

**HOME-GOING PLANNING**

**PREPARED BY:**

Ronald Blue Trust

Dear Client,

In the fall of 2009, I went through an experience that rocked my personal world. On October 9 (the night before my second son was getting married in our backyard), my youngest brother (age 49) died of a sudden heart attack at 5:00 in the afternoon. Over the next 48 hours, I was thrust into not only a wide range of emotions, but as my sister-in-law's advisor, into a lot of decision making in areas that I had never considered.

Because of that experience, Ronald Blue Trust has created a new service called our "**Home-Going Process.**" Your advisor is trained to take you through decisions that you will need to make, or your loved ones will need to make. I realized during the process that I went through that many of the decisions I had to make could have been better made in advance, and that would have reduced some of the stress and anxiety during what is always a difficult time.

I want to encourage you that even though it is not pleasant to think about (our home-going), a great gift to give to your loved ones left behind is to go through the Home-Going Process in advance. The Ronald Blue Trust advisors look forward to assisting you in completing this information to make your transition from this life to the next as preplanned as possible.

We consider it a privilege to serve you in all of the planning areas of your life.

Respectfully,

Russell D. Crosson  
Executive Vice Chairman of Ronald Blue Trust

The Home-Going process is just that, a process. It is not something you complete once and file away. It may not be critical to complete it immediately, but it will help to develop organization so that others can step in when necessary.

You can also use the documents with parents or others who have asked you to serve in an executor role to help them organize their affairs.

We will discuss your progress with you as a part of your annual review. Please note it is your responsibility to complete and maintain your records. If you are a Financial Planning client, we will have most of the financial records necessary so there is no need to duplicate those.

Most of these documents will need to be kept in a secure location. If you would like for your Advisor to keep a copy, that is fine, but we will not be able to keep copies of documents with passwords, PINs, combinations, codes, etc. on them.

THE HOME-GOING PROCESS CONSISTS OF FIVE REPORTS AS OUTLINED BELOW	
Preferences	This is for you to record your funeral wishes and obituary information. Complete one of these for each spouse.
Documents	This is for you to record the location of important records such as wills and financial information.
Important Items to Consider	A list of other items to think about and compile, depending on the family situation.
Timeline	A summary listing of sequential requirements to help decision makers understand what needs to be done and when. There is nothing for you to complete on this report.
Executor Duties	A summary listing of duties and responsibilities of the executor. There is nothing for you to complete on this report.

Upon your death, your family and friends will be dealing with one of the most difficult times they will ever face. We recommend they focus on the decisions that need to be made in the short term and avoid making hasty long-term decisions until they are at their best. Talk to them about seeking counsel in family, friends, and trusted advisors to address priority areas for the protection of your estate.

This is a general sequential summary, not a detailed checklist. Please review the content with your Advisor to determine if a detailed checklist is necessary for your specific situation.

WITHIN FIRST FEW DAYS	
<b>Determine who the decision maker is for funeral arrangements.</b>	<p>Many important decisions need to be made and no one involved is functioning at their best. It may need to be tactfully communicated to family members who is in charge of funeral arrangements. Otherwise, well-meaning individuals might start making decisions contrary to the wishes of the deceased or the spouse.</p> <p>The decision maker is often the executor, sometimes referred to as the personal representative. This person must file paperwork with the probate court to be appointed to make legal decisions, but can generally begin making other necessary decisions soon after the death.</p>
<b>Review deceased's written wishes.</b>	This may include anatomical gifts or other time-sensitive items.
<b>Notify family and friends.</b>	Notify family and friends of the death and funeral arrangements.
<b>Contact funeral home.</b>	<p>The funeral director will assist with the many decisions that need to be made to plan and coordinate the service. Many people will be involved and there is often miscommunication. Be clear about your desires and don't assume that important details will be handled correctly. If the deceased was a veteran, they can usually be buried in a national cemetery for free, depending on the nature of discharge and the duration of service. If you choose to bury the deceased somewhere else, the deceased may still be entitled to receive payments for the funeral and burial expenses. The individual may also be eligible for additional benefits from Veterans Affairs such as a ceremonial American flag, headstone, and presidential memorial certificate.</p>
<b>Security</b>	Consider additional security measures for the surviving spouse during the services and for as long as necessary afterward. Know who has extra keys to the house. Changing alarm codes and locks may be necessary.
<b>Obituary</b>	Write or find the obituary and place it in appropriate newspaper(s).
<b>Request certified death certificate copies.</b>	One certified copy for each life insurance policy on which deceased is listed as insured and each asset titled in deceased's name. One per institution is needed, i.e., car title, house title, bank and brokerage relationships, etc. The funeral director can usually assist with this.
<b>Keep a record.</b>	Keep a record of flowers and assistance from others so they can be thanked later.
<b>Documents</b>	Consider reviewing some of the documents such as the will, final wishes, or family letter while the family is gathered together.

