



GARY ALPERT
ASSOCIATES

If you're like most of us, your life has been recorded through a series of important legal documents. When major life events occur it can be difficult to find critical items. Organizing those items properly is a very wise use of your time.

In today's busy world, our lives are constantly changing. As we transition through life's experiences – changing jobs, buying a home, planning for retirement or experiencing a death in the family – we come to value the organization of our important documents.

Unexpected circumstances can be stressful enough without the added worry of quickly locating the required documents.

We created **Personal Instructions to Family** to be a useful tool for organizing the vital documents of your life. We encourage you to share this checklist with your close family members, as well as your financial professional, attorney, accountant, and your executor. This may be one of the easiest, but most valuable gifts you can give yourself and your family.

As always, please contact me with any questions.

Wishing you well,

Gary Alpert
Principal, Financial Advisor

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PERSONAL INSTRUCTIONS TO FAMILY

This is being written as a supplement to my estate plan and arrangements. I have decided to relay to my family my personal objectives, with the hope that in several areas my ideas or wishes will be helpful in handling my estate and investment matters and in making important decisions.

However, a note of caution should be expressed - that hindsight is preferable to foresight. Therefore, the thoughts expressed in this letter should not be considered rigid or binding and they should always be tempered by a careful consideration of the facts and circumstances existing when a decision must be made.

- Funeral, last rites, burial services, cemetery, etc.

- Provisions relating to medical care, nursing home, etc.

- My wishes regarding life support systems.

- My wishes regarding organ donor transplantation.



- My recommendations regarding investment philosophy.

- From whom to seek medical, legal and financial counsel.

- Goals I consider very important for my family.

- Special information or other comments for my spouse.

- Other considerations for the family.



DOCUMENT LOCATION RECORDS

NAME: _____

SOCIAL SECURITY NUMBER: ____-____-____ SPOUSE: ____-____-____

A. RESIDENCE LOCATIONS:

B. SAFE DEPOSIT BOX NUMBER _____ BANK NAME: _____

BANK ADDRESS:

C. OFFICE LOCATION _____

D. _____

E. _____

F. _____

DESCRIPTION OF THE DOCUMENT OR VITAL RECORD

LOCATION AS LISTED ABOVE
A B C D E F

My Will (original)

My Will (copy)

Powers of Attorney Agreements..

Burial Instructions

Cemetery Plot Deed

Spouse's Will (original)

Spouse's Will (copy)

Spouse's Burial Instructions

Document Appointing Guardians

Written Special Bequest List....



DESCRIPTION OF THE DOCUMENT OR VITAL RECORD	LOCATION AS LISTED ABOVE					
	A	B	C	D	E	F

Trust Agreements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Insurance (group)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life Insurance (individual) ...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Death Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property & Casualty Insurance....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health Insurance Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeowners Insurance Policy ...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of Residence Contents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car Insurance Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Contracts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Partnership Agreements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List Checking/Savings Accts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank Statements & Checks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of Credit Cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Certificates of Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checkbooks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings Passbooks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe Combination (business)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe Combination (home)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stock Purchase Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Profit Sharing Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Income and Gift Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



DESCRIPTION OF THE DOCUMENT OR VITAL RECORD	LOCATION AS LISTED ABOVE					
	A	B	C	D	E	F

Titles & Deeds to Real Estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Property Records	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debt Notes & Loan Agreements ..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of Stored Possessions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
List of Loaned Possessions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Auto Ownership Records	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boat Ownership Records	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Birth Certificates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Citizenship Papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adoption Papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Military Discharge Papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marriage Certificate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children's Birth Certificates .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children's Adoption Papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Divorce/Separation Papers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Names & Addresses of Relatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Names & Addresses of Friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Professional Memberships List ...	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fraternal/Civic Membership List	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Passports	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tax Returns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



SAFE DEPOSIT BOX CONTENTS

As a general rule, only those documents and valuables which are irreplaceable or difficult to replace need to be kept in a safe deposit box. Items which can be replaced with minimal inconvenience, such as passports, or those frequently needed for reference (canceled checks), can be kept in a safe place at home. However, it is a good idea to keep copies of items in a safe deposit box.

When filling out the rental forms for a safe deposit box you should be aware that if the renter dies, there are specific rules governing access to the box and its contents. Many people assume that should they die, a joint box holder or authorized deputy can immediately remove necessary documents from the box.

