



FAMILY LIFE ORGANIZER

Take steps to plan for your family  
today and tomorrow

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# Think about the future

Building the life you always wanted takes careful planning and preparation. We encourage you to use this family organizer to document and organize your financial information.

With everything in one convenient place:

- you'll have a helpful tool for discussing your future plans with your family;
- your loved ones will have a valuable resource with answers to questions they may have.

As you complete the organizer, you may have questions on your overall financial picture. Through Merrill you have access to one-on-one guidance from a financial specialist who will take the time to understand your unique needs and help you navigate through any life events along your financial journey.

Have a discussion

## What are your most important financial goals?

## FAMILY ORGANIZER SNAPSHOT

How do you define retirement? When will you retire, where will you live and in what ways will your lifestyle be similar or different from how it is now?

Do you anticipate any significant financial or life changes in the foreseeable future?

## FAMILY ORGANIZER SNAPSHOT

Have you given anyone power of attorney? If yes, is this person aware of your financial situation and wishes?

## Start gathering important information

To help complete this document you need to review your records and gather as much of the following information as you can.

- ☐ Bank and brokerage account statements
- ☐ Retirement plan statements (IRAs, 401(k) and 403(b) plans)
- ☐ Education plans (529 plans, education trusts)
- ☐ Estimates of death benefits and cash values of life insurance policies
- ☐ Estimates of property values and mortgage amounts
- ☐ Estimates of any additional liabilities (credit card debt)
- ☐ Estimates of defined pension plan benefits and Social Security benefits
- ☐ Estimates of your current compensation (salary, bonus, deferred compensation, stock options, restricted stock)
- ☐ Estimates of your current retirement plan contributions (and any matching contributions)
- ☐ A general understanding of your estate plans (wills, trusts, advanced estate planning vehicles)

# Organize your key contacts

Over the years, you've probably developed a network of knowledgeable and trusted family members and professionals. Help your family know who they can turn to for advice, guidance and counsel by listing personal and professional contact information in this section.

## You

Name	
Date and place of birth	
Social Security number	
Driver's license number	
Naturalization number (if not born in the U.S.)	
Visa number and type (if non-U.S. citizen)	
Father's name	
Mother's maiden name	
Spouse's name (former spouse if divorced)	

## Spouse/Partner

Name	
Date and place of birth	
Social Security number	
Driver's license number	
Naturalization number (if not born in the U.S.)	
Visa number and type (if non-U.S. citizen)	
Father's name	
Mother's maiden name	

## Children

Name	
Date and place of birth	
Social Security number	
Driver's license number	
Naturalization number (if not born in the U.S.)	
Visa number and type (if non-U.S. citizen)	
Spouse's name (former spouse if divorced)	
Children (grandchildren's) name(s)	

Name	
Date and place of birth	
Social Security number	
Driver's license number	
Naturalization number (if not born in the U.S.)	
Visa number and type (if non-U.S. citizen)	
Spouse's name (former spouse if divorced)	
Children (grandchildren's) name(s)	

## Children (continued)

Name	
Date and place of birth	
Social Security number	
Driver's license number	
Naturalization number (if not born in the U.S.)	
Visa number and type (if non-U.S. citizen)	
Spouse's name (former spouse if divorced)	
Children (grandchildren's) name(s)	

Name	
Date and place of birth	
Social Security number	
Driver's license number	
Naturalization number (if not born in the U.S.)	
Visa number and type (if non-U.S. citizen)	
Spouse's name (former spouse if divorced)	
Children (grandchildren's) name(s)	

## Children (continued)

Name	
Date and place of birth	
Social Security number	
Driver's license number	
Naturalization number (if not born in the U.S.)	
Visa number and type (if non-U.S. citizen)	
Spouse's name (former spouse if divorced)	
Children (grandchildren's) name(s)	

Name	
Date and place of birth	
Social Security number	
Driver's license number	
Naturalization number (if not born in the U.S.)	
Visa number and type (if non-U.S. citizen)	
Spouse's name (former spouse if divorced)	
Children (grandchildren's) name(s)	

## Other key contacts

	Name	Contact information
Parent's names		
Parent's names		
Power of Attorney(s)		
Guardian or emergency contact for minor(s)		
Friend		
Friend		
Primary care physician		
Other physician		
Other physician		
Pediatrician		
Home health aide		
Primary medical insurance		
Secondary medical insurance		
Financial advisor		
Financial advisor		
Banker		
Attorney		
Accountant		
Employer		
Dentist		
Veterinarian		
Telephone provider		
Cellular phone provider		
Cable/internet provider		
Gas company		
Electric company		
Other provider		
Other provider		
Other provider		

# Jot down all your accounts and assets

Even though you’ve established strong ties with various banks throughout your life, your family may have difficulty and/or lose valuable time when trying to access your accounts. Use this section to give detailed information on all your bank accounts, including access and contact information for loans and credit cards.

