Notes:

Credit and Debit Checklist

- Review your credit report annually to be sure it is accurate. You are entitled to one free credit report annually, which can be obtained at www.annualcreditreport.com. Contact the credit bureau with any corrections.
- Review your credit card and bank statements monthly to be sure all charges are accurate and all payments have been received.
- To help avoid identity theft, do not provide sensitive personal information to unknown sources.

Include in your personal SAFEkeeper

- Photocopies of the front and back of your credit cards, including the toll-free service numbers
- Current credit report
- Current FICO score
- Documentation of closed credit cards

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Notes:

Personal Document Checklist

- When leaving the country, be sure a family member or friend has a copy of your passport and knows where to find your personal SAFEkeeper.
- Have extra copies of your birth certificate, marriage certificate, and divorce decree, in case of an emergency.
- Be sure copies of your birth certificate are certified.

Include in your personal SAFEkeeper

- Birth certificate(s) and adoption certificate(s)
- Copy of driver's license(s)
- Passport(s)
- Military record of service
- Citizenship papers and/or green card
- Marriage certificate and prenuptial or postnuptial agreement
- Divorce decree and child- and/or spousal-support order
- Death certificate(s)

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Notes:

Title and Insurance Checklist

- Consult your insurance provider to determine if umbrella insurance will reduce your automobile insurance premium(s).
- Review your insurance coverage annually to verify that you are adequately covered.
- Determine if additional insurance is needed if you own a recreational vehicle or boat.

Include in your personal SAFEkeeper

- Copy of vehicle titles, originals should be kept in your safe deposit box
- Auto leases
- Auto insurance policies and loan documents
- Copy of RV titles, originals should be kept in your safe deposit box
- RV insurance policies and loan documents
- Copy of boat titles, originals should be kept in your safe deposit box
- Boat insurance policies and loan documents

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Notes:

Home Ownership Checklist

- Consider replacement-cost coverage for your home and its contents on your homeowners insurance policy.
- Take pictures of valuable items in your house. This evidence will help when filing an insurance claim in an event of a fire or burglary.
- Consider purchasing an umbrella insurance policy in addition to your homeowners policy if you have an aggressive dog, a swimming pool, or if you entertain or travel a lot.
- Obtain a separate insurance rider to protect valuable items such as jewelry, coin collections, art, and antiques if the value is over the limit of your policy and/or your policy doesn't cover those items.
- Keep contracts and receipts that have guarantees on major expenditures such as a new roof, termite extermination services, and electrical repair.
- Keep records of extra principal payments on your mortgage loan, and make sure they're reflected on your next monthly statement.
- Keep records, including receipts, for any significant home improvement projects, remodels, etc.

Include in your personal SAFEkeeper

- Deeds
- Promissory notes
- Homeowners insurance
- Fire and flood insurance
- Most recent property tax bill
- Appraisals and evaluation of valuable items such as jewelry, art, and antiques
- Property list in case of loss, original should be kept in your safe deposit box

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Notes:

Social Security Checklist

- Compare your W-2s to your annual Social Security statement.
- Contact Social Security if you find a mistake on your annual statement.
- If your name changes, submit an application for a new Social Security card.
- Keep copies of checks showing you paid self-insurance tax if you're self-employed – your tax return isn't sufficient.
- Report a death or disability to Social Security as soon as possible to clarify benefits.
- Contact Social Security if you're divorced or widowed to determine if you qualify for survivor benefits on another person's Social Security record. If you do, determine which Social Security record gives you the maximum benefit – yours or your ex-spouse's.

Include in your personal SAFEkeeper

- Annual Social Security statement
- Copy of your Social Security card and your family's Social Security cards (including spouse and children), originals should be kept in your safe deposit box

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Notes:

Retirement Records Checklist

- Update your beneficiary designation in case of birth, death, divorce, or a significant life change.
- Make sure your retirement assets are diversified.
- Keep a summary plan description of your employer's retirement plan.
- Remember to take the required minimum distribution from your IRAs and other retirement plans before April 1 of the year you turn 70½.
- Do a custodian-to-custodian transfer if you intend to roll money over from your 401(k) plan into an IRA.

Include in your personal SAFEkeeper

- Pension plan summary description, annual plan statement, and annual individual pension benefit statement
- Money purchase/profit-sharing plan documents
- Beneficiary designations
- Retirement account withdrawal records

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Notes:

Investment Records Checklist

- Open and read all correspondence from your investment firm.
- Do not sign blank forms or contracts from your investment firm.
- Always write checks to the investment firm, not an individual advisor.
- Keep documentation on the purchase of securities as long as you own the stock, and for at least three years after the stock is sold.
- Diversify investments over different categories – not just different companies – so that all of your stocks aren't in one area, such as technology.
- If you're looking for interest income and you want to know that you'll get your original investment back at your maturity date, look into high-quality individual bonds.
- Do not invest more than four percent in one stock outside of an employer's retirement plan.
- Do not invest more than ten percent in an employer's company stock inside an employer retirement plan.
- Do not buy bond funds if you're looking for return of principal and a fixed monthly income.

