

Facts of your life.

Keeping track of life's essential information and documents.



A Life Well Planned

Being prepared can get you and your family through life's most difficult moments.

From our many years of serving customers, we know that keeping personal records organized and up-to-date can be challenging.

Facts of Your Life is a comprehensive, centrally located document you and your family can reference for vital information, records and resources.

Completing and regularly updating this booklet can help make sure your final wishes are met, as well as ease confusion and stress for your family at the time of your death or disability.

Table of Contents

How to Use This Booklet	2
DOCUMENTATION	3
Important Contacts	6
Legal Documents	7
Loans and Liabilities	11
ASSETS	13
Financial Records	15
Records of Property	20
ONLINE ACCESS	23
Personal Account Information	25
Financial and Insurance Accounts	27
Credit Card Accounts	28
Automatic Payment Accounts	29
Business and Job-Related Accounts	30
FOR MY SURVIVORS	31
Final Arrangements	33
Survivor Guide	39
Survivor Resources	43

How to Use This Booklet

- ✓ Fill out the worksheets completely. If a section does not apply, indicate that on the worksheet.
- ✓ Keep the worksheets up-to-date. Plan to review them at the same time each year.
- ✓ Keep this booklet in a safe, easily accessible location. Inform your family of its location, and give at least one copy of all completed worksheets to your executor.
- ✓ If you store information on a computer, note the computer and file location, type of software used and name of the file. Keep a backup copy in a safe place.

Documentation

“It is the journey that matters, in the end.”

— ERNEST HEMINGWAY

Keeping Records of Your Personal Information and Documents

This section provides a thorough guide to keeping track of personal information and important documents in one convenient location.

Certificates and legal documents

Legal papers that document your personal history may be needed to apply for benefits or to carry out legal instructions.

You should have at least two *certified* copies of your marriage license or any dissolution of marriage documents, as well as birth certificates for you, your spouse and each of your dependent children. Certified copies can usually be obtained from the county clerk, registrar or recorder of the county in which the event took place, or from the Office of Vital Records.

Keep the certified copies in a home safe or bank safe deposit box. Keep additional copies in a safe location away from home.

The importance of a will

A will can:

- ✓ Eliminate problems and misunderstandings during settlement
- ✓ Allow for the distribution of your property according to your wishes
- ✓ Let you nominate a guardian or guardians to raise your children

If you die without a will, state law will dictate who gets what property and when. Talk to your lawyer about preparing a will for both you and your spouse.

Consider advance directives

At some point, you may not have the mental or physical ability to express your wishes for your own healthcare. That is where advance directives can help. You can write advance directives using forms or software, or have a lawyer help you. Provide copies of these documents to your family and primary care physician.

Living will

A living will is a legal document that describes the kind of medical or life-support treatments you want if you are seriously or terminally ill.

Durable power of attorney for healthcare

A durable power of attorney gives another individual the right to make all critical healthcare decisions for you in case you are incapacitated or unable to make your own decisions.

Durable power of attorney for property

A durable power of attorney gives another individual the right to make all critical financial decisions for you in case you are incapacitated or unable to make your own decisions.

Do not resuscitate (DNR)

If a medical emergency occurs, this form alerts emergency personnel that you do not wish to receive cardiopulmonary resuscitation (CPR).

The Basics

DATE THIS RECORD WAS CREATED _____

DATE(S) REVISED _____

PHOTOCOPIES GIVEN TO _____

Personal Information

NAME	DATE OF BIRTH	SOCIAL SECURITY NUMBER
-------------	----------------------	-------------------------------

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Notes

Important Contacts

LAWYER

Name	Work phone	Mobile or home phone	Company name and account number (if any)

GENERAL INSURANCE AGENT

Name	Work phone	Mobile or home phone	Company name and account number (if any)

EXECUTOR

Name	Work phone	Mobile or home phone	Company name and account number (if any)

