LEGACY ESSENTIALS BINDER

What my *family* should know.

In Life's most challenging moments, clarity and preparation can provide tremendous peace of mind for you and your loved ones. Choreo's Legacy Essentials Binder is designed to help you organize and keep track of all your essential financial documents, policies, and records in one accessible location. This comprehensive folio ensures that, should the unexpected occur, your loved ones can easily find what they need to make informed decisions and honor your wishes. By gathering these documents now, you're safeguarding your family's future and providing them with a clear path forward when they need it most.

KEY DOCUMENTS	LOCATION	USERNAME OR ACCOUNT #	PASSWORD	NOTES
GENERAL ITEMS				
Addresses/phone #s of key contacts (e.g., wealth advisor, doctor, attorney, home health aide, accountant, etc.)				
Adoption papers				
Birth Certificate				
Citizenship (naturalization) papers				
Divorce or separation papers				
Driver's license number				
Letter of instruction from the deceased to his/her executor or executrix				
Marriage certificate				
Pre-nuptial agreement				
Safe and combination				
Safe deposit box(es) and keys				
Social Security card				
FINANCIAL DOCUMENTS				
Bearer bonds				
Brokerage account statements				

FINANCIAL DOCUMENTS				
Company retirement plan statements				
Estate Plan documents				
IRA account statements				
Loan statements				
Mutual fund statements				
Other investment documents				
Shareholder agreement				
Stock certificates				

KEY DOCUMENTS	LOCATION	USERNAME OR ACCOUNT #	PASSWORD	NOTES
EMERGENCY PAPERS/ INFORMATION				
529 plan statements				
Documents showing cost basis				
Investment club documents				
Online securities transaction information				
INSURANCE & ANNUITIES				
Annuity statements				
Disability insurance policy				
Group life policies				
Health insurance/ID cards				

INSURANCE & ANNUITIES				
Life insurance policies				
Long-term care policy				
Mortgage insurance				
Property and casualty policies				
Travel insurance				
Veterans' administration papers				
PERSONAL DOCUMENTS				
Appraisal/inventory of valuables				
Buy/sell or partnership agreements				
Federal/state gift-tax returns				
Lawsuits or pending legal action				
Loans outstanding (owed to you)				
Medical bills, records				
Mortgage documents				
Motor vehicle title papers				
Prior years' tax returns				
Promissory notes (debts owed)				
Property and school tax records				

PERSONAL DOCUMENTS				
Real estate deeds, other titles				
Rental/lease agreements				
Trust documents/ agreements				
BANK/CREDIT DOCUMENTS				
Checking/Money Market/ Savings accounts				
Checks/Bank card				
Credit cards/account numbers				
Credit Union account				

KEY DOCUMENTS	LOCATION	USERNAME OR ACCOUNT #	PASSWORD	NOTES
EMERGENCY PAPERS/ INFORMATION				
Burial instructions				
Cemetery plot deed				
Charitable donations preference(s)				
Death certificate *Request from the funeral director a number equal to the number of accounts or titles of ownership of the deceased.*				

KEY DOCUMENTS	LOCATION	USERNAME OR ACCOUNT #	PASSWORD	NOTES
EMERGENCY PAPERS/ INFORMATION				
Financial Institution's proprietary Power of Attorney *Some financial institutions may not accept a standard Power of Attorney.*				
Funeral home preference and information				
Information for obituaries				
Last Will and Testament *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.*				
Letter of instruction from the deceased to his/her executor or executrix				
Living Will/Health Care Proxy				
Military discharge papers *Veterans receive a small stipend toward burial.*				
Phone number/address of County Surrogate Court *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 should obtain enough Certificates for transferring ownership of accounts, titles, etc.*				
Power of Attorney				

KEY DOCUMENTS	LOCATION	USERNAME OR ACCOUNT #	PASSWORD	NOTES
DIGITAL FOOTPRINT				
Email accounts (e.g., yahoo, gmail, etc.)				
Cloud storage				
Online subscriptions (e.g., weight watchers, exercise app, etc.)				
Online accounts (e.g., pay-pal, venmo, amazon, etc.)				
Passcode to unlock phone (e.g., iphone/android)				
Social media accounts (e.g., LinkedIn, Facebook, etc.)				
Television subscriptions (Netflix, Peacock, etc.)				

IDENTITY THEFT

Handling identity theft can be overwhelming, but taking these key steps can help mitigate the damage and regain control of your information. Here's a breakdown of the most important actions:

1. Notify the affected financial institutions
   a. Contact your bank/credit card companies to report any fraudulent transactions. They can freeze or close accounts and issue new cards if necessary.
   b. Check with each institution about any additional steps they recommend, such as changing passwords or PINS.

2. Place a fraud alert with credit bureaus
   a. Notify one of the three major credit bureaus (Equifax, Experian, or Transunion) to place a fraud alert on your credit report. This will require lenders to verify your identity before issuing new credit.

3. Freeze your credit
   a. A credit freeze prevents new accounts from being opened in your name. Contact all three bureaus to freeze your credit. You can unfreeze it anytime, either permanently or temporarily.
   b. Freezing your credit doesn't impact your current accounts but stops new applications.

4. Review your credit reports for unauthorized accounts
   a. Obtain free copies of your credit reports and review them for any suspicious activity or new accounts.
   b. Dispute any inaccuracies directly with the credit bureaus, providing documentation where possible.

5. File an identity theft report with the Federal Trade Commission (FTC)
   a. Go to IndentityTheft.gov to report the theft to the FTC. They provide a recovery plan, including a report to help you with financial institutions and creditors.
   b. The report will also be useful for filing a police report.

