

Record of Personal Affairs

401K/IRA and Retirement Plan Benefits

- Name of Company _____
Account Number _____
Contact Information _____
- Name of Company _____
Account Number _____
Contact Information _____

Real Estate Broker ~ Name _____
Address _____
Telephone _____

Property Owned

Location _____

Deed ___ Mortgage Co _____

Location _____

Deed ___ Mortgage Co _____

Safe Deposit Box @ _____ BANK

Address _____

Telephone _____

In Whose Name _____

Key is where? _____

Income Tax Returns

Location _____

Automobile Registrations

Location _____

Record of Personal Affairs

Will

Original is where? _____

Copy is where? _____

Date of Will Preparation _____

Attorney who prepared _____

Executor of will _____

Witnesses to will _____

Living Will* Yes _____ No _____

Location of Living Will _____

If there is no will...

suggest the following be the administrator of Estate

Name _____

Address _____

Telephone _____

Birth Certificate*

Where _____

Marriage Certificate*

Where _____

Military Discharge Certificate*

Where _____

Pre-paid Funeral Plan*

Trust or Policy Holder _____

Trust or Policy Number _____

Address _____

Telephone _____

Beneficiary _____

**Perhaps it would be a good idea to clip copies of these items into the back of this book, keeping the originals in a safe place.*

Funeral Arrangements

Funeral Home to be contacted _____
Address _____
Telephone _____
Pre-arrangement made _____
Pre-arrangement contract _____
Located where? _____

Cemetery Information

Name of Cemetery Desired _____
Address _____
Telephone _____
Plot in whose name? _____
Section _____ Block _____ Plot # _____
Location of the Deed _____
Pre-paid services _____

Cremation

Disposition of Ashes _____

Funeral Service to be Held

Church _____
Funeral Home _____
Other _____

Music to be played _____

Preferences

Casket – Metal or wood? _____ Color? _____
Other _____

Record of Personal Affairs

LIFE INSURANCE

- Name of Company _____
Policy Number _____ Amount _____
Beneficiary _____
Policy is where? _____
- Name of Company _____
Policy Number _____ Amount _____
Beneficiary _____
Policy is where? _____

PENSION OR UNION PLAN

- Name of Company _____
Account Number _____
Address _____
Plan is where? _____
- Name of Company _____
Account Number _____
Address _____
Plan is where? _____

ADDITIONAL INFO/ CONTACTS _____

Record of Personal Affairs

DEBTS

- Lender _____
Description _____
Loan Number _____
- Lender _____
Description _____
Loan Number _____
- Lender _____
Description _____
Loan Number _____

CREDIT CARDS

- Type of Card / Issuer _____
Account Number _____
- Type of Card / Issuer _____
Account Number _____
- Type of Card / Issuer _____
Account Number _____
- Type of Card / Issuer _____
Account Number _____
- Type of Card / Issuer _____
Account Number _____
- Type of Card / Issuer _____
Account Number _____
- Type of Card / Issuer _____
Account Number _____

Funeral Arrangements

CLERGYMAN OR LAYPERSON

Name _____
Address _____
Telephone _____

Scripture / Reading Selections _____

Clothing _____

Visitation – Calling Hours _____

Pallbearers _____

Stationery Selections
Memorial Folders – Prayer Cards – Guest Register

Flowers _____

Memorial Donations Yes _____ No _____
Name of Charity _____

Record of Personal Affairs

IMPORTANT CONTACTS:

ATTORNEY

Name _____

Address _____

Telephone _____

E-mail _____

ACCOUNTANT

Name _____

Address _____

Telephone _____

E-mail _____

EXECUTOR

Name _____

Address _____

Telephone _____

E-mail _____

STOCKBROKER

Name _____

Address _____

Telephone _____

E-mail _____

Stock Certificates are where? _____

Biographical Information

EDUCATION

- High School Attended _____

Dates _____

Graduated (Date) _____

Awards or Honors _____

- College Attended _____

Dates _____

Graduated (Date) _____

Awards or Honors _____

- College Attended _____

Dates _____

Graduated (Date) _____

Awards or Honors _____

- College Attended _____

Dates _____

Graduated (Date) _____

Awards or Honors _____

CHURCH MEMBERSHIP OR AFFILIATION

EMPLOYMENT/ORGANIZATIONS

- Place of Employment _____

Position Held _____

Dates _____

- Place of Employment _____

Position Held _____

Dates _____

Biographical Information

- Place of Employment _____
Position Held _____
Dates _____

- Place of Employment _____
Position Held _____
Dates _____

- Retirement Date _____

Fraternal, Service, Social and Union Membership

Location of Fraternal / Organizational Jewelry

Political Positions Held _____

Other Boards Served On _____

Special Recognitions _____

If there is a will, the deceased is said to have died “testate”. The executor named in the will must file the will with the Probate or Surrogate court within the time prescribed by statute, and proceed with the distribution of the assets of the estate according to the provisions the deceased has prescribed.