LIFE INSURANCE AGENT

Name	Work phone	Mobile or home phone	Company name and account number (if any)

FINANCIAL ADVISOR

Name	Work phone	Mobile or home phone	Company name and account number (if any)

ACCOUNTANT/TAX PREPARER

Name	Work phone	Mobile or home phone	Company name and account number (if any)

TRUSTEE/OTHER

Name	Work phone	Mobile or home phone	Company name and account number (if any)

Legal Documents

BIRTH CERTIFICATES

Name	Date of birth	Place of birth	Certificate #	Location of certificate

ADOPTION PAPERS

Certificate for	Date of birth	Place of birth	Certificate #	Location of certificate

GUARDIANSHIP

Guardian for	Date of guardianship	Attorney	Named guardian	Location of records

Legal Documents

MARRIAGE CERTIFICATES

Certificate for	Date of marriage	Place of marriage	Location of certificate	Certificate number

DIVORCE/SEPARATION/ANNULMENT PAPERS

Divorce decree for	Date of divorce	Place of divorce	Location of certificate	Certificate number

DEATH CERTIFICATES

Certificate for	Date of death	Place of death	Location of certificate	Certificate number

MILITARY RECORDS

Record for (name)	Type of record	Location of document

Legal Documents

WILLS

Will for	Date of will	Attorney	Executor	Location of will

TRUSTS

For the benefit of	Date of trust	Attorney	Trustee	Location of trust

Notes

Legal Documents

LIVING WILLS

Living will for	Dated	Attorney	Who can make decisions for me	Location of living will

LIVING WILLS (Healthcare, property, etc.)

Power of Attorney (POA) for	Date of POA	Attorney	Person named POA	Location of living will

Loans and Liabilities

CREDIT CARD INFORMATION (Credit Card 1)

In whose name	Creditor	Creditor's phone number	Account number

CREDIT CARD INFORMATION (Credit Card 2)

In whose name	Creditor	Creditor's phone number	Account number

CREDIT CARD INFORMATION (Credit Card 3)

In whose name	Creditor	Creditor's phone number	Account number

CREDIT CARD INFORMATION (Credit Card 4)

In whose name	Creditor	Creditor's phone number	Account number

Assets

“Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome.”

— BOOKER T. WASHINGTON

Keeping a Log of Personal Assets

Maintaining a list of your personal assets is critical to record keeping and estate planning. This section gives you one central location for information regarding your assets and financial records, including:

- ✓ **Bank accounts**
- ✓ **Investment accounts**
- ✓ **Insurance policies**
- ✓ **Employment benefits (including 401(k) accounts)**
- ✓ **Personal property**

Use the Online Access section of this booklet to keep track of online login information for these accounts.

Safe deposit box inventory

Included in this section is space to record the contents of a safe deposit box. If you don't have a safe deposit box, consider getting one. The yearly rental is inexpensive and may be tax deductible.

Use your safe deposit box to store items that would be difficult, costly or impossible to replace. The worksheet in this section provides some recommendations. Keep in mind that a safe deposit box is often sealed

upon the death of the owner, so avoid keeping the only copy of your will, living will or other items your executor might need in the box.

Financial Records

BANK ACCOUNTS

In whose name	Account type	Account number	Name of bank	Location of records

INVESTMENT ACCOUNTS (Stocks, bonds, mutual funds, IRAs, etc.)

In whose name	Account type	Account number	Location of records	Phone number	Name of company

Financial Records

EMPLOYMENT BENEFITS

Remember to include former employers' 401(k)s, 403(b)s, pensions, and other benefits that may apply.

