

GETTING YOUR DUCKS IN A ROW: DOCUMENTS ADULTS NEED

While we firmly believe life is meant to be lived, we also know that it's important to have peace of mind in the event of an emergency. We've put together a detailed checklist to help you organize your life.

TOP 4 IMPORTANT DOCUMENTS ADULTS NEED BUT DON'T HAVE:

A WILL

aka

LAST WILL & TESTAMENT

A will essentially states: when I die, here's what I want to happen.

A LIVING WILL

aka

AN ADVANCE DIRECTIVE

In this document, you'll declare your wishes for end-of-life care.

DURABLE HEALTH CARE POWER OF ATTORNEY

aka

A HEALTH CARE PROXY

In the event that you can't make your own health care decisions, you need to have someone you trust like a family member or friend.

DURABLE FINANCIAL POWER OF ATTORNEY

aka

AN ATTORNEY-IN-FACT OR AGENT

This document outlines who you want to make financial decisions if you can't make them for yourself.

CRITICAL DOCUMENTS

Locate and safely store the following items:

OFFICIAL DOCUMENTS:

- ☐ Will
- ☐ Living Will
- ☐ Health Care Power of Attorney
- ☐ Financial Power of Attorney
- ☐ Trusts

IDENTIFICATION:

- ☐ Birth Certificate
- ☐ Driver's License
- ☐ Social Security Card
- ☐ Passport
- ☐ Armed Forces ID/ Discharge Papers
- ☐ Citizenship Documentation
- ☐ Marriage Certificate
- ☐ Divorce Decree/Settlement Info

INSURANCE INFO:

- ☐ Life Insurance
- ☐ Health Insurance
- ☐ Car Insurance
- ☐ Home/Renters Insurance
- ☐ Funeral Insurance
- ☐ Disability Insurance

ACCOUNT ACCESS

Ensure someone you trust knows how to access the following:

PERSONAL ELECTRONICS/ DIGITAL ACCOUNTS

- ☐ Phone Password
- ☐ Computer Password
- ☐ Tablets
- ☐ Email
- ☐ Wi-Fi

**Want more ways to organize
your financial documents?**
Contact us today.



Employer-Sponsored Retirement Plans Team

ESL Investment Services
225 Chestnut St.
Rochester, NY 14604

retirementplans@is.esl.org

585.339.4343

www.esl.org/wealth/investment-services

ACCOUNT INFO & PASSWORDS

Locate and safely store account numbers & passwords. Ensure someone you trust knows how to access the following:

BANK & MORTGAGE:

- ☐ Checking
- ☐ Savings
- ☐ Money Market
- ☐ Mortgage Info

CREDIT CARDS & LOANS:

- ☐ Credit Cards
- ☐ Auto Loans
- ☐ Student Loans
- ☐ Additional Loans

INVESTMENTS & BENEFITS

- ☐ 401(k)
- ☐ 403(b)
- ☐ IRA
- ☐ Roth IRA
- ☐ Pension
- ☐ 529/College Savings
- ☐ Stocks & Bonds
- ☐ Mutual Funds
- ☐ Military benefits

PROPERTY DEEDS & TITLES:

- ☐ Real Estate (owned)
- ☐ Real Estate (rented/leased)
- ☐ Motor Vehicles
- ☐ Boats
- ☐ Other

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products may be offered through LPL or its licensed affiliates or ESL Investment Services, LLC. ESL Investment Services, LLC, member FINRA/SIPC, provides referrals to LPL and its affiliates. Neither ESL Investment Services, LLC, a subsidiary of ESL Federal Credit Union, nor ESL Federal Credit Union are affiliated with LPL or its affiliates. ESL Federal Credit Union is not registered as a broker-dealer or investment advisor. Products and services are offered through LPL or its affiliates by LPL registered representatives doing business as ESL Investment Services. Representatives are dually registered with ESL Investment Services, LLC and LPL, and may also be employees of ESL Federal Credit Union. Securities and insurance offered through LPL or its affiliates are:

**NOT INSURED BY NCUA OR ANY OTHER
GOVERNMENT AGENCY**

**NOT CREDIT UNION
GUARANTEED**

**NOT CREDIT UNION DEPOSITS
OR OBLIGATIONS**

MAY LOSE VALUE

This material was created for educational and informational purposes only and is not intended as ERISA, tax, legal or investment advice. If you are seeking investment advice specific to your needs, such advice services must be obtained on your own separate from this educational material.

©401(k) Marketing, LLC. All rights reserved. Proprietary and confidential. Do not copy or distribute outside original intent.