

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