One of the more important aspects of drawing up a will is the appointment of an executor.

If there is no will but there are assets, the deceased is said to have died “intestate.” This involves the appointment of an administrator by the Surrogate judge and the assets of the estate are distributed according to the State Statute of Descent.

In both situations, it is recommended that the services of a competent attorney be used, as well as when an original will is drafted.

Things To Be Done

Purchasing a Monument or Memorial

To give all cemetery interment right owners general protection, most cemeteries retain the right to approve the type of memorial to be placed on a grave site. Some cemeteries have restrictions on the size and design of memorials, while others require that only a flush-with-the-ground bronze plaque be placed.

After determining if any cemetery restrictions prevail and evaluating individual needs and desires, a reputable retail monument dealer should be contacted. Often, your cemetery is a dealer and will be the most familiar with any restrictions that apply and can help you choose a location that will accommodate the type of monument or gravestone you desire.

The quality, material, design, and craftsmanship of a permanent memorial deserves careful consideration.

Wills

Most people should have a will, which enables them to articulate their wishes for the distribution of their assets and early possessions.

One of the more important aspects of drawing up a will is the appointment of an executor. In the absence of a surviving spouse, the executor should be someone who is trustworthy and who will use sound judgment in making decisions.

As circumstances change, a will should be reviewed periodically to determine if it is still consistent with original desires.

In many states, if a husband or wife does not leave a will, the survivor receives one third of the estate and the children are entitled to two thirds. It is a good idea to look into the Statutes in your State of residence.

Veteran's Service Record

Full Name of Veteran _____

Pension or V. A. Claim No. _____

Service Serial Number _____

Date Entered Service _____

Place Entered Service _____

State of Residence at the time _____

Branch of the Service _____

Grade or Rank _____

Name of Organization _____

Company _____ Regiment _____ Division _____

Name of War or Conflict _____

Date of Discharge _____

Place of Discharge _____

Decorations _____

Veteran's Service Record

Medal of Honor Recipient Yes _____ No _____

Flag Request Draped on Casket _____ Not Draped on Casket _____

Veteran's Cemetery Marker Yes _____ No _____

Type of Marker _____

Upright Marble _____ Flat Marble _____

Flat Granite _____ Flat Bronze _____

Bronze Columbarium Niche Marker _____

Religious Symbol Desired _____

Additional Military Information _____

In order to accomplish this process of distribution, legal proceedings are necessary to decide how any property should be distributed and who is to be in charge of this distribution. Because of the technical nature of these proceedings and the complications involved in settling the estate and distributing the assets, it is advisable that an attorney be consulted.

Selecting a Cemetery Plot

When pre-arrangements have not been made for the purchase of a cemetery interment right or "plot", the family may be forced to make a decision quickly, without careful thought and often without a personal visit to the cemetery. Later, they may discover the plots are inadequate or undesirable. Purchasing cemetery interment rights far ahead of need is highly recommended. Quite often persons buying cemetery interment rights in haste will either not buy enough graves, or purchase many more than the family will ever utilize in future years. To avoid mistakes and to meet present and future needs, the utmost consideration should be given to this decision.

When purchasing a cemetery interment right, it is critical to ascertain whether the cemetery meets the requirements of the family's religion. It is also important to determine what restrictions, if any, the cemetery might enforce in regard to the kind of outside burial vault to be used and the type of monument or memorial to be erected.

Buying a cemetery plot for investment purposes is considered an unwise practice. Most cemeteries retain the right to repurchase a plot at the original purchase price (a state law in Washington). For this reason, even though the plot may have increased in value, there is rarely a profit realized by the purchaser. In Washington, an amount will be added to the purchase price of an interment right to be placed in an Endowment Care Trust., which by statute is at least 10%.

Why Pre-financing?

In many instances those who pre-arrange a funeral will also wish to prepare pre-financing at the same time, either for the entire amount or a portion thereof.

Depending on the state of residence, various state regulatory agencies mandate requirements for pre-financing a funeral with a funeral home. Funeral directors are aware of the laws governing pre-financing funerals and are the best resource for professional guidance in this area. In Washington State, pre-arrangements can be made by salesmen who aren't funeral directors. To get accurate information, ask to speak to a licensed professional funeral director.

A variety of investment products are available for the placement of pre-financed monies. These products include passbook accounts, Certificates of Deposit, and trust accounts. Insurance and annuities are also options. Medicaid and Medicare requirements are best met with trust accounts or a burial insurance policy.

The acts of planning a funeral in advance, and making the financial commitment for payment, often provide the peace of mind that all details at the time of death will be carried out as previously arranged.

Legal Aspects of Death

The earthly possessions, known as the estate of the deceased, must be distributed after death. Any assets that are left must be used to pay any debts, and any balance left must be lawfully distributed after payment of estate or death taxes. If the deceased owned or operated a business, the business must be administered and maintained in an orderly manner or must be liquidated.

