

PUTTING YOUR FINANCIAL HOUSE IN ORDER



Time to get organized! Here are tools to help you do just that!

From paying the mortgage to monthly expenses for the family dog, it's important to organize, track, and budget all of the things that comprise your life and livelihood. Use this checklist and budget worksheet to track your responsibilities and cash flow.



GETTING ORGANIZED: ITEMS AND DOCUMENTS TO TRACK



FINANCIAL

- Password and Contact Lists
 - See separate reports
- Safety deposit box: location, key, content listing
- Prior 3-year tax returns (Personal & Business, federal & states)
- Bills & accounts using auto-pay
- Subscriptions
- Active club memberships
- Account statements & account numbers:
 - Bank accounts
 - Debt: credit, mortgage, auto loans
 - Brokerage accounts
 - Retirement accounts

PERSONAL

- Personal Documents
 - Birth Certificates
 - Marriage licenses
 - Pre/Post-nuptial agreements
 - Divorce agreements
 - Social Security cards
 - Medicare cards
 - Medical records and bills

PROPERTY

- Real estate: deeds, appraisals, warranties
- Vehicles: titles & registrations
- Valuable personal property & collections
 - Appraisals
 - Scheduled insurance
 - Location of each item
 - Schedule with intended recipients for specific pieces: date, sign and attach to Last Will and Testament
 - Digital assets such as photos, journals or documents located on a computer or cloud
 - Access details and log in credentials for computers

ESTATE

- Estate
 - Last Will and Testament
 - Trusts
 - Power of Attorney
 - Healthcare Directive
 - Copies of gift tax returns
- Do you have a legacy letter to leave along with your formal documents?
- Discuss roles with executors, trustees, Power of Attorney, Healthcare Agent, and beneficiaries

GETTING ORGANIZED: ITEMS AND DOCUMENTS TO TRACK



HOUSEHOLD

- Routine Maintenance
 - Information regarding utility and service bills
 - Appliance warranties
 - Home cleaning schedule and needs
 - Lawn care and needs
 - Contact information for household staff
 - Trash pick-up information
 - Recycling information
 - Repairs needed
 - Keep records of improvements for tax purposes
 - Home security details
 - Vehicle maintenance schedule & needs
 - Neighbors names and contact information
- Pet Care
 - Daily pet schedule
 - Vet information
 - Medications
 - Grooming, boarding and daycare information
 - Designated guardian information

SOCIAL

- Family
 - Family heirlooms - description and location
 - Family tree
 - Photographs and mementos
 - Names and contact information
- Friends
 - Social groups and members
 - Names and contact information
- Social Media & email accounts
 - Access information

BUSINESS

- Identify key documents and information
- Review Buy/Sell agreement
- Review business succession plan
- If life insurance, and/or key man policies are in force, obtain copies of policies
- Organize contact information for business attorney, CPA, insurance agent, and other associates Organize contact information for business attorney, CPA, insurance agent, and other associates

GETTING ORGANIZED: ITEMS AND DOCUMENTS TO TRACK



MEDICAL

- Medication list with dose & frequency information
- Pharmacy information
- Discuss mobility, transportation and need for additional support in home
- Discuss preferences for:
 - In home care, nursing home or hospital care
 - Will home need modification or special equipment?
 - Palliative care and pain management
 - Do Not Resuscitate and Do Not Intubate forms
 - Hospice and end of life care

RISK MANAGEMENT

- Personal Insurance Policies:
 - Life
 - Health/Medicare
 - Long term care
 - Disability
- Property Insurance Policies:
 - Home
 - Personal property
 - Auto
 - Umbrella
 - Other/flood



VICTORIA K. SHACKLEY,
JD, LLM, CFP®

Partner, Director of
SignatureWOMEN



**JAMIE MCCUSKER
GENTRY,** CFP®

Partner



CLARA C. PARRIS,
CFP®

Advisor

If you would like to have a confidential conversation and learn more about how **SignatureWOMEN** can possibly be of help, please reach out to **Jamie McCusker Gentry** at Jamie.Gentry@SignatureFD.com, **Victoria Shackley** at Vicki.Shackley@SignatureFD.com, or **Clara C. Parris** at Clara.Parris@SignatureFD.com.

SignatureFD, LLC ("*SignatureFD*") is an SEC registered investment adviser located in Atlanta, Georgia. *SignatureFD* and its representatives are in compliance with the current filing requirements imposed upon SEC registered investment advisers by those states in which *SignatureFD* maintains clients. *SignatureFD* may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. *SignatureFD's* web site is limited to the dissemination of general information pertaining to its advisory services, together with access to additional investment-related information, publications, and links. Accordingly, the publication of *SignatureFD's* website on the Internet should not be construed by any consumer and/or prospective client as *SignatureFD's* solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. Any subsequent, direct communication by *SignatureFD* with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of *SignatureFD*, please contact the SEC or the state securities regulators for those states in which *SignatureFD* maintains a notice filing. A copy of *SignatureFD's* current written disclosure statement discussing *SignatureFD* business operations, services, and fees is available from *SignatureFD* upon written request. ***SignatureFD* does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to *SignatureFD* web site or incorporated herein, and takes no responsibility therefore. All such information is provided solely for convenience purposes only and all users thereof should be guided accordingly.**

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by **SignatureFD, LLC** ("*SignatureFD*"), or any non-investment related content, made reference to directly or indirectly in this newsletter will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this newsletter serves as the receipt of, or as a substitute for, personalized investment advice from *SignatureFD*. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. *SignatureFD* is neither a law firm, nor a certified public accounting firm, and no portion of the newsletter content should be construed as legal or accounting advice. A copy of *SignatureFD's* current written disclosure Brochure discussing our advisory services and fees is available upon request. **Please Note:** If you are a *SignatureFD* client, please remember to contact *SignatureFD*, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. *SignatureFD* shall continue to rely on the accuracy of information that you have provided.