The 25 Documents You Need Before You Die
(The Wall Street Journal, July 1, 2011)

Design your death dossier soon—
or you could be setting up your heirs for frustration and financial pain.

THE ESSENTIALS

- Will
- Letter of instruction – re: contacts, disposition of the body, burial liturgy, obit information, etc.
- Trust documents

PROOF OF OWNERSHIP

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

BANK ACCOUNTS

- List of bank accounts
- List of all user names & passwords
- List of safe-deposit boxes

HEALTH-CARE CONFIDENTIAL

- Personal & family medical history
- Living will
- Durable health-care power of attorney
- Authorization to release health-care information
- Do-not-resuscitate order (DNR)

LIFE INSURANCE & RETIREMENT

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

MARRIAGE & DIVORCE

- Marriage license
- Divorce papers