Family Record

CHILDREN

- Name _____ Birthdate _____
Address _____

Phone _____ Email _____
If Deceased, date _____
- Name _____ Birthdate _____
Address _____

Phone _____ Email _____
If Deceased, date _____
- Name _____ Birthdate _____
Address _____

Phone _____ Email _____
If Deceased, date _____
- Name _____ Birthdate _____
Address _____

Phone _____ Email _____
If Deceased, date _____
- Name _____ Birthdate _____
Address _____

Phone _____ Email _____
If Deceased, date _____
- Name _____ Birthdate _____
Address _____

Phone _____ Email _____
If Deceased, date _____
- Name _____ Birthdate _____
Address _____

Phone _____ Email _____
If Deceased, date _____

Relatives to be Notified

- Name _____
Address _____

Phone _____ Email _____
- Name _____
Address _____

Phone _____ Email _____
- Name _____
Address _____

Phone _____ Email _____
- Name _____
Address _____

Phone _____ Email _____
- Name _____
Address _____

Phone _____ Email _____
- Name _____
Address _____

Phone _____ Email _____
- Name _____
Address _____

Phone _____ Email _____

Before prescribing a definite kind of funeral or type of final disposition, it is always wise to consult those survivors who will be most affected by the death. Granting them the opportunity to be active planning participants, not just passive spectators is prudent because when death comes, it may have a strong emotional impact upon the family members. Permitting them to assist in making funeral arrangements could serve as a healthy outlet for their anxiety and grief. Allowing them the privilege of performing a last act of recognition, honor, and respect for the deceased will enable them to communicate the reality that a life has been lived. Aside from the specific personal reasons for discussing funeral arrangements in advance of need, pre-arrangement brings the subject of death out in the open and affords the family an opportunity to mutually share their thoughts. Mental health is never sustained by the denial of death, but by the frank acknowledgment of its reality. Entering into a pre-arrangement agreement with a funeral director provides a chance for people to indicate their wishes in writing. It ought to be prefaced by an evaluation of current funeral costs, funeral ceremonies and alternate funeral and burial procedures. Thus, counseling with a funeral director could be a significant educational experience. All funeral homes have access to a pre-arrangement form. Some have plans designed for their own use that allow funeral directors to discuss all necessary details with those making the plans. Once the pre-arrangement is complete, it is important to notify someone that such an agreement exists and where it may be found. If desired, the funeral director will supply additional copies for informational purposes. Families spend weeks, often months, preparing for a wedding or an anniversary party. A funeral, or celebration of life, is just as important and just as memorable for the loved ones who attend. Often your family, with the assistance of the funeral director, who may not know what type service is going to be most meaningful for you, have only a few days to put together the event. Taking the time, in advance, to start making a few decisions, will make the process much less stressful, when the time comes, to put together a memorial service that is truly memorable.

Why Pre-arrangements?

Talking about death is often difficult. Yet discussion and pre-planning can alleviate many of the problems that may occur with a death in the family. Funeral and burial arrangements are important considerations and should be discussed openly and frankly. Pre-arranging and sometimes pre-financing a funeral are methods some people choose to assist their survivors after death occurs.

As with many things that are pre-planned, unforeseen developments can occur between the time of planning and putting the plans into effect. This is especially true when pre-arranging funerals, since there is no way of knowing beforehand exactly when, where, how, and under what circumstances death will come. And these unknown factors could substantially alter original plans.

Careful counseling with an experienced funeral director prior to death can prevent unwise planning of funeral or involvement with fraudulent financial schemes.

There are many different reasons for pre-arranging a funeral. Some people, especially those who are alone in the world, may want the assurance of a funeral and burial which meet their personal beliefs, standards or life-style. Others feel a responsibility to assist survivors by arranging approximate funeral and burial cost guidelines. Still others have moved to distant places, or maintain both summer and winter residences. They may want to make sure that certain recommendations are heeded as to where the funeral and burial or other final disposition will take place. Actually, there are almost as many explanations for pre-arranging funerals as there are people requesting them.

Advantages or disadvantages of funeral pre-arrangements depend upon the individual circumstances and cannot be generalized. What may be satisfying for some could be impractical for others. Pre-arranging a funeral is often a tentative plan that assumes circumstances will remain relatively stable during the remaining lifetime of the pre-arranger as well as in the lives of those assisting with the arrangements.

Checklist to get my house in order...

- Record all pages in this book which apply _____
- Discuss contents of this book with family _____
- Discuss funeral arrangements _____
- Purchase Cemetery Interment Right (plot) _____
- Monument Dealer _____
- Funeral Home _____
- Attorney – will or updating original _____
- Executor of Estate _____
- Accountant / Financial Information _____
- Social Security Administration _____
- Veterans Service Record _____
- Pension / Retirement Plans _____
- Automobile Registrations _____
- Life Insurance Policies / updates _____
- Real Estate Broker _____
- Stock Broker _____
- Safe Deposit Box Inspection _____
- Biographical Information _____
- Family Records _____ (23)