Include in your personal SAFEkeeper

- Copies of treasuries, bonds, and notes
- Copies of stock certificates and CDs, originals should be kept in your safe deposit box
- Annuity contracts and annuity beneficiary designations
- Stock-option grant agreements
- Copies of all investment-account application forms and agreements

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Notes:

Estate Planning Checklist

- Always keep your beneficiary statement up-to-date so the correct individuals will inherit your investments.
- Prepare a new will or trust if you divorce, marry, or if there's a death of an individual that's listed in the will or trust.
- Be sure to fund your trust, including bank accounts, as soon as you create it.
- Speak to a qualified attorney if you want to leave less than half of your assets to your spouse.
- Give a copy of your advanced directive and durable power of attorney for health care to your treating physician, and ask that it be kept as part of your medical records.
- Do not give the original or copies of your financial power of attorney to anyone before there is a need to use it.
- Do not write on your will or trust – don't initial or cross out any text once it has been signed and witnessed – as this invalidates the document.

Include in your personal SAFEkeeper

- Advanced directive and durable power of attorney for health care
- Financial durable power of attorney
- Copy of your will
- Revocable living trust
- Contracts for funeral or memorial arrangements, and documentation of prepaid fees to cemetery and/or funeral home

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Notes:

Tax Records Checklist

- Verify the amounts on every line of your tax return before signing it.
- Keep tax returns and supporting documentation for three years if you have simple tax returns.
- Keep tax returns for six years if your return is more complicated (if you have capital gains or losses, are self-employed, or own your own business).
- Keep tax-deductible receipts for medical expenses; charitable contributions; investment expenses; employee business, travel, and entertainment; higher education expenses; real estate taxes; mortgage interest; and closing costs.
- Keep documentation of nondeductible IRA contributions and Roth IRA contributions as long as the respective IRA accounts are in existence, and then for at least three years after the last affected tax return.
- Keep records of selling a house or stocks as documentation for any capital gains or capital losses on your tax return.
- Keep records of satisfied loans for at least seven years.

Include in your personal SAFEkeeper

- Tax items in preparation for the current year
- Tax returns for each of the last three years
- Supporting documentation of income and expenses for the last three years

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Notes:

Personal Insurance Checklist

- Review your policies yearly and confirm that your current beneficiaries are correct.
- If you're 55 or older, healthy, and can afford it, look into Long-Term Care (LTC) insurance.
- Review your options to pay for a long-term care stay. If Medicaid is your last resort, consult a Medicaid attorney.
- Investigate resources for at-home health care ahead of time – compare rates, services, and confirm that convenient service providers in your area accept your LTC insurance.
- Be cautious about canceling a life insurance policy without first determining that you're in good health and are likely to remain healthy. Consult your accountant to see if there are any tax ramifications.

Include in your personal SAFEkeeper

- Life insurance policy
- Health insurance card and benefits description and policy
- Medicare and/or Medicaid card and benefits description
- Medigap/managed care organization policy
- Long-term care policy
- Long-term disability policy
- Beneficiary designations

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Notes:

Bank Account Checklist

- Confirm deposits, ATM withdrawals, credit card charges, and other bank transactions are correct on your monthly bank account statements (or credit card statements) before shredding and discarding the receipts.
- To have easy access to your paycheck have it directly deposited into your account. Consider setting up automatic transfers to make regular savings contributions or make loan payments.
- Sign up for your bank's customer newsletter for useful tips on managing your finances.

Include in your personal SAFEkeeper

- Paperwork/agreements from when the account was opened

Bank or Credit Union Information

Institution Name	Address	Phone Number	Accounts	Names on Accounts

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Notes:

Safe Deposit Box Checklist

- Store important items that would be difficult or impossible to replace.
- Ask your insurance company if you get a lower premium on items stored in your safe deposit box.
- Do not store anything that you would need immediately in an emergency, like your passport or power of attorney.
- Keep original wills, trust instruments, or power of attorney in a fire proof safe or at your attorney's office.
- Prevent water damage to your items by sealing all the items in airtight, zip-lock bags or plastic containers.
- Put your name on each item in case a disaster occurs.
- Keep the keys to your safe deposit box in a safe, accessible location.

Include in your personal SAFEkeeper

- List and copies of all items in safe deposit box
- Pictures of any valuables being stored

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Notes:

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Notes:

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