## Bank account details

Bank name	
Account type	
Account number	
Bank address	
Banking contact	
Is this a joint account? If so, what’s the other name on the account?	

Bank name	
Account type	
Account number	
Bank address	
Banking contact	
Is this a joint account? If so, what’s the other name on the account?	

Banking account details (continued)

Bank name	
Account type	
Account number	
Bank address	
Banking contact	
Is this a joint account? If so, what's the other name on the account?	

Bank name	
Account type	
Account number	
Bank address	
Banking contact	
Is this a joint account? If so, what's the other name on the account?	

Bank name	
Account type	
Account number	
Bank address	
Banking contact	
Is this a joint account? If so, what's the other name on the account?	

Banking account details (continued)

Bank name	
Account type	
Account number	
Bank address	
Banking contact	
Is this a joint account? If so, what's the other name on the account?	

Bank name	
Account type	
Account number	
Bank address	
Banking contact	
Is this a joint account? If so, what's the other name on the account?	

Bank name	
Account type	
Account number	
Bank address	
Banking contact	
Is this a joint account? If so, what's the other name on the account?	

## Investment account details

Institution name	
Account type/goal(s)	
Account number	
Address	
Contact	
Is this a joint account? If so, what's the other name on the account?	

Institution name	
Account type/goal(s)	
Account number	
Address	
Contact	
Is this a joint account? If so, what's the other name on the account?	

Institution name	
Account type/goal(s)	
Account number	
Address	
Contact	
Is this a joint account? If so, what's the other name on the account?	

## Investment account details (continued)

Institution name	
Account type/goal(s)	
Account number	
Address	
Contact	
Is this a joint account? If so, what's the other name on the account?	

Institution name	
Account type/goal(s)	
Account number	
Address	
Contact	
Is this a joint account? If so, what's the other name on the account?	

Institution name	
Account type/goal(s)	
Account number	
Address	
Contact	
Is this a joint account? If so, what's the other name on the account?	

Personal assets

Asset	Description	Original cost	Current value	Location of items
Automobiles				
(Additional)				
(Additional)				
(Additional)				
(Additional)				
Jewelry				
(Additional)				
(Additional)				
(Additional)				
(Additional)				
(Additional)				
(Additional)				
(Additional)				
Boat/RV/Trailer, etc.				
(Additional)				
(Additional)				
(Additional)				
(Additional)				
(Additional)				

## Credit card details

Bank name	Type (V/MC/Amex)	Cardholder name(s)	Card number

## Loan 1

Type of loan	
Lender	
Borrower	
Account number	
Beginning date	
Term	
Interest rate	

## Loan 2

Type of loan	
Lender	
Borrower	
Account number	
Beginning date	
Term	
Interest rate	

## Loan 3

Type of loan	
Lender	
Borrower	
Account number	
Beginning date	
Term	
Interest rate	

## Loan 4

Type of loan	
Lender	
Borrower	
Account number	
Beginning date	
Term	
Interest rate	

## Loan 5

Type of loan	
Lender	
Borrower	
Account number	
Beginning date	
Term	
Interest rate	

# Revisit your retirement plans

For many people, their retirement plan is one of their most valuable assets. Use this section to note the details of your retirement plan(s).

## Retirement plan information

### PLAN

Employer name	
Employer contact	
Plan type	
Plan name/number	
Trustee/custodian	
Beneficiary(ies)	

### PLAN

Employer name	
Employer contact	
Plan type	
Plan name/number	
Trustee/custodian	
Beneficiary(ies)	

## Retirement plan information (continued)

**PLAN**

Employer name	
Employer contact	
Plan type	
Plan name/number	
Trustee/custodian	
Beneficiary(ies)	

**PLAN**

Employer name	
Employer contact	
Plan type	
Plan name/number	
Trustee/custodian	
Beneficiary(ies)	

## Retirement plan information (continued)

**PLAN**

Employer name	
Employer contact	
Plan type	
Plan name/number	
Trustee/custodian	
Beneficiary(ies)	

**PLAN**

Employer name	
Employer contact	
Plan type	
Plan name/number	
Trustee/custodian	
Beneficiary(ies)	

# List all your properties

Given the dynamic nature of the real estate market, it's important to give your heirs a clear picture of your properties. Use this section to provide details on all your holdings.