Name	Benefit type	Phone number	Employer	Account number	Location of records

INSURANCE POLICIES (Homeowners)

Company	Policy number	Phone number	Contact	Location of property	Location of policy

Financial Records

INSURANCE POLICIES (Vehicle)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Life)

Company	Policy number	Phone number	Contact	Location of property	Face amount

INSURANCE POLICIES (Health)

Company	Policy number	Phone number	Contact	Location of policy

Financial Records

INSURANCE POLICIES (Medicare)

ID Number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Medical/Supplemental)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Disability)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Dental)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Vision)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Long-Term Care)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Critical Illness)

Company	Policy number	Phone number	Contact	Location of policy

Financial Records

INSURANCE POLICIES (Boat)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Motorcycle)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Business)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Renters)

Company	Policy number	Phone number	Contact	Location of policy

INSURANCE POLICIES (Other)

Company	Policy number	Phone number	Contact	Location of policy

Records of Property

RENTALS (Post office box, storage unit, etc.)

Renter	Phone number	Rental type	Location of policy

HOME MORTGAGE

Mortgage holder	Phone number	Location of records	Date of mortgage

OTHER PROPERTY

Owner on deed	Phone number	Location of records	Date of deed

VEHICLES

Make/model/year	Vehicle ID number	Location of title	Location of registration	Location of maintenance records

Records of Property

OTHER POSSESSIONS/VALUABLES

Description	Location	Access	Value

Notes

Records of Property

SAFE DEPOSIT BOX

 Location of box

 Authorized signers on box

 Box number

 Location of key

Item	Date added	Date removed
Automobile registrations		
Birth certificates		
Citizenship papers		
Coins, gold, silver		
Computer data backup		
Death certificates		
Deeds		
Divorce decrees		
Jewelry		
Marriage certificates		
Passport		
Stock certificates/bonds		
Titles		
Veteran's papers		

OTHER

Item	Date added	Date removed

Online Access

*“The world is round and the place which
may seem like the end, may also be only
the beginning.”*

— IVY BAKER

Accessing Online Accounts

Computers at work and at home are part of life today. Consequently, you may find you have dozens of accounts for a wide range of needs, including financial, purchasing, professional, social sharing and more.

Remembering or keeping track of devices and online sites, user names and passwords can be challenging. This section gives you a tool for recording the information you need to access your accounts. You should discuss with your lawyer and your family or executor the accounts you'd like them to access and close after you are gone.

We recommend that you review and update this section as often as once a month to keep the information current.

Personal Account Information

COMPUTER LOGIN INFO

Device	User name	Password

INTERNET SERVICE PROVIDERS (Email access/passwords)

Website	User name	Password or hint	Answer to security question

EMAIL ACCOUNTS (Google, Yahoo, Hotmail, etc.)

Website	User name	Password or hint	Answer to security question

GOVERNMENT-RELATED WEBSITES (Social Security, IRS, Medicare, etc.)

Website	User name	Password or hint	Answer to security question

SOCIAL MEDIA (Facebook, Google+, Twitter, etc.)

Website	User name	Password or hint	Answer to security question

Personal Account Information

PHOTO STORAGE WEBSITES (Flickr, Photobucket, SlickPic, etc.)

Website	User name	Password

ONLINE RETAILERS (Amazon, eBay, etc.)

Website	User name	Password

ONLINE TRAVEL SERVICE ACCOUNTS (Frequent Flyer, Expedia, Travelocity, Priceline, etc.)

Website	User name	Password

OTHER (Mobile device, home security system, etc.)

Website	User name	Password

Financial and Insurance Accounts

BANK CHECKING/SAVINGS/OUTSTANDING LOAN/ONLINE ASSET ACCOUNTS

Website	User name	Password or hint	Answer to security question

INVESTMENT ACCOUNT WEBSITES

Website	User name	Password or hint	Answer to security question

INSURANCE POLICY WEBSITES (Life, health, home, etc.)

Website	User name	Password

MISCELLANEOUS FINANCIAL WEBSITE ACCOUNTS

Website	User name	Password

OTHER

Website	User name	Password or hint	Answer to security question

Credit Card Accounts

BANK CREDIT CARD ACCOUNTS

Website	User name	Password or hint	Answer to security question

RETAIL CREDIT CARD ACCOUNTS

Website	User name	Password or hint	Answer to security question

ONLINE CREDIT ACCOUNTS (PayPal, WebPay, etc.)

