DALRC

FAMILY Care Box

Your Important Information All in One Place...

If you die, become disabled or are unable to manage your own affairs, will your spouse, children or another person important in your life know everything they should about your financial and legal affairs, such as assets, income sources, insurance policies, powers of attorney, your will and other critical information? If you can answer "YES" you are doing better than most people. If you answer "NO" then it is essential that you read this.

Create The Box: a safe place to contain all the information your chosen person(s) will need to carry on without stress when you cannot. For original documents, it can be a fireproof strongbox in your home, a bank safe deposit box or some other secure place. Lists can go either into The Box or into a secure digital file. Make sure your person(s) knows where The Box is located and give them a key or access instructions. If using a safe deposit box, make sure one of the chosen persons is a co-signer so they can get into it without probate or other court order. In some cases you should include an actual document. In other cases, a list will be appropriate.

Documents to be placed in The Box:

- Social Security card(s) or photocopy of it/them
- Insurance policies
- Notes and other loan documents
- Titles and deeds
- Will(s)
- Medical advance directive(s) {called a living will or medical power of attorney in some states}
- Financial power(s) of attorney
- Birth and marriage certificates
- Divorce or separation court orders
- DD-214 and other military/VA documents

If originals of documents are in the hands of your lawyer or a designated agent, place a copy in The Box with the name of that person to avoid any confusion.

Lists to be placed in The Box:

- All bank account information including bank names, account numbers and types of account(s),
- Investment account information including institution names, account numbers and contact names and numbers,
- Names and contact information for mortgage and insurance policy agents,
- Credit cards by name, account numbers and where located,
- Location of prior year tax returns,
- Income sources and current amount(s), including pensions, Social Security, dividends, interest, royalties, personal business income, loan repayments and any others,
- Routine monthly expenses, especially those paid by automatic deduction from a bank account or credit card,
- Names and contact information of key individuals such as your lawyer, accountant, clergyman, close friends and other relatives you might want to be notified,
- Name of person you would want to become the guardian of your person or property if you are unable to handle your own affairs,
- Copy of the Delta Death Check List (found on DeltaNet),
- A description of your after-death wishes, including funeral arrangements, organ donation, etc.,
- THE PASSWORDS FOR ALL OF YOUR ELECTRONIC ACCOUNTS or where to find them.

You can eliminate any of these lists if your designated person(s) already knows the information contained in them or where to find them under any circumstances.