**WITHIN FIRST FEW WEEKS**

<b>Determine who is in charge of financial issues.</b>	Review the will and other related estate documents to determine who is the named executor and trustee. Most financial matters of the deceased and the surviving spouse are legally separate. The executor(s) are legally responsible for the deceased's estate. If someone was acting on a Power of Attorney document, it generally expires on death which leaves a gap of authority until the executor is appointed.  It needs to be clearly understood by family members who the executor is. The executor needs to clearly communicate with advisors regarding what their specific role is. One point of contact and clear communication is vital.
<b>Financial Operations</b>	Organize and assess the financial situation: income, expenses, assets, liabilities, and insurance. The surviving spouse must be financially functional, which may involve opening new bank accounts, making sure credit cards are operational, filing insurance claims, and paying bills. Expedite when necessary.
<b>Professional Advisors</b>	Contact the appropriate professionals: financial advisor, accountant/tax advisor, insurance agent, and attorney. It is critical to coordinate services provided by each advisor to avoid duplication of work resulting in increased fees.
<b>Report death to Social Security at 1-800-772-1213.</b>	Discuss benefit options with your financial advisor. If the deceased was receiving Social Security benefits, do not cash checks received after the death unless the SSA directs you to do so. Cancel any SSA direct deposit.
<b>Business Owner</b>	If the deceased was a business owner, make sure continuation plans for the business are in place and operational. Is there a Buy/Sell Agreement?
<b>Current Employer</b>	File for death benefits and any outstanding salary, vacation, or sick pay owed to the deceased. Inquire about continuing spousal health insurance coverage.
<b>Past Employer(s)</b>	Contact regarding pension plans or other benefits.
<b>Notify other organizations.</b>	Contact Veterans Administration, country clubs, and professional and volunteer organizations.

**WITHIN TWO MONTHS**

<b>File the will with the state probate court.</b>	Generally, an attorney in the state (or county) of residence is used to probate the will. A death certificate is required. If real estate is owned outside the state of residence, probate the will in the state where the real estate is located. Filing specifics vary by state, so an attorney in the state where the property is located should be consulted.
<b>Executor Appointed</b>	The executor(s) are appointed by the court after will is filed. Once the executor is appointed, he/she is authorized to act on behalf of the estate to do such things as file for a federal tax ID, open bank accounts, file tax returns, etc.
<b>Documents</b>	The executor will need to gather and organize many documents including life insurance policies, investment documents, debt documents, will, trusts, tax information, titles, etc. to substantiate ownership, beneficiary designations, and the final distribution of assets.
<b>Organize outstanding bills.</b>	Determine which bills should be paid by the estate and which by the surviving spouse.
<b>Contact financial institutions holding accounts in deceased's name.</b>	Close jointly held bank accounts and open new ones in name of survivor. Close accounts held solely by the deceased and open new ones in the name of the estate. Cancel credit cards solely in the deceased's name.
<b>File insurance claim(s).</b>	This may include individual and group life insurance, accidental death and dismemberment insurance, mortgage insurance, auto credit life insurance, credit card insurance, and annuities.
<b>Review insurance needs.</b>	Review the insurance needs and coverage of the surviving spouse including life, health, disability, homeowners, auto liability, and long-term care.
<b>Inventory valuables.</b>	Create a list of valuables in the home(s), safe deposit box, safe etc.
<b>Other</b>	Update auto title(s) and payments, cancel memberships and subscriptions, and retitle utility bills.

