

LIFESTAGES FOLIO

Bringing organization to life's stages



Organization is key to meeting the financial challenges of each life stage, and each family's circumstances are unique as to how organization is achieved. This LifeStages Folio from The Prudential Insurance Company of America [Prudential] provides a solid starting point.

LIFESTAGES: getting married, buying or upgrading a home, moving, sending a child to college, changing jobs or careers, retiring, or taking care of an aging parent. Each life stage is a milestone in your life and presents new financial challenges.

The LifeStages Folio checklist will help you and your family begin bringing some organization to the financial challenges of your life.

However established and experienced you are, these LifeStages force you to reflect on your situation and make many kinds of decisions – including many financial choices. Whenever an event touches your financial security, it's wise to seek professional guidance to ensure you've considered all the factors that may affect your immediate, short- and long-term financial goals. But to whom can you turn for reliable guidance in these matters?

If you're looking for an experienced financial professional to help you find financial solutions to your challenges no matter what stage of life you are in, Prudential can help. We will strive to maintain a strong relationship with you through every stage of life, reviewing your insurance needs and goals with you at your request and helping you adjust strategies as needed.

Congratulations for taking an important step toward planning for a secure future.

Prudential
PATHWAYS

A Financial Wellness Series



Prudential

**I can provide assistance in completing the Folio checklist.
When appropriate, contact your attorney or accountant
regarding legal and tax matters and related documents.**

Key Documents or Information	✓	Location/Contact Info/Username and Password
1. General Items – should always be readily available		
Addresses and phone numbers of key contacts <i>(financial professional, doctor, attorney, home health aid, accountant, etc.)</i>		
Birth Certificate		
Social Security card		
Driver's license number		
Citizenship (naturalization) papers		
Marriage certificate		
Adoption papers		
Pre-nuptial agreement		
Divorce or separation papers		
Letter of instruction from the deceased to his/her executor or executrix		
Safe and combination		
Safe deposit box(es) and keys		
2. Financial Documents		
Brokerage account statements		
Mutual fund account statements		
IRA account statements		
Company retirement plan statements		
Stock certificates		
Bearer bonds		
Other investment documents		
Investment club documents		
529 plan statements		
On-line securities transaction info		
Documents showing cost basis		

Key Documents or Information	✓	Location/Contact Info/Username and Password
3. Insurance and Annuities – documents needed to initiate or settle claims		
Life insurance policies		
Group life policies		
Health insurance/ID cards		
Long-term care policy		
Disability insurance policy		
Annuity statements		
Mortgage insurance		
Travel insurance		
Property and casualty policies		
Veterans administration papers		
4. Personal Documents		
Appraisal/inventory of valuables		
Buy/sell or partnership agreements		
Federal/state gift-tax returns		
Prior years' tax returns		
Motor vehicle title papers		
Lawsuits or pending legal action		
Promissory notes (debts owed)		
Loans outstanding (owed to you)		
Mortgage documents		
Medical bills, records		
Property and school tax records		
Real estate deeds, other titles		
Rental/lease agreements		
Trust documents/agreements		
5. Bank/Credit Documents		
Checking/Money market accounts		
Checks		
Passbook savings accounts		
Credit cards/account numbers		
Credit union account		

Key Documents or Information	✓	Location/Contact Info/Username and Password
6. Emergency Papers or Information – may be needed immediately following the death of a loved one		
Living Will/Health Care Proxy		
Power of Attorney		
Financial Institution's proprietary Power of Attorney. <i>Some financial institutions may not accept a standard Power of Attorney.</i>		
Last Will and Testament. <i>Wills should never be stored in a safe deposit box. Instead, wills should be kept at the attorney's office or in a fire-proof safe box at home.</i>		
Military discharge papers. <i>Veterans receive a small stipend toward burial.</i>		
Burial instructions		
Cemetery plot deed		
Funeral home preference and information		
Charitable donations preference(s)		
Letter of instruction from the deceased to his/her executor or executrix		
Death certificate. <i>Request from the funeral director a number equal to the number of accounts or titles of ownership of the deceased.</i>		
Phone number/address of County Surrogate Court. <i>The county court or clerk's office where the decedent resided handles the estate matters and will probate the Last Will and Testament. The executor obtains sufficient number of Certificates in transferring ownership of accounts, titles, etc.</i>		
Information for obituaries		