Website	User name	Password or hint	Answer to security question

OTHER (Mobile device, home security system, etc.)

Website	User name	Password or hint	Answer to security question

Automatic Payment Accounts

RECURRING PUBLICATION AND SERVICE SUBSCRIPTIONS (ANNUAL AND MONTHLY)

(Online newspapers, magazines, media subscriptions, movie rentals, online videos, etc.)

Website	User name	Password

MORTGAGE AND LOAN PAYMENTS

Website	User name	Password

UTILITIES AND OTHER SERVICES

Website	User name	Password

CHARITABLE DONATIONS

Website	User name	Password

Automatic Payment Accounts

INSURANCE PREMIUMS

Website	User name	Password

OTHER

Website	User name	Password

Business and Job-Related Accounts

PROFESSIONAL NETWORKING SERVICES AND MEMBERSHIPS

Website	User name	Password

EMPLOYMENT SEARCH/JOB LISTING SITES

Website	User name	Password

For My Survivors

“There are two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle.”

— ALBERT EINSTEIN

Final Wishes and Arrangements

This section is specifically meant to assist your family, lawyer and executor or trustee should you die or become seriously disabled.

The first few worksheets include information to provide to your survivors concerning your final wishes. Taking the time now to think through and record these arrangements can reduce stress and contention for your family members during a time of grief.

When you have completed the worksheets, be sure your family knows where they can find them.

Survivor Guide

The remainder of the section offers your survivors a set of informative guidelines about how to go about managing your affairs. We've included resources to help them.

Final Arrangements

NOTE TO SURVIVORS

To my survivors,

After careful thought, I have completed this worksheet entry with specific information that may be helpful at the time of my death. I have expressed my preferences on a variety of subjects pertaining to the disposal of my remains, and my memorial service and burial wishes. Unless changed by unexpected circumstances, I hereby desire and request the following be done at the time of my death.

Signed

Date

DISPOSAL OF MY REMAINS

1. I have made prior arrangements for

- anatomical gift donation
- bequest (or gift) of my body to a medical school

Legal documents detailing these wishes are located at:

2. I wish to be cremated yes no

If yes, how would you like to be cremated: standard cremation direct cremation

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.

3. I wish to be embalmed yes no

Note: Some states may require embalming prior to burial.

Final Arrangements

FUNERAL/MEMORIAL SERVICE

Your clergy person or funeral director may help clarify terms you are unsure of in completing this section.

1. I desire that the service be held at (mark all that apply):

funeral home place of worship graveside other: _____

Address

Location

Religious preference: _____

Person conducting service: _____

Name

Address

Phone number

I have made funeral prearrangements with the funeral home yes no

Location of record

2. Type of casket: wood metal cremation coffin other: _____

3. Clothing preference (description, colors, from current wardrobe, new, etc.): _____

Personal accessories:

Wedding band stays on return to: _____

Eyeglasses stays on return to: _____

Watch stays on return to: _____

Other stays on return to: _____

Final Arrangements

4. I am a member of the following organization (military veterans, Masons, etc.) and desire an organizational service:

5. I prefer that a wake be held for: one day two days not at all other:

6. I wish the casket to be: open closed

7. I wish the service to be: public private other: _____

8. Pallbearers:

_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number

9. Speakers:

_____ Name	_____ Phone number
_____ Name	_____ Phone number
_____ Name	_____ Phone number

Final Arrangements

10. Those giving prayers:

11. Musical performers:

12. Musical selections:

13. My favorite scriptures, poems, etc.:

14. Ethnic customs to be observed:

15. I wish for flowers yes no

Preferences of flowers

Disposal of flowers

16. I request that memorial contribution(s) be made to:

Final Arrangements

BURIAL PREFERENCE

1. I own burial property yes no

2. I have purchased a funeral/burial plan yes no

3. If yes, the following is the location of the deed, title or plan:

4. Name of cemetery, mausoleum or garden:

Section

Tier

Lot

Space(s)

5. Title of property or plan in the name of:

6. Neighbors, friends and relatives to be contacted at my death:

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Name

Phone number

Survivor Guide

No one can ever truly be prepared for the death of a loved one. Remember to take things slowly and deliberately. The overwhelming tangle of decisions and responsibilities might seem daunting, but each step of this process can — and should — wait until you're ready.