**WITHIN A REASONABLE TIME****Estate Tax**

Get professional advice for all estate tax administration and return preparation matters. There are multiple deadlines and requirements that change periodically. States may also have specific filing requirements.

**Income Tax**

Make sure income taxes are filed on a timely basis. Even if you prepare your own taxes, get professional guidance for the return in the year of death. There are some complicating factors depending on when accounts were retitled, dividend dates, size of estate, etc.

**Retirement Accounts**

Make timely minimum distributions from retirement accounts, but get professional advice before making a distribution from an inherited retirement account. There are options to consider before the first distribution is made.

**Update beneficiary and payable on death (POD) designations.**

If the deceased was a beneficiary of yours, review and update beneficiary designations or POD beneficiary for insurance policies, retirement accounts, certificates of deposit, savings bonds, investment accounts, etc.

**Review your estate documents.**

Includes the will, power of attorney, living will, and health care power of attorney. These documents are generally written to properly handle the death of a spouse, but have them reviewed to be certain they reflect your current desires.

**Distribute personal belongings.**

Review the will and written disposition of personal property memorandum before distributions are made to be certain final wishes are followed. Avoid making hasty long-term decisions until you are at your best.

**DELAY UNTIL READY****Moving**

It may be difficult for the survivor(s) to stay in the same home, but encourage them to seek counsel from others that have their best interest at heart.

**Large Impulse Purchases**

Survivor(s) may be vulnerable to high-pressure sales tactics. Advise them to think about big purchases for a few days and to discuss with others.

**Distributing Possessions**

Until the will has been probated and you are appointed as the executor, you are legally forbidden to sell or give away assets. Don't cave in to requests for possessions until you have evaluated everyone's interests.

**Financial Assistance to Others**

Knowledge of life insurance proceeds may surface financial requests from others. Don't loan or give away money until the financial situation has been carefully evaluated.

**Investment Changes**

There are many fraud schemes that scam surviving spouses. Caution survivors and suggest they rely on long-term trusted advisors before making changes.

DOCUMENT	LOCATION OF ORIGINAL	LOCATION OF COPIES
Will		
Living Will/Healthcare POA		
Financial/General POA		
Trust Documents		
Disposition of Personal Effects		
Letters to Individuals		
Birth Certificate		
Marriage License		
Children's Adoption Records		
Spouse's Death Certificate		
Military Discharge Papers		
Passport/Visa/Green Card		
Social Security Number		
Drivers License		
Organ Donor Documents		
Prior Gift Tax Returns		

**SAFE DEPOSIT BOX**

Location of box and box number	
Location of key	
Individual(s) with signing authority on box	
Contents	Attach an Inventory schedule or specify where it can be found.

**PERSONAL SAFE**

Location of Safe	
Combination or Location of Key	Include on password and pin list.
Contents	Attach an Inventory schedule or specify where it can be found.

**FINANCIAL RECORDS**

Detailed list of all assets, loans, and credit cards, including account names, numbers, and ownership
Detailed list of all sources of income
Titles to all personal and commercial property
Provide details of ongoing contracts such as leases, rental contracts, and partnership or shareholder agreements.
Insurance policies
Tax records

**PASSWORDS AND PIN NUMBERS**

Keep a current list of all computer access information including: Computer log in, screen saver, and admin password if different
ID and password for all programs on home computers
ID and password for all websites with important information, including point awards programs
Instructions for any complicated programs or difficult-to-find computer documents
Keep a current list of other access information such as cell phone passwords, alarm codes, and ATM PINs.

