

Help take the worry out of **planning** **your legacy.**

Document your plans.



It's easy—one central location for life's essential records

Save your loved ones stress and worry with careful planning and organization of your financial and estate information. Use this guide to document your vital information in one central location. Preparing can help preserve your legacy for future generations according to your wishes.

Table of contents

Essential documents	Page 3
Contact, account numbers, and insurance policies	Page 5
Final arrangements	Page 10
Survivor's checklist	Page 15

Help loved ones prepare with these **simple steps.**

Your loved ones need your personal history and legal documents to apply for benefits and/or carry out legal instructions. Help them be prepared by ensuring that you have copies of these documents stored in a safe location, with your lawyer, or in a lockbox at home, including:

- Healthcare directive
- Instructions regarding disposition of remains
- Will
- Power of Attorney



Safe deposit boxes may be sealed until after the owner's funeral, so be cautious about what you store in them.

Certificates and decrees are also important to have on hand. If you don't currently have copies of these important documents, check with your state's Department of Vital Statistics, County Clerk, Registrar, or Recorder of the County in which the event originally took place.

- Birth certificate
- Spouse's birth certificate and/or death certificate
- Marriage certificate and/or divorce decree
- Children's birth certificate and/or adoption decree

Take the guesswork out of planning. A will can be a very valuable document. It often eliminates problems and misunderstandings when settling your affairs. If a person dies without a will, state law will dictate who gets what property and when. This decision is often not what the individual had intended. A will can:

- Allow for the distribution of your property according to your wishes.
- Let you name a guardian or guardians for your minor children.
- Cover many other contingencies, like continuing the operation or orderly liquidation of a business.
- Provide a legacy for friends, family, and/or charitable organizations.



Make sure to have your will reviewed periodically to account for changes in federal and state laws, property values, and the financial status of heirs.

Make your own healthcare decisions.

Ensure your wishes are followed even if you become incapable of making decisions on your own. You can do this by making advance directives about your healthcare. Advance directives differ depending on your state but usually include such documents as healthcare proxies, durable powers of attorney, and living wills.



A healthcare proxy or durable power of attorney for healthcare

lets you nominate a person to communicate your wishes to healthcare providers. This person can make decisions only when you are unable to do so. But it's important to note that the healthcare condition doesn't have to be terminal. All healthcare situations are covered. So the person to whom the power has been given must know of your wishes regarding different types of treatment, not just life-support decisions.



A living will is an advance directive

that lets your family, friends, and medical professionals know your exact wishes for medical care in extreme circumstances that result in a terminal condition. This could include such treatments as cardiopulmonary resuscitation, ventilators, and artificial feeding. If you don't have a living will or advance directive and you become incapacitated, your doctor will make decisions along with members of your family or close friends.

Various forms of advance directives can usually be obtained from hospitals, attorneys, or your state bar association.

Important contacts and estate information

It's important to have a summary or list of your personal information to help guide your loved ones. This information will be valuable to you in your estate planning now and to your heirs at estate settlement time.

Last updated _____ Copies given to _____

Personal information

Name _____

Date of birth _____ Social Security number _____

	Name	Account number	Phone
Attorney			
Accountant and/ or tax preparer			
Financial professional and/ or broker			
General insurance agent			
Life insurance agent			
Executor			
Beneficiaries			
Trustee			
Other			

- The executor can contact insurance companies, former employers, and sponsors of any qualified retirement plan and individual retirement accounts so beneficiaries may be notified.
- A family member can also check with the health insurance company. The doctor and/or hospital may also file any claim forms or help the family member with them.
- An attorney will usually be needed to settle the estate. That will also involve property title changes. A family member can contact the insurance professional to change the title on the policies and to make a claim.

Important numbers

	Financial institution	Account number	Passwords	Phone	Balance
Checking accounts					
Savings accounts					
Credit cards					
Car loans					

Insurance policies

	Insured's name	Amount of coverage	Policy number	Passwords	Company name	Policy location
Life						
Health						
Disablility						
Dental						
Vision						
Automobile						
Homeowners/ Property owners						
Business						
Medicare						
Other						

Financial investments and retirement accounts

	Financial institution/ issuer	Account number	Passwords	Phone	Balance	Location of records
Bonds						
Stock						
Mutual funds						
401(k)						
IRA						
Employer plan or pension						

Memberships and organizations

	Name	Address	Phone	Passwords	Location of records
Military					
Church					
Veteran organization					
Other					

Keep this guide, along with copies of these important documents, in a safe place for easy reference.

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> • Birth certificates • Adoption papers • Death certificates • Divorce, separation, or annulment papers | <ul style="list-style-type: none"> • Guardianship papers • Living will • Marriage certificate • Power of Attorney | <ul style="list-style-type: none"> • Will • Car titles • Trust fund paperwork |
|---|---|--|

Safe deposit box

Some information and nonessential paperwork may be stored in a safe deposit box. Only items that would be troublesome, costly, or impossible to replace should be put in your safe deposit box.

Remember, a safe deposit box is often sealed upon death of the owner until the funeral, so avoid keeping the only copy of your will or other essential documents like this guide in the box.

Name _____

Institution name _____

Location of keys or combination _____

Box number _____

Institution address _____

Authorized signers on the box _____

Final arrangements

Making decisions now about your final arrangements and funeral or memorial service can provide comfort for your family. This will ensure that they know your wishes and allows them to focus on meeting them within the budget and guidelines you outline.

