



Planning Checklist

Top 10 Steps for Getting Your Personal Finances in Order

1. Make or update your will.
Review your assets and liabilities. Verify your account ownership, ownership titling, and beneficiary designations.
2. Make a living will.
3. Review your pension plan's survivor benefits.
4. Create durable powers of attorney.
5. Create a letter of instruction.
List personal data and location of valuable documents. Provide a trusted friend or family member with the location of valuable items, spare keys, and security codes. Arrange for access to your safe deposit box. Make arrangements for the orderly transfer of business assets.
6. Calculate your net worth, including life insurance proceeds.
Create a list of financial accounts. Review your retirement accounts.
7. List income sources and government benefits.
8. Establish a trust, if appropriate.
Focus on your intent with a trust — keep estate together, care for children/grandchildren, give charitable contributions?
9. Buy (or update) life insurance.
10. Consider funeral preplanning.
It will be one less thing for your family or friends to worry about at the time of your death.

You may find this [Financial Organizer](#) form to be a helpful planning tool for reviewing and listing income, benefits, assets, liabilities, etc. For any important legal documents you create, remember to provide easy access to them:

- Keep signed, original copies in your attorney's office.
- Give copies to your personal representative or power of attorney.
- Keep copies in a safe place at home for family members.