<b>FINANCIAL ADVISOR</b>			
Name:		Email:	
Name of firm:			
Address:		Office phone:	
City, State, ZIP:		Cell phone:	
Comments:			

<b>ACCOUNTANT</b>			
Name:		Email:	
Name of firm:			
Address:		Office phone:	
City, State, ZIP:		Cell phone:	
Comments:			

<b>LAWYER</b>			
Name:		Email:	
Name of firm:			
Address:		Office phone:	
City, State, ZIP:		Cell phone:	
Comments:			

<b>PASTOR/PERSONAL ADVISOR</b>			
Name:		Email:	
Name of firm:			
Address:		Office phone:	
City, State, ZIP:		Cell phone:	
Comments:			

<b>INSURANCE AGENT</b>			
Name:		Email:	
Name of firm:			
Address:		Office phone:	
City, State, ZIP:		Cell phone:	
Comments:			

<b>OTHER</b>			
Name:		Email:	
Name of firm:			
Address:		Office phone:	
City, State, ZIP:		Cell phone:	
Comments:			

FUNERAL INSTRUCTIONS			
FUNERAL HOME PREFERENCE			
Name:			
Address:		Phone:	
		Fax:	
Person to contact:			
Description of any arrangements already made:			
If prepaid, attach a copy of the contract.			
VIEWING			
Viewing wishes:	<input type="checkbox"/> Public	<input type="checkbox"/> Private	<input type="checkbox"/> None
Location:			
PERSONAL ACCESSORIES			
Clothing preference:			
Clothing description/color:			
Wedding band:	<input type="checkbox"/> Stays On	<input type="checkbox"/> or Return to:	
Eyeglasses:	<input type="checkbox"/> Stays On	<input type="checkbox"/> or Return to:	
Other:	<input type="checkbox"/> Stays On	<input type="checkbox"/> or Return to:	
FUNERAL SERVICE			
Name of minister:			
Location:			
Address:			
Phone:			
Participating organizations (military, fraternal, lodge, etc.):			
Flag:	<input type="checkbox"/> Draped	<input type="checkbox"/> Folded	Presented To:
Casket:	<input type="checkbox"/> Open During Service	<input type="checkbox"/> Closed During Service	
Type of casket:	<input type="checkbox"/> Hardwood	<input type="checkbox"/> Metal	<input type="checkbox"/> Cremation Coffin <input type="checkbox"/> Other:
Description of service:			
Requested musical selections or musicians:			
		Organist: <input type="checkbox"/> Y <input type="checkbox"/> N	Pianist: <input type="checkbox"/> Y <input type="checkbox"/> N
		Vocalist: <input type="checkbox"/> Y <input type="checkbox"/> N	
Eulogy by:			
Special requests (scripture passages, poetry, etc.):			

FUNERAL INSTRUCTIONS			
CEMETERY			
Name of cemetery:			
Address:			Phone:
			Fax:
Cremation:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If cremation, what type of disposition?	<input type="checkbox"/> Burial	<input type="checkbox"/> Scattering Garden	<input type="checkbox"/> Urn <input type="checkbox"/> Other:
If burial, what type of arrangements?	<input type="checkbox"/> Family Estate <input type="checkbox"/> Companion <input type="checkbox"/> Single		
Type of burial rites:	<input type="checkbox"/> Cremation w/ Memorialization <input type="checkbox"/> Mausoleum <input type="checkbox"/> Lawn Crypt <input type="checkbox"/> Ground Burial		
Location of cemetery lot(s):	Lot #:	Block #:	Section #:
I would like the following pallbearers:			
Tombstone or cremation memorial plaque inscription:			
Other special requests:			
FLOWERS			
I would like flowers:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Type & Color Preferred:	
If no, in lieu of flowers please make contributions to the following organizations:			
ORGAN DONOR INFORMATION			
I <input type="checkbox"/> Wish <input type="checkbox"/> Do Not Wish] to make an anatomical gift, to take effect upon my death.			
Organ Donor [ <input type="checkbox"/> is] [ <input type="checkbox"/> is not] specified on my drivers license.			
Instructions*/Comments:			
<i>*Instructions regarding anatomical gifts need to be readily available prior to or within hours of death.</i>			
OTHER			
The following is additional information which I think is important for my family and advisors to know:			