## Property information

### PRIMARY HOME

Property address	
Purchase date and property price	
Title location	
Loan number (if you have a mortgage)	
Monthly payment amount (if you have a mortgage)	
Monthly due date (if you have a mortgage)	
Year loan may be paid off (if you have a mortgage)	

### SECONDARY HOME/VACATION HOME

Property address	
Purchase date and property price	
Title location	
Loan number (if you have a mortgage)	
Monthly payment amount (if you have a mortgage)	
Monthly due date (if you have a mortgage)	
Year loan may be paid off (if you have a mortgage)	

## List all your properties (continued)

**RENTAL PROPERTIES**

Property address	
Purchase date and property price	
Title location	
Loan number (if you have a mortgage)	
Monthly payment amount (if you have a mortgage)	
Monthly due date (if you have a mortgage)	
Year loan may be paid off (if you have a mortgage)	

**RENTAL PROPERTIES**

Property address	
Purchase date and property price	
Title location	
Loan number (if you have a mortgage)	
Monthly payment amount (if you have a mortgage)	
Monthly due date (if you have a mortgage)	
Year loan may be paid off (if you have a mortgage)	

**RENTAL PROPERTIES**

Property address	
Purchase date and property price	
Title location	
Loan number (if you have a mortgage)	
Monthly payment amount (if you have a mortgage)	
Monthly due date (if you have a mortgage)	
Year loan may be paid off (if you have a mortgage)	

# Clarify your coverage

Life Insurance policies and annuities are only valuable if their benefits are clear and their beneficiaries understand them. Use this section to list important details about your insurance and annuities.

## Insurance policy information

### POLICY

Type	
Provider	
Insured party	
Policy date and number	
Benefit details	
Beneficiary(ies)	
Policy caretaker	

### POLICY

Type	
Provider	
Insured party	
Policy date and number	
Benefit details	
Beneficiary(ies)	
Policy caretaker	

## Annuity information

### ANNUITY

Annuitant	
Provider name	
Issue date and number	
Tax-deferred? (yes or no)	
Pay monthly income? (yes or no)	
Part of IRA? (yes or no)	
Beneficiary(ies)	

### ANNUITY

Annuitant	
Provider name	
Issue date and number	
Tax-deferred? (yes or no)	
Pay monthly income? (yes or no)	
Part of IRA? (yes or no)	
Beneficiary(ies)	

### ANNUITY

Annuitant	
Provider name	
Issue date and number	
Tax-deferred? (yes or no)	
Pay monthly income? (yes or no)	
Part of IRA? (yes or no)	
Beneficiary(ies)	

# Plan for tomorrow today

While your estate plan should address most, if not all, of the details regarding your final wishes, your loved ones may still have questions. Use this section to list key information about your will or trust.

## Estate planning information

### WILL

Preparer	
Executor and alternate executor (contact information)	
Date executed	
Date of last review	

### LIVING WILL

Preparer	
Executor and alternate executor (contact information)	
Date executed	
Date of last review	

### TRUST

Type of trust	
Date executed	
Date of last review	
Trustees and successor trustees (contact information)	
Exact name of the trust	
Person who drew up the trust	
Trust's tax ID number	

## Master list of document locations

Personal	Notes	Location
<i>Example: Adoption papers</i>	<i>John Smith 123 Any Street, Anytown, PA 12345-6789 (123) 456-7890</i>	<i>Black file cabinet, basement or den computer, My Documents &gt; Adoption</i>
Social Security card		
Birth certificates		
Passport/Citizenship (naturalization) papers		
Driver's license number and expiration date		
Adoption papers		
Marriage certificate		
Prenuptial agreement		
Divorce or separation papers		
Military discharge papers		
Safe and combination		
Safe deposit box and key		
Ownership	Provider contact information	Where do I keep these documents?
Real estate deeds		
Motor vehicle title(s)		
Other titles of ownership		
Appraisal and inventory of valuable items		
Tax	Provider contact information	Where do I keep these documents?
Prior years' federal and state tax returns		
Federal/State gift tax returns		
Property and school tax records		