The following guidelines may be useful in dealing with your loss, as well as helpful in setting priorities for organizing and moving on in a productive manner.

During the First Days

Planning funeral and memorial services are among the first and most complex issues you will have to deal with upon the death of a loved one. Consider how much you are able to afford. Depending on location, an average funeral can cost between \$6,000 and \$10,000 or more.

Ask someone you trust and respect for advice, and then be firm about what you are willing to pay. This way, you will be able to plan a dignified funeral within your budget.

A good method of controlling the cost and stress of planning a funeral is to have a friend or family member who is less emotionally involved than you help at the time you make funeral arrangements. They can help you keep the final arrangements in perspective.

Week One

- Concern yourself mainly with funeral details, family and friends.
- Contact your funeral director or memorial society.
 - If applicable, authorize immediate donation of body parts and organs.
 - If applicable, contact medical school for body bequests.
- Notify relatives, friends and employers.
- Gather important documents needed to settle the estate. A listing is found on pages 6–12.
- Request 10–15 certified copies of the death certificate. These will be required for changing accounts and accessing records.
- Start a list of those who extended special help, served as pallbearers, brought food, sent flowers or made contributions to designated charities. Begin sending notes when possible to express your appreciation for their kindnesses.
- Contact the U.S. Department of Veterans Affairs if the deceased was a veteran to learn what benefits may be available, including possible burial payments. Call the nearest Veterans Benefits Administration office or hospital and ask for the benefits advisor, or contact them at 800-827-1000 or www.va.gov.
- Contact the life insurance agent for support, to help with any questions and to file for life insurance benefits.

Survivor Guide

After the Funeral

- Meet with your personal attorney (if you don't have one, call your local American Bar Association for a recommendation), who will explain the terms of the will and file the will in probate court. Family and friends may provide well-meaning advice, but they are not usually legal experts.
- Contact the Social Security Administration, especially if the deceased was receiving benefits or if there are children under the age of 18. Application should be made promptly, since some Social Security benefits are not retroactive. Eligible widows, widowers, children and, in some cases, dependent parents age 62 or older are eligible for survivor benefits. In some situations, there is a lump sum payment available to apply toward funeral expenses. You may contact the Social Security Administration at 800-772-1213.
- It is also important to contact your accountant/tax preparer, financial advisor and banker to change the name on any jointly held property and make any other needed adjustments to the accounts. Upon death, access to funds could be limited until the estate has completed probate. Life insurance proceeds could be available sooner.
- Open a checking account in your own name if you don't already have one.
- Send the deceased's medical claims to insurance carriers.
- If there is a business, begin to determine what decisions need to be made about the future of the business.
- Check with your insurance agent about any changes on your home and auto coverage. If you or others were covered under any of the deceased's insurance policies, check to see if you can retain the coverage.
- Re-evaluate your own insurance policies with your Allstate Agent or financial professional. You may need more insurance, especially if you have minor children. You will need to file a change of beneficiary form if the deceased was the beneficiary on your policies, retirement accounts and/or investments.
- Review and close out online accounts. See pages 25–30.