OBITUARY INFORMATION	
<b>Have you written your obituary?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please continue filling out Obituary Information. If yes, attach a copy.
<b>Date and place of birth:</b>	
<b>Parents' full names:</b>	
<b>Marriage information:</b>	
<b>Church affiliation:</b>	
<b>Early childhood and upbringing:</b>	
<b>Children and other family members:</b>	
<b>Proudest family moments:</b>	
<b>Education:</b>	
<b>Career highlights:</b>	
<b>Details of military service:</b>	
<b>Club and organization affiliations:</b>	
<b>Life interests/hobbies/accomplishments:</b>	
<b>Preceded in death by:</b>	

OBITUARY INFORMATION (CONT.)	
<b>Survived by:</b>	
<b>Special friends:</b>	
<b>Other information:</b>	
<b>Newspapers to receive obituary notice:</b>	
<b>SIGNATURES</b>	
<b>Signature:</b>	<b>Date:</b>
<b>Signature:</b>	<b>Date:</b>

*This document is intended to communicate preferences to your loved ones and does not serve as a legally binding document. In fact, legal documents (i.e., wills, trusts, etc.) have authority over this document and will override any statements made here.*

*It may have been many years since these documents were last reviewed and therefore may contain outdated information. We highly recommend this information be shared with your Ronald Blue Trust Advisor to confirm your plans and to eliminate any information that does not comply or agree with statements specified in your legal documents.*

FUNERAL INSTRUCTIONS			
FUNERAL HOME PREFERENCE			
Name:			
Address:		Phone:	
		Fax:	
Person to contact:			
Description of any arrangements already made:			
If prepaid, attach a copy of the contract.			
VIEWING			
Viewing wishes:	<input type="checkbox"/> Public	<input type="checkbox"/> Private	<input type="checkbox"/> None
Location:			
PERSONAL ACCESSORIES			
Clothing preference:			
Clothing description/color:			
Wedding band:	<input type="checkbox"/> Stays On	<input type="checkbox"/> or Return to:	
Eyeglasses:	<input type="checkbox"/> Stays On	<input type="checkbox"/> or Return to:	
Other:	<input type="checkbox"/> Stays On	<input type="checkbox"/> or Return to:	
FUNERAL SERVICE			
Name of minister:			
Location:			
Address:			
Phone:			
Participating organizations (military, fraternal, lodge, etc.):			
Flag:	<input type="checkbox"/> Draped	<input type="checkbox"/> Folded	Presented To:
Casket:	<input type="checkbox"/> Open During Service	<input type="checkbox"/> Closed During Service	
Type of casket:	<input type="checkbox"/> Hardwood	<input type="checkbox"/> Metal	<input type="checkbox"/> Cremation Coffin <input type="checkbox"/> Other:
Description of service:			
Requested musical selections or musicians:			
	Organist:	<input type="checkbox"/> Y <input type="checkbox"/> N	Pianist: <input type="checkbox"/> Y <input type="checkbox"/> N
	Vocalist: <input type="checkbox"/> Y <input type="checkbox"/> N		
Eulogy by:			
Special requests (scripture passages, poetry, etc.):			

FUNERAL INSTRUCTIONS			
CEMETERY			
Name of cemetery:			
Address:		Phone:	
		Fax:	
Cremation:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
If cremation, what type of disposition?	<input type="checkbox"/> Burial <input type="checkbox"/> Scattering Garden <input type="checkbox"/> Urn <input type="checkbox"/> Other:		
If burial, what type of arrangements?	<input type="checkbox"/> Family Estate <input type="checkbox"/> Companion <input type="checkbox"/> Single		
Type of burial rites:	<input type="checkbox"/> Cremation w/ Memorialization <input type="checkbox"/> Mausoleum <input type="checkbox"/> Lawn Crypt <input type="checkbox"/> Ground Burial		
Location of cemetery lot(s):	Lot #:	Block #:	Section #:
I would like the following pallbearers:			
Tombstone or cremation memorial plaque inscription:			
Other special requests:			
FLOWERS			
I would like flowers:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Type & Color Preferred:	
If no, in lieu of flowers please make contributions to the following organizations:			
ORGAN DONOR INFORMATION			
I <input type="checkbox"/> Wish] <input type="checkbox"/> Do Not Wish] to make an anatomical gift, to take effect upon my death.			
Organ Donor [ <input type="checkbox"/> is] [ <input type="checkbox"/> is not] specified on my drivers license.			
Instructions*/Comments:			
<i>*Instructions regarding anatomical gifts need to be readily available prior to or within hours of death.</i>			
OTHER			
The following is additional information which I think is important for my family and advisors to know:			