## Banking

	Provider contact information	Where do I keep these documents?
Account statements		
Checking statements		
Checkbook		
Savings statements		
Money market account statements		
Credit union account book or statements		
CD statements		
Credit card statements		
Debit card statements		
Online bill paying information		

## Estate planning

Estate	Provider contact information	Where do I keep these documents?
Last will and testament		
Living will/Health care proxy		
Durable power of attorney		
Burial instructions		
Cemetery plot deed		
Prepaid cremation papers		
Funeral home preference and information		
Letter of instruction to executor/executrix		
Certificates of deceased family members		
Beneficiary for accounts		

## Estate planning (continued)

Insurance	Provider contact information	Where do I keep these documents?
Long-term care insurance policy		
Life insurance policies		
Group life policies		
Health and accident insurance cards and claims record		
Mortgage insurance policies		
Travel insurance policy		
Automobile insurance policy		
Property and casualty policies		
Other insurance		
Veterans administration insurance policy		
Beneficiary forms for insurance policies		
Personal and charitable trusts	Provider contact information	Where do I keep these documents?
Personal trust account		
Trustee information		
Charitable trust account		
Charitable donation preferences		
Special needs trusts	Provider contact information	Where do I keep these documents?
Child trust account		
Child trustee/guardian		
Adult trust account		
Adult trustee/guardian		
Executor to oversee financial affairs		

## Investment

	Provider contact information	Where do I keep these documents?
Brokerage account statements		
Mutual fund account statements		
Other managed account statements		
Stock certificates not held in an account		
Bearer bonds not held in an account		
Alternative investments (include K-1s)		
529 college savings plan statements		
Cost basis papers		
Online transaction confirmation		
Concentrated stocks (10b5-1 selling plans, Rule 144/145 sales and lending)		

## Retirement

Estate	Provider contact information	Where do I keep these documents?
IRA, Roth IRA statements		
Company retirement plan statements from all employers, e.g., 401(k), 403(b)		
Other company benefits (stock options, deferred compensation)		
Deferred compensation agreement		
Statements and beneficiary forms for retirement plans, e.g., IRA, 401(k)		
Statements and beneficiary forms for annuity policies (variable or fixed)		

## Credit and lending

	Provider contact information	Where do I keep these documents?
Mortgage		
Home equity line papers		
Securities-based loan		
Car loan		
Student loans		
Other outstanding loans		
Promissory notes		
Rental and/or lease agreements		

## Protect your personal information

Your family may need to access your accounts in the future. Use this section to list your usernames and passwords while taking steps to protect and secure important information:

- Abbreviate information and/or names whenever possible.
- Store this book and other private information in a secure location.
- Don't send this organizer or other private information via email, which is usually not a secure form of communication.

Account/Social Media/etc	Username	Password
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		

## Protect your personal information (continued)

Account/Social Media/etc	Username	Password
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		

# Tie up loose ends

You've made significant strides toward organizing your finances and creating a clear strategy. But there are also other things to consider.

## Recordkeeping

Where and how long should you keep your financial records? There are no strict rules. It truly depends on the type of information. There's a difference between routinely and frequently used items, and those that are difficult to replace and infrequently used. (For example, it might be easy to find another copy of your most recent credit card statement, but it will take time and effort to obtain another Social Security card.) Here are some guidelines:

### Keep one to three years in household files

- Routine bills (keep until next bill comes showing payment of prior bill)
- Credit card statements and credit reports
- Insurance policies
- Expired lease agreements

### Keep six to seven years in household files

- Income, compensation and deduction records for tax purposes
- Income tax returns (federal and state)
- Records for sales of real estate or major transactions
- Repaid loan agreements
- Bank, investment and IRA annual account statements

### Keep indefinitely in a fireproof safe

- Personal documents such as birth certificates, Social Security cards, passports, prenuptial agreements, marriage certificates, divorce decrees
- Estate planning documents such as wills, revocable trusts, health care powers of attorney, durable powers of attorney, living wills
- Beneficiary designations for active insurance policies and retirement plans
- Gift and estate tax returns
- Stock and bond certifications
- Family business records

## Notes

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## Notes

