

Digital Storage for Your Important Documents

Using secure, cloud-based ShareFile

Creating an online file cabinet through [ShareFile](#) can ensure that financial documents are secure and that loved ones know where to find important information in the event of a death. And it's much more efficient to find what you need and to share access with your Versant Capital Management wealth counselor.

Creating digital folders will help to organize your information. These can include:

- | | | |
|---|---|---|
| <input type="checkbox"/> Insurance | <input type="checkbox"/> Deeds & Titles | <input type="checkbox"/> Shared Documents |
| <input type="checkbox"/> Banking & Credit | <input type="checkbox"/> My Contacts | <input type="checkbox"/> Business |
| <input type="checkbox"/> Investments | <input type="checkbox"/> Shared Documents | <input type="checkbox"/> Other Financials |
| <input type="checkbox"/> Taxes | <input type="checkbox"/> Business | <input type="checkbox"/> Health |
| <input type="checkbox"/> Legal | <input type="checkbox"/> Other Financials | <input type="checkbox"/> Personal |

Insurance Policies

- Life insurance, including premium receipts
- Accidental life insurance
- Veteran's insurance (if applicable)
- Employers or pension insurance
- Funeral insurance
- Mortgage and/or credit insurance
- Worker's comp insurance & payment records
- Health insurance
- Property (car, home, etc.) insurance

Banking and Credit

- Checking, savings, certificate of deposit, or other bank accounts
- Credit and debit card accounts
- List of safe deposit boxes, keys, and location

Investments

- Investment or retirement accounts (IRAs 401(k)s, etc.)
- Stocks and bonds
- Annuity accounts

Taxes

- Income tax returns for current year
- Property tax records and Statements

- Gift tax returns for all years applicable
- Charitable gift receipts
- Estimates quarterly payment information

Deeds and Titles

- Property deeds and any recent appraisals
- Mortgage documents
- Title and registration for cars, boats, recreation vehicles
- Certificate or documents detailing memberships to country clubs, private clubs, etc.

Legal Papers

- Will and/or trust
- Deceased's final instructions
- Divorce papers and/or pre- or post-nuptial agreements
- Funeral contracts
- Organ or tissue donor record
- Social Security card or number
- Birth certificates
- Marriage license
- Domestic partner registration
- Driver's license
- Passport, citizenship, immigration papers

Other Financial Records

- Corporate benefit plans such as pension and profit-sharing
- Financial statements, contracts and agreements from business interests
- Loan papers
- Disability payments documents
- Survivor annuity benefit papers

Health Records

- Medications
- Known allergies
- Stem cell storage
- Embryo storage
- Organ donor information
- Other

Personal Information

- Names and contact information of close family and friends
- Names and contact information for lawyers, wealth counselors, CPAs, etc.
- Family tree (if there is no will)

Steps & Information to Complete Prior to Death

- Make a list of bills, note if they are auto-pay and when payments are due
- Utilities (electric, gas, cellphone, cable, water, trash)
- Loans (mortgage, car, home equity)
- Rental fees (rent, assisted living)
- Credit/debit card bills
- Insurance (home, health, life, auto)
- Property tax (if not paid through mortgage)
- Make a list of bank accounts and assign a co-signer or have a joint account so trustee or executor can access money to pay bills
- Power of attorney: If there is a PoA, their authority to act ends at the time of death
- Ensure that all digital assets are assessable:
 - Make a list of digital assets and passwords so trusted others know where to find them
 - Back up cloud-stored data to a local computer or storage device
 - To help protect your online assets, work with an attorney to provide consent in legal documents

Steps to Take After a Death

- Contact the deceased's lawyer and close family and/or friends.
- Look for written instructions (often referred to as a letter of instruction or final instructions) for the funeral or memorial service, and burial or cremation arrangements.
- Look for organ or tissue donation records. Provide to the deceased's doctor or hospice immediately.
- Arrange for funeral or memorial services, burial or cremation.
- Obtain a death certificate. You can order certified copies from the funeral director or hospice.
- Notify the executor (a.k.a. personal representative) right away. If there is a trust, notify the trustee.
- Give important papers to the executor (personal representative) or trustee as soon as possible.
- Check and take care of the deceased's home, property and pets.
- Put valuables (cash, jewelry, collectable items) in a safe place.
- Locate regular bills that will need to be paid.
- Contact the Post Office with forwarding information, if necessary.
- Cancel any outstanding doctor appointments, nursing services, or meal delivery.
- Cancel certain utilities such as cell phones, internet, cable that are no longer needed.

Notification of Death

Once you have notified the deceased's family and friends, lawyer (if applicable) and personal representative or trustee, give notice of death to the agencies and companies listed below. At the same time, check and apply for any death benefits or survivor benefits. This is paid after a death to the person or persons named as the beneficiary. It can take two or more months for benefits to arrive. Call the offices to find out their requirements, such as a certified death certificate.

- **Social Security:** Notify the Social Security Administration of the death and apply for any benefits. You will need the deceased's Social Security number and date of birth. The Social Security office automatically notifies Medicare of the death.
- **Insurance Companies:** Contact any insurance company that has a policy on the deceased. This includes policies that pay death benefits to the beneficiary named in the policy. Contact any policy that pays remaining account balances. Other insurance companies such as property, health, dental, etc. must be notified of the death so policies can be changed or cancelled.
- **Employee Pensions and Benefits:** If you are the beneficiary, contact the deceased's employee and ask about possible death benefits, retirement annuity or pension plans, and life and health insurance coverage. Unions and other professional organizations may also provide benefits.
- **Banks, Financial Institutions and Credit Card Companies:** If you are a cosigner or had a joint account with the deceased, notify the bank or other financial institutions of the death. If you have a joint account, you own all the money in the account, although you must still notify the bank of the death.
- **Veteran's Administration:** If the deceased was a veteran, you will want to notify the VA and ask about possible death benefits and survivor's benefits.
- **Credit Bureaus:** Notify Equifax, Experian and TransUnion upon death to help avoid possible identity theft.
- **Landlord:** Notify the deceased's landlord to discuss lease or rental agreements and move out date and the deceased's security deposit.