OBITUARY INFORMATION	
<b>Have you written your obituary?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please continue filling out Obituary Information. If yes, attach a copy.
<b>Date and place of birth:</b>	
<b>Parents' full names:</b>	
<b>Marriage information:</b>	
<b>Church affiliation:</b>	
<b>Early childhood and upbringing:</b>	
<b>Children and other family members:</b>	
<b>Proudest family moments:</b>	
<b>Education:</b>	
<b>Career highlights:</b>	
<b>Details of military service:</b>	
<b>Club and organization affiliations:</b>	
<b>Life interests/hobbies/accomplishments:</b>	
<b>Preceded in death by:</b>	

OBITUARY INFORMATION (CONT.)	
<b>Survived by:</b>	
<b>Special friends:</b>	
<b>Other information:</b>	
<b>Newspapers to receive obituary notice:</b>	
<b>SIGNATURES</b>	
<b>Signature:</b>	<b>Date:</b>
<b>Signature:</b>	<b>Date:</b>

*This document is intended to communicate preferences to your loved ones and does not serve as a legally binding document. In fact, legal documents (i.e., wills, trusts, etc.) have authority over this document and will override any statements made here.*

*It may have been many years since these documents were last reviewed and therefore may contain outdated information. We highly recommend this information be shared with your Ronald Blue Trust Advisor to confirm your plans and to eliminate any information that does not comply or agree with statements specified in your legal documents.*

Below are some ideas to consider that may help the transition for a surviving spouse or executor. Depending on the stage of life and family situation, many of these may seem far too time consuming to prepare and maintain. However, completing them could eliminate some of the risks of overlooking important matters.

<b>IMPORTANT ITEMS</b>	
<b>Professional Advisors</b>	Maintain contact information for current professional advisors: financial advisor, accountant/tax advisor, insurance agent, attorney.
<b>Inventory Valuables</b>	Prepare a list or video of valuables in the house. If there is to be an estate sale, others should know the value of unique items such as jewelry, antiques, furniture, art, etc.
<b>Distribution of Household Items</b>	Prepare a distribution list of household items. Many family relationships are damaged deciding who should receive what. Make sure these requests comply with the provisions set forth in the will or trust.
<b>Expenses</b>	Maintain a list of all recurring expenses, and note those that are automatically charged to credit cards or bank accounts. These expenses may need to be stopped or redirected to a new account.
<b>Deposits</b>	List automatic deposits to any accounts. These may need to be redirected to a new account.
<b>Contacts</b>	Prepare a list of family, friends, and other contacts that should be notified of death. A prepared list simplifies things for the family by not having to search through your address book or contacts on a computer.
<b>Household Instructions</b>	Maintain a list of household operating instructions which may include how to operate various appliances, thermostats, computers, security system, and other household items as well as the location of any owners manuals.
<b>Changes in Cash Flow</b>	Prepare a list of any significant changes in cash flow, income, or assets in the event of death. For example, some pension benefits will be reduced.
<b>File Organization</b>	Prepare a memo that discusses how file cabinets and computer files are organized, specifically identifying any key files that should not be discarded. Do not forget to identify location of pictures stored on a computer that heirs would appreciate.
<b>Service Contracts</b>	Prepare a list of any recurring service contracts. For example, lawn care, termites, car maintenance, phone, etc.
<b>Online Accounts/Digital Assets</b>	Consider using a password management tool. If averse to using a password management tool, consider a physical list that is stored in a safe location like a fireproof safe or a safe deposit box. If you use an electronic inventory list that has usernames and passwords, ensure the file is encrypted and also consider using multifactor authentication.
<b>Tax Info</b>	Provide instructions for accessing all current year and prior year tax information. Be certain to include documentation for any carry forward information: capital losses, passive activity losses, unused charitable deductions, and tax credits.
<b>Genealogy</b>	If you have done any genealogy research or are a member of any genealogy group, make sure this information is available and can be passed on to others. They may not be interested until they are older, so make sure it is clearly documented.
<b>Pets</b>	Prepare a set of instructions for proper care and gifting of any pets. Include all of your pets' medical records.