Funeral instructions

I own burial property ☐ Yes ☐ No

Name of the cemetery, mausoleum, or garden _____

I have made prior arrangements with a funeral home and prepaid the funeral expense ☐ Yes ☐ No

If so, the contract and instructions are located _____

If not, please follow the instructions as noted:

Funeral home _____

Address and phone number _____

Location of memorial service _____

I wish to donate my body ☐ For an anatomical gift donation ☐ To bequest (or gift) my body to a medical school

I choose ☐ Cremation ☐ Burial

If cremation, the style of cremation preferred is ☐ Standard ☐ Direct

Standard cremation usually involves viewing in a rented casket followed by a traditional service. Direct cremation refers to immediate cremation, no viewing, and may be followed by a traditional service.

I wish to be embalmed ☐ Yes ☐ No

I prefer the services to be ☐ Simple ☐ Ornate

I wish my funeral expenses (if not prepaid) to be ☐ Low ☐ Average ☐ High average ☐ Not limited

Type of casket/vault _____

I wish the casket to be ☐ Open ☐ Closed ☐ I prefer to wear _____

I desire that the services be held at (mark all that apply)

☐ Funeral home ☐ Church ☐ Graveside ☐ Other

I wish the service to be ☐ Open to friends and relatives ☐ Private ☐ Other _____

I wish the service(s) to be performed by _____

Address _____

Phone _____

Pallbearers:

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Name _____ Phone _____

Favorite readings, scriptures, or poems _____

Soloist(s) _____

Organist(s) _____

Songs/hymns _____

Ethnic customs to be observed _____

Flowers ☐ Yes ☐ No If yes, the preference of flowers _____

Memorials/contributions _____

Headstone type and text _____

My obituary

I wish my obituary to be published ☐ Yes ☐ No

I wish a picture to be published with my obituary ☐ Yes ☐ No

I wish my obituary be published in the following paper(s)

Obituary comments or draft

Use information such as: full name of decedent, birthplace and birthdate, where and when you were married and to whom, education, career accomplishments, contributions to community or charity, interests and hobbies, survivors (spouse, children, grandchildren, etc.), place and time of service, and donation suggestions.

Personal bequests and message

Family heirlooms and sentimental items deserve special attention in your planning efforts. Most wills don't include detailed instructions for the distribution of personal items. However, some states may allow you to add such a list to your will. It also typically helps to talk with your children or beneficiaries about your bequests to resolve any issues involving a special attachment to an item.

Date this list was last updated _____

Item	Recipient	Location

Survivor's checklist

No one can ever be truly prepared for the death of a loved one, or the overwhelming number of decisions and responsibilities that must be addressed. But the following checklist and guidelines may help you navigate through the decisions that must be made immediately or up to a year afterward.

- ☐ Contact a funeral director or memorial society to finalize funeral plans and arrangements.
- ☐ Notify family, friends, relatives, and employers.
- ☐ If military, contact the local Veterans of Foreign Wars unit or American Legion. They may be able to provide you with an honor guard for military funerals. Your funeral director may help arrange this graveside service.
- ☐ Additionally, veteran benefits may be available if the deceased served in the armed forces.
- ☐ Locate a copy of the will. Wills are commonly filed with the family attorney, in lockboxes at home, or in safe deposit boxes. If you're using a safe deposit box, be sure there is another signatory with access to the contents.
- ☐ Contact the Social Security Administration. Depending on the circumstances, Social Security Benefits could be payable.
- ☐ Contact organizations to which the deceased belonged. Some offer memorial services. They may have life insurance and may return part of the dues paid.
- ☐ Notify the deceased's employer to arrange for benefits due to the beneficiaries. Check to see if the deceased participated in any company retirement or pension plans.
- ☐ Notify all insurance companies, including, life, health, mortgage, credit, etc. The individual companies will send you claim forms and instructions.
- ☐ Change property titles to remove the deceased's name and change insurance policies for those properties.
- ☐ Change titles on all bank accounts.
- ☐ Contact the attorney for reading of the will and to see what other actions must be completed to settle the estate.
- ☐ Order multiple copies of the death certificate. You will need these for each claim of any type that you may file. Your funeral director may be able to assist you with this as part of their services.
- ☐ Notify the accountant/tax preparer, financial professional, and banker to change the name on any jointly held property and make any other needed adjustments to the accounts.

Additional sources of help

Usually, we experience a range of emotions before we can fully comprehend the extent of our loss. There are a variety of sources to help you get through the hard times following the death of a loved one. You may find comfort from reading books on the topic of death, widowhood, or bereavement. Or you can choose to attend grief support groups as a safe environment to talk about your loss.

There are often many options for counseling or groups, including:

- Funeral home
- Church
- Family and friend
- Employee assistance program at your employer
- Military service offices
- Hospice organizations



principal.com

Insurance products issued by Principal National Life Insurance Company (except in NY), Principal Life Insurance Company®, and the companies available through the Preferred Product Network, Inc. Plan administrative services offered by Principal Life. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392.

The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment or tax advice. You should consult with appropriate counsel, financial professionals, and other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

Principal®, Principal Financial Group®, and Principal and the logomark design are registered trademarks of Principal Financial Services, Inc., a Principal Financial Group company, in the United States and are trademarks and service marks of Principal Financial Services, Inc., in various countries around the world.

BB6808-17 | 12/2022 | 2630302-122022 | © 2022 Principal Financial Services, Inc.