In many states, the safe deposit box is sealed upon the death of the renter. If there is a surviving tenant or deputy, he or she would not have access to the contents of the box until the Inheritance Tax Department of the County Auditor makes an inventory of the box and removes the will for probate.

The arrangements for the tax inventory are usually made by the deceased person's attorney. It generally takes a minimum of two or three days and frequently a month before the process is completed. After the tax inventory, the county auditor issues an authorization stating who may remove contents from the box.

Banks normally do not recommend what a tenant should or should not keep in a safe deposit box. However, anything that would be needed immediately following death, such as wills or insurance policies, probably should NOT be kept in the safe deposit box.

The original copy of a will can be kept in the fireproof safe of the attorney who prepared it. Keep in mind that the attorney who prepared the will is not necessarily the one who will probate the estate. The executor will select the attorney to probate the will unless the document directs otherwise. If the original will is kept with the attorney, it is a good idea to keep a copy of the will in the safe deposit box and another copy of the will at home where it is readily accessible for review.

Many box holders keep valuable articles, such as coin or stamp collections, which belong to their children or spouse. This should not be in their safe deposit box, since there is a presumption that these belong to the box holder. If such items are kept in a box, it is important to keep with them any papers denoting the owner and the origin of ownership or purchase.



ITEMS WHICH SHOULD BE IN A BOX

- Abstracts of Properties
- Adoption Papers
- Appraisals of Valuables
- Automobile Titles
- Birth Certificates (original)
- Bonds (U. S. savings, corporate, government, church)
- Certificates of Deposit
- Citizenship Papers
- Coin and Stamp Collections
- Contracts and Agreements
- Copyrights and Original Text
- Court Decrees
- Credit Card List with phone numbers
- Death Certificates
- Deeds and Titles
- Disability Ins. - List of amounts, insurers, numbers
- Divorce Decrees and Agreements Employment Contracts
- Household Inventories (for insurance)
- Jewelry (valuable items and family heirlooms)
- Life Insurance - List of amounts, insurers, numbers
- Listing of bank and savings accounts and major assets
- Marriage Certificates (original)
- Military Discharge Papers
- Mortgage instruments and Cancellations
- Negatives of Important Photographs
- Naturalization Papers
- Patents and Original Designs
- Pension Certificates
- Precious Metals
- Promissory Notes
- Property and Casualty Insurance Policies
- Savings Certificates
- Stock or Bond Certificates
- Treasured Photo Negatives
- Trust Agreements (you and attorney should have copies)
- Valued Letters
- Veteran's Papers
- Wills (you and attorney should have copies)
- Video Tape and Photos of Household Contents



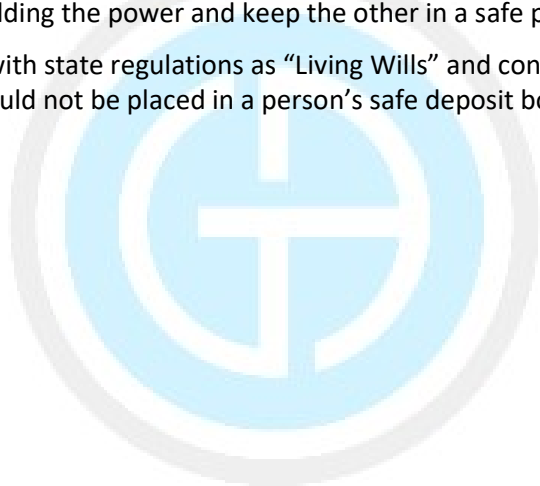
ITEMS WHICH SHOULD NOT BE IN A BOX

- Burial Instructions
- Cemetery Deeds and Requests
- Funeral Arrangement Requests
- Homeowner or Auto Insurance Policies
- Large Amounts of Cash (causes IRS questions)
- Life Insurance Policies (put list in the box)
- Medical and Disability Policies (put list in the box)
- Medical Directive or Instructions regarding care
- Power of Attorney
- Property Owned by Someone Else (will be taxed as yours) (unless clearly documented as to origin or gift)

POWER OF ATTORNEY

A Power of Attorney Agreement should NOT be placed in a safe deposit box. The absence or disability of the maker would leave the instrument inaccessible at the time when it may be needed. It is an excellent idea to execute two copies. Deliver one to the person holding the power and keep the other in a safe place.

Likewise, documents which comply with state regulations as "Living Wills" and constitute instructions with regard to life support and resuscitation efforts should not be placed in a person's safe deposit box where it may be inaccessible when needed most.





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&
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