

[Name]'s Estate Memo

If something happens to me, contact [Plancorp]. They will help you communicate with all the other advisors below.

Signature

Date

WHO ARE OUR ADVISORS?

Role	Contact/Firm Name	Phone	E-mail
Financial Planning & Investments			
Estate Planning			
Income Tax Returns			
Company Benefits			
Property & Casualty Insurance			
Life Insurance			

WHAT DO WE OWN?

Below is a brief description of investments and where they are located. [Plancorp] helps us to track all of our assets and prepares a financial statement on a regular basis that lists all of our assets. [Charles Schwab/TD Ameritrade/Fidelity] is the custodian of the account – not the financial advisor.

Asset	Retirement vs. Non-retirement	Where held?	Investment Advisor

WHAT DO WE OWE?

Below is a list of our outstanding debt. More information about these can be found [physical location of documents].

Debt Balance	Interest Rate	Term	Where Held

RETIREMENT INCOME

Below is a summary of income payments we will receive at retirement. It also shows how those payments change upon death. In addition to these items there will be income from our investments. These amounts will change each year. Social Security can be claimed as early as 62 but there are potential benefits to waiting longer. The amounts below assume that Social Security is not claimed until full retirement age of [redacted].

Income Source	During Life – Annually	After Death - Annually

EXPENSES

Below is a list of bills we pay, the amount, the frequency, and method of payment. **Make sure the surviving spouse has access to an account from which bills can be paid.*

Bill Description	Amount	Frequency	Pmt Method (check/auto)

LIFE INSURANCE

We have the following life insurance policies in place. The proceeds from these policies could be used to pay off the debts above. More information about these can be found [redacted].

Insured	Type of Policy	Company	Death Benefit

ESTATE DOCUMENTS

Our estate documents are located [physical location]. You can contact [Plancorp] or [Estate planning attorney/firm] if you have any questions about the documents.

INCOME TAX RETURNS

[CPA] at [CPA Firm] helps us prepare our tax returns every year. They are summarized below. There will be some additional tax returns need when I pass away. [Plancorp] and [CPA] can help you identify what needs to be done.

Tax Return	Due Date
Income Tax Return - Personal	April 15 th
Gift Tax Return	April 15 th

IDENTITY THEFT AND OTHER PASSWORDS

[Add in details regarding ID theft and passwords to unlock credit freezes. Consider including other passwords (accounts, e-mail, etc.) or using software (LastPass, etc.) to manage passwords.]

CLOSING COMMENTS

The investments and especially the estate planning measures can seem overwhelming. That is why we pay [Plancorp] and have worked with [estate planning attorney] at [Law firm]. They will help and will give advice about what to do.

END