believe estate planning is important²

33%

Percentage of Americans who have put their final wishes in writing²

Ongoing Money Management

- ☒ List of household expenses and recurring bills, including account information
- ☒ Information about outstanding debts
- ☒ Safe deposit box information and where the key can be found
- ☒ Passwords for devices and digital accounts

Best Practices for Protecting Financial Information Online³

- ☒ Don't click on unfamiliar or suspicious links and attachments
- ☒ Create strong passwords; change them regularly and consider using password management programs to help protect and keep track of multiple passwords
- ☒ Keep your software up to date and utilize security features like antivirus and spyware detection
- ☒ Avoid accessing financial information on public Wi-Fi connections



Ask your financial professional for a referral to an attorney who can help you plan and complete the estate documents outlined in this checklist.

¹ As financial information referenced in this checklist is considered sensitive information, we urge you to use caution when preparing and discussing this information, and only provide details to someone who you consider a trusted contact.

² Estate planning statistics to read before writing your will. LegalZoom, October 25, 2024.

³ Are You Staying Cyber Safe? 8 Tips for Securing Your Financial Accounts. FINRA, March 21, 2023.

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