

ADVISOR CHECKLIST: CLIENT LIFE ORGANIZATION

Some of the most meaningful work you do as an advisor doesn't show up on a statement. It shows up in how prepared a family feels when life takes an unexpected turn.


This checklist helps you guide clients through organizing their financial lives in a way that's clear, accessible, and easy to navigate. Providing a binder, physical or digital, gives clients a simple, tangible place to bring everything together, making it easier for their loved ones to step in with confidence if needed.

Done well, this process builds trust, strengthens relationships, and reinforces your role as a true partner in your clients' lives.


STEP 1: GATHER PERSONAL & LEGAL DOCUMENTS

- LOCATE BIRTH CERTIFICATE
- LOCATE MARRIAGE/DIVORCE DOCS (IF APPLICABLE)
- CONFIRM A WILL IS IN PLACE
- CONFIRM TRUST DOCS (IF APPLICABLE)
- LOCATE POWER OF ATTORNEY DOCUMENTS
- LOCATE HEALTHCARE DIRECTIVE / LIVING WILL
- WRITE DOWN WHERE THESE ARE STORED:


STEP 2: LIST YOUR KEY CONTACTS

-  WRITE DOWN IMPORTANT PEOPLE THE FAMILY MAY NEED TO CONTACT. BE SURE TO INCLUDE THE FOLLOWING:
- FINANCIAL ADVISOR
- ATTORNEY
- ACCOUNTANT/CPA
- INSURANCE AGENT
- EMPLOYER (IF APPLICABLE)

STEP 3: MAKE A LIST OF FINANCIAL ACCOUNTS

- CHECKING ACCOUNTS
- SAVINGS ACCOUNTS
- INVESTMENT ACCOUNTS
- RETIREMENT ACCOUNTS (401K, IRA, ETC.)
- PENSION (IF APPLICABLE)
-  FOR EACH, BE SURE TO NOTE WHERE DETAILS CAN BE FOUND (NOT NECESSARILY FULL ACCOUNT NUMBERS)

STEP 4: REVIEW DEBTS & ONGOING PAYMENTS

- MORTGAGE
- CREDIT CARDS
- AUTO LOANS
- PERSONAL LOANS
- OTHER OBLIGATIONS
-  INCLUDE HOW THESE ARE PAID (AUTO-PAY, CREDIT CARD, MANUAL, ETC.)

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STEP 5: REVIEW INSURANCE COVERAGE

- LIFE INSURANCE
- HEALTH INSURANCE
- DISABILITY INSURANCE
- LONG-TERM CARE INSURANCE
- HOME/AUTO INSURANCE

 CONFIRM BENEFICIARIES ARE UP TO DATE

STEP 6: DOCUMENT PROPERTY & VALUABLE ASSETS

- PRIMARY RESIDENCE
- OTHER REAL ESTATE
- VEHICLES
- BUSINESS OWNERSHIP (IF APPLICABLE)
- VALUABLE PERSONAL ITEMS

 NOTE WHERE OWNERSHIP DOCUMENTS ARE KEPT

STEP 7: ORGANIZE DIGITAL ACCESS

- EMAIL ACCOUNTS
- ONLINE BANKING
- INVESTMENT PLATFORMS
- SOCIAL MEDIA ACCOUNTS
- SUBSCRIPTIONS

- SET UP OR CONFIRM A PASSWORD MANAGER
- LEAVE INSTRUCTIONS FOR HOW ACCESS CAN BE OBTAINED

STEP 8: SHARE YOUR WISHES

- BURIAL OR CREMATION PREFERENCE
- FUNERAL OR MEMORIAL PREFERENCES
- ANY PRE-ARRANGEMENTS MADE
- IMPORTANT PEOPLE TO NOTIFY

TRUSTED PERSON(S): _____

STEP 9: STORE EVERYTHING IN ONE PLACE

- CHOOSE A CENTRAL LOCATION (BINDER, FOLDER, OR SECURE DIGITAL FILE)
- MAKE SURE AT LEAST ONE TRUSTED PERSON KNOWS WHERE IT IS