

A piece of the puzzle

Information for
families and friends
of older adults



*helping you solve your puzzle
so all the pieces fall into place*

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Document Inventory: Make sure you know what you have and where it is

Save time and prevent problems later by taking the time NOW to put together a **Document Inventory** so that your loved ones can help you manage your affairs in case of any emergency or crisis.

Note: These recommendations should not be considered legal or financial advice. Consult a professional for guidance on how to handle your specific documents and information.

How to create a Document Inventory:

- Make a list of all existing documents, including:
 - title and description of the document;
 - date it was signed or issued;
 - name of issuing agency or company and their contact information;
 - any beneficiary or agent named in the document;
 - location of the original; and
 - who has copies.
- For important documents, get a set of notarized or certified copies made and keep the originals somewhere safe. Never give the original document away – the certified copy should be acceptable.
- For Powers of Attorney (POA) and advance directives: make sure to give copies to any person named in the document, as well as to the primary care provider, nearby hospital, and any care providers to keep on file.
- For documents you may need access to in an emergency (such as POA documents), scan and email them to yourself, and if possible, save them on your phone.
- If documents are changed or updated, be sure to give new copies to anyone who has existing ones.
- Make at least one copy of your Document Inventory: one should be kept in a secure location at home, and one should be kept by your main support person, Power of Attorney agent, or lawyer.

The following pages list types of documents you should look for to include in your Document Inventory.

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Document Inventory – types of documents you should look for:

Identity / status documents:

List all identity documents, including the date issued, issuing agency, and where the original is kept.

- Birth certificate
- Driver's license or government ID
- Passport, immigration or citizenship records
- Military discharge orders, service records
- Marriage certificate, divorce decree, spouse's death certificate

Legal documents:

List all legal documents, including the title or description of document, date it was signed or issued, location of original, any listed agents or authorized persons named in the document, who has copies, and where the original is kept.

- Will and any letter of instruction for personal property not included in the will.
- Professional will or business directives; business partnership agreements.
- Details of desired funeral arrangements, burial plot or plans, contact information.
- Power of Attorney (POA) or Durable Power of Attorney (DPOA) – these give someone else the authority to make decisions and take action for a person if they are unable to do so.

Note: Some documents are specifically for “financial” or “estate” – to handle legal and financial affairs; others are for “health” or “healthcare” – to handle medical decisions, healthcare providers, and personal care services. Some documents cover all these areas; some specify only certain powers. Be sure you understand the specific details of your own documents.

ALSO: Be sure to provide (certified) copies to anyone named in the document so they can act on your behalf.

Insurance policies:

List of all insurance policies held, including the type of policy, maximum benefit, policy number, insurance company and/or agent name, phone and fax numbers, any listed beneficiaries, and where original policies or documents are kept.

- Health/medical insurance
- Prescription drug plans
- Life insurance or annuities
- Auto or driver's insurance
- Homeowner's or renter's policy
- Business, malpractice, liability, “umbrella”
- Prepaid burial plans or policies
- Any employee benefit or pension plan

(continued)

Document Inventory – types of documents you should look for:

Financial assets:

List all financial accounts and holdings, the account types, account numbers, bank or institution name, phone and fax number. Account types include:

- Residential – mortgage notes, property deed, rental contract or lease, residential community contract, reverse mortgage.
- Utilities and services – electric, gas, water, sewer, garbage, phone service, cable, internet.
- Active credit accounts – credit cards, department store cards, line of credit / home equity line.
- Personal loans – money loaned to others, or money owed to others, with location of documentation.
- Investments, retirement or pension accounts, stocks, bonds, annuities, CDs.

Also, make a list of the location of:

- Social Security benefits letter (issued annually) and pension benefit statements.
- Passbooks, checkbooks, files; certificates of stocks, bonds, or CDs.
- Safe deposit boxes – with a description of the box's contents and names of who has access to it.
- Recent tax returns, gift or estate tax records, appraisals or receipts for valuables, copy of most recent credit reports.

Medical – copy of Emergency Information Packet:

With your Document Inventory, keep a copy of your Emergency Information packet with medical details and documentation. This should be a stand-alone packet that can go with you to any medical visit (see ACCS handout “Emergency Information” for details). The packet should include:

- List of all doctors, care providers, medications, assistive devices, etc.
- Identification information, copies of insurance cards, contact information for family/friends.
- Copies of Advance Directive, Living Will, POLST or MOLST form (for health care instructions)
- Copies of any Power of Attorney (POA) or Durable Power of Attorney (DPOA) documents.

Contacts:

In addition to the contacts in your Emergency Information packet, list contact information for your:

- Attorney
- Financial advisor, tax advisor or accountant
- Investment analyst or stock broker
- Insurance broker or agent
- Provider of any ongoing service you receive (yard or home maintenance, housecleaner)

Any others you can think of...?

Consider your personal situation and add documents to your inventory as needed.