Survivor Guide

After the First Month

- Change the billing name with utility providers, phone companies, cable TV companies, garbage collectors and any other home services.
- Change names on credit card accounts if they were held jointly. You may be required to supply each card issuer with a copy of a death certificate. If all the credit cards were in the deceased's name, apply for your own.
- Contact the state Department of Motor Vehicles to change vehicle registrations.
- Retitle any jointly held real estate or other property, especially if you wish to sell it later.
- Prepare a net worth statement and make a list of income and expenses.
- Consult with your attorney about updating your own will.
- Review old records and files, including at least 13 months of cancelled checks, for any additional assets, benefits or obligations.
- Contact airlines to apply for transfer of frequent flyer miles to primary beneficiary (unless otherwise assigned in the will).

After the Third Month

- Compose a monthly budget that you can follow at least until you've become comfortable with managing the money available to you in your new situation.
- See a tax advisor about your tax returns and gather any information the advisor may need.

After the Sixth Month

- Begin planning for your financial future by reviewing your assets and liabilities. Consult with your Allstate Agency to research changes and investments you may want to make.

Survivor Guide

Overall Personal and Financial Security Guidelines

Following the death of a loved one, you are likely to experience a heightened sense of vulnerability. You may be living alone and may have a large sum of money at your disposal. Here are some suggestions to help you maintain a sense of personal and financial security. Consider waiting a full year before making any major financial or personal decisions, such as:

- Paying off your mortgage
- Making investments
- Moving
- Remarrying

Usually, our emotions need to go through a full set of seasons before we can fully comprehend the extent of our loss. Families who have lost a loved one are prime targets for fraud.

You may receive:

- Demands for repayment of loans that don't exist
- Unsolicited COD merchandise
- False overdue notices

Turn any unusual requests over to your executor, lawyer or other professional advisor.

Don't tell strangers that you are alone:

- Refer to the deceased as "not available" rather than "deceased" when someone calls
- Mark incoming mail with "no longer at this address"

Survivor Resources

After the death of a loved one, it can be reassuring to know that you have people and resources you can turn to for assistance and comfort. The following list suggests several resources and guidelines you may not have thought of in your effort to re-establish a feeling of normalcy.

After the Sixth Month

Public libraries, religious institutions and grief support groups often have books under the topics of death, widowhood or bereavement. These resources may also have materials on topics that may be of assistance to you, such as health, housing, insurance and finance.

You can also search online using keywords to find the websites, chat forums and other online resources that best suit your needs.

Support Groups

Grief support groups are beneficial in helping you to share your feelings with others. These groups provide a safe environment to talk about your grief, often at no charge.

When seeking a counselor or grief support group, ask:

- Your funeral home
- Your place of worship
- Family and friends
- Your employer's Employee Assistance Program
- Military service offices

An excellent national grief support network is the Widowed Persons Service, a nonprofit program of the American Association of Retired Persons (AARP). Widowed Persons Service provides free counseling, grief support and referrals through trained widowed volunteers. Contact them at 888-OUR-AARP (888-687-2277) or www.aarp.org.

For additional assistance or support, contact the Allstate Agency named in this workbook. The caring staff are there to help you through this difficult time.

Now that your records and information have been compiled in one organized location, you'll be able to breathe a little easier, worry a little less and enjoy life a little more — knowing that this vital record of your life is in place.

“There is no pillow so soft as a clear conscience.”

— FRENCH PROVERB

You have more than a policy. You have my agency.

Caring for customers and our community has always been a top priority for me.

Allstate is committed to making insurance better. Along with fast and fair claim service, we have innovative tools, apps and extras to make everyday life easier for you.

Call my agency today and see what we mean when we say “You’re in good hands.®”



Please note that Allstate nor its agents and representatives cannot give legal or tax advice. The brief discussion of taxes in this brochure may not be complete or current. The laws and regulations are complex and subject to change. For complete details, consult your attorney or tax advisor.

Life insurance offered through Allstate Life Ins. Co. & Allstate Assurance Co., 3075 Sanders Rd, Northbrook IL 60062; American Heritage Life Ins. Co., 1776 American Heritage Life Dr., Jacksonville FL 32224. In New York, life insurance offered through Allstate Life Insurance Company of New York, Hauppauge NY.

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