

## Your Essential End Of The Year Financial and Estate Check List

- 1. Inspect my beneficiary designations on:**
  - Bank and Stock Accounts
  - Life Insurance Policies
  - IRAs, 401(k)s, and All Retirement Accounts
  
- 2. Review life insurance policies to verify:**
  - Amounts of coverage and when premiums are due
  - Where the policies are located
  - When policies will lapse -- if level premium term or term policies  
(Make sure that they are accurate and current)
  
- 3. Create a file and collect all charitable donation letters for income tax returns.**
  
- 4. Get a free will/trust checkup** from my attorney Charles Bratton (856-857-6000) to make sure that my will is up to date with the changing laws and my changing circumstances including births, divorces, death, children reaching maturity, new grandchildren, purchasing more insurance etc.  
**Consider:**
  - Power of Attorney
  - Health Care Power of Attorney
  - Living Wills
  - Trusts
  - Personal Property Memos
  - Last Will and Testament
  
- 5. Consider gifting as part of my estate plan.**

Determine whether or not to make estate planning gifts to children, grandchildren or others. Visit [www.RothamelBratton.com/TheGiftTax](http://www.RothamelBratton.com/TheGiftTax) to verify how much I can give each year.
  
- 6. Make sure that my executor knows where my will is stored.**
  
- 7. Collect important documents, memos, and financial information and store in a safe location with wills, trusts, and estate planning documents.**
  
- 8. Consider Asset Protection techniques to prepare for unexpected long term care cost.**

Contact Charles Bratton today for your free checkup. 856-857-6000

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