Being appointed as an executor is an honor, but it also includes significant responsibilities. Executors are responsible for settling an estate, managing properties, and setting expectations. Executors should be professionally competent and be impartial to beneficiaries. If an executor fails to act in good faith, they can be held personally liable for breach of duty or for failure to take reasonable actions to pay debts, taxes, and distribute to beneficiaries as outlined in the documents.

This information will help you understand the general executor's responsibilities to settle an estate. Executors are typically named in the will and are then appointed by a state probate court. Professional assistance is generally recommended.

<b>EXECUTOR'S PRIMARY DUTIES</b>	
<b>Probate Will</b>	Read, file, and probate the decedent's will with the appropriate state court. The executor(s) is appointed when the will is probated.
<b>Notify all appropriate relatives and third parties.</b>	Appropriate parties: lessors, funeral home, organ bank, hospital, individuals holding power of attorney, deceased's attorney, brokers, retirement account custodians and trustees, decedent's employer, labor union, banks, property tax department of local governments, insurance agents, Social Security Administration, associations, and state DMV.
	Please see list below of appropriate documents to gather.
<b>Identify and value the decedent's assets and liabilities.</b>	Assets should generally be valued as of the date of death. The title of the account is important (except in community property states) and typically assets should be allocated to the following categories: 1) Probate assets, 2) JTWRROS, 3) Assets with designated beneficiaries (ex: IRAs, pensions), 4) Assets within the decedent's living trust.
<b>Preserve the estate's assets.</b>	Includes paying bills as due, insuring property, cancelling outstanding purchase orders and credit cards, maintaining insurance coverage to protect estate assets, and filing life insurance claims.
<b>Pay the expenses of the decedent and of the estate.</b>	Open a checking account for the estate, which requires a letter of appointment and a federal Tax ID Number.
<b>File all tax returns and pay applicable taxes.</b>	Final Federal Form 1040, Estate tax (Form 706), Fiduciary income tax (Form 1041), and state income tax returns.
<b>Distribute any remaining assets to beneficiaries.</b>	Distributions should be made in accordance with the estate document. In some states, this requires the involvement of the probate court.

<b>DOCUMENTATION NEEDED</b>	
<b>Deeds and appraisals for all real property</b>	Gather retirement account (i.e., 401(k), IRA, Roth IRA, SEP, etc.) statements for month of death.
<b>Brokerage account statements for month of death; stock or bond certificates in possession of decedent</b>	Provide beneficiary designation for retirement accounts listed above.
<b>Statements for all bank accounts for month of death</b>	Supply loan documents, including those related to the decedent's mortgage.
<b>Copy of promissory notes receivable and amortization schedule</b>	Furnish latest credit card monthly statements.

<b>DOCUMENTATION NEEDED (CONT.)</b>	
<b>Life insurance policy information</b>	Have list of estate administration expenses, such as estate bank account statement or brokerage account check register.
<b>Details regarding business assets (i.e., operating agreements, shareholder/partnership agreements in which the decedent was a partner or member)</b>	Provide estate legal documents including will, revocable trusts, irrevocable trusts, personal property memorandum, etc.
<b>Titles to burials plots, automobiles, or any other personal property owned</b>	Gather personal property titles and income tax returns for the past three years and any prior year in which a gift tax return was filed.
<b>Other miscellaneous property owned by decedent</b>	

*\*Please see your advisor for specifics regarding state property laws as well as state estate and income taxes.*