6. File a police report
   a. Contact your local police department with the FTC report, government-issued photo ID, proof of address, and any relevant financial statements showing fraudulent activity.
   b. The police report can assist in disputing fraudulent transactions.

7. Review statements and notify other entities
   a. Go over bank, credit card, and investment account statements to catch and report unauthorized changes.
   b. Contact other relevant organizations, such as your health insurer, as medical identity theft is also a possibility.

8. Secure your accounts
   a. Change passwords for email, financial accounts, and any other critical accounts. Use complex passwords and consider enabling multi-factor authentication where possible.
   b. If your social security number was compromised, be extra vigilant with accounts and consider requesting a new number from the social security administration in extreme cases.

9. Monitor your accounts regularly
   a. Continue to monitor credit reports, bank statements, and other accounts for any unusual activity.
   b. Set up account alerts with your bank and credit card companies to get real-time notifications of any changes or transactions.

10. Notify the IRS (if necessary)
    a. If you suspect tax-related identity theft, fill out an IRS identity theft affidavit to alert the agency. This can prevent tax fraud and stop someone from filing a return in your name.

Taking these steps promptly will help reduce the impact and prevent further damage. If necessary, you can also reach out to a certified identity theft recovery service or an attorney specializing in identity theft for more comprehensive support.

BANK ACCOUNTS

Bank Name:

Address:

Type of Account:

Account #:

Bank Name:

Address:

Type of Account:

Account #:

Bank Name:

Address:

Type of Account:

Account #:

Bank Name:

Address:

Type of Account:

Account #:

Bank Name:

Address:

Type of Account:

Account #:

BUSINESS/EMPLOYMENT INFORMATION

Name of Firm:

Address:

Principals: Phone:

My associations: Owner ☐ Partner ☐ Partner ☐

Position: Length of Service:

Income: Pension Benefit:

Insurance Benefit: Other Benefits:

For additional information, communicate with:

Name of Firm:

Address:

Principals: Phone:

My associations: Owner ☐ Partner ☐ Partner ☐

Position: Length of Service:

Income: Pension Benefit:

Insurance Benefit: Other Benefits:

For additional information, communicate with:

Name of Firm:

Address:

Principals: Phone:

My associations: Owner ☐ Partner ☐ Partner ☐

Position: Length of Service:

Income: Pension Benefit:

Insurance Benefit: Other Benefits:

For additional information, communicate with:

INSURANCE

Type of Insurance:

Company Name:

Address:

Policy #:

Amount of Coverage:

Agent/Financial Advisor Name: Phone #:

Type of Insurance:

Company Name:

Address:

Policy #:

Amount of Coverage:

Agent/Financial Advisor Name: Phone #:

Type of Insurance:

Company Name:

Address:

Policy #:

Amount of Coverage:

Agent/Financial Advisor Name: Phone #:

Type of Insurance:

Company Name:

Address:

Policy #:

Amount of Coverage:

Agent/Financial Advisor Name: Phone #:

MUTUAL FUNDS

Name:

Address:

Date Bought: Fund Certificate #:

Shares: Price: $

Location of Certificate: Amount: $

Custodian Bank:

Name:

Address:

Date Bought: Fund Certificate #:

Shares: Price: $

Location of Certificate: Amount: $

Custodian Bank:

Name:

Address:

Date Bought: Fund Certificate #:

Shares: Price: $

Location of Certificate: Amount: $

Custodian Bank:

Name:

Address:

Date Bought: Fund Certificate #:

Shares: Price: $

Location of Certificate: Amount: $

Custodian Bank:

REAL ESTATE

Location of property:

Purchase price: $ Purchase date:

Deed in name of:

Location of deed: Loan #:

Mortgage amount: $ Type of mortgage:

Mortgage payments: $

Location of property:

Purchase price: $ Purchase date:

Deed in name of:

Location of deed: Loan #:

Mortgage amount: $ Type of mortgage:

Mortgage payments: $

Location of property:

Purchase price: $ Purchase date:

Deed in name of:

Location of deed: Loan #:

Mortgage amount: $ Type of mortgage:

Mortgage payments: $

Location of property:

Purchase price: $ Purchase date:

Deed in name of:

Location of deed: Loan #:

Mortgage amount: $ Type of mortgage:

Mortgage payments: $

REAL ESTATE IMPROVEMENTS

DATE	DESCRIPTION	COST

SAFE DEPOSIT BOX

Bank:

Address:

Box No.: Key No.:

Those who have access to the box:

Location of keys:

Box contents as of: Date

Contents:

Bank:

Address:

Box No.: Key No.:

Those who have access to the box:

Location of keys:

Box contents as of: Date

Contents:

Bank:

Address:

Box No.: Key No.:

Those who have access to the box:

Location of keys:

Box contents as of: Date

Contents:

SAVINGS BONDS

DATE	SERIES NO.	COST	MATURITY VALUE	MATURITY DATE

DATE	SERIES NO.	COST	MATURITY VALUE	MATURITY DATE

SECURITIES

Company:

Type of Security:

Date Bought: # of Shares:

Certificate No.: Unit Price:

Location of Certificate: Amount: $

Broker Name: Phone #:

Company:

Type of Security:

Date Bought: # of Shares:

Certificate No.: Unit Price:

Location of Certificate: Amount: $

Broker Name: Phone #:

Company:

Type of Security:

Date Bought: # of Shares:

Certificate No.: Unit Price:

Location of Certificate: Amount: $

Broker Name: Phone #:

Company:

Type of Security:

Date Bought: # of Shares:

Certificate No.: Unit Price:

Location of Certificate: Amount: $

Broker Name: Phone #: