

Important Documents Checklist

Record what exists, where it is, and who can find it. In an emergency, a document nobody can find does not help.

NAME / PERSON THIS SHEET IS FOR

LAST REVIEWED

PERSON WHO CAN HELP FIND THESE

PRIVACY RULE: write WHERE things are kept, never passwords, PINs, full account numbers, or Social Security numbers.

1 Health care decisions

Document	Have it?	Where it is kept	Who has a copy	Last reviewed
Advance directive / living will ¹	☐			
Health care power of attorney (names my agent and a backup) ¹	☐			
HIPAA authorization (who may get my health information) ³	☐			
POLST, if I am seriously ill or frail (name varies by state) ⁴	☐			
Medicine list and emergency medical summary ⁷	☐			
Organ donor registration or card ⁸	☐			
	☐			

TRU-TIP • Two papers, not one

Your health care agent can usually get your health information when acting for you, but that authority may start only when a doctor says you cannot decide, and it covers only your agent.² A separate HIPAA authorization lets the people you choose, like your backup or a close friend, talk with your care team now, while you can still speak for yourself.³

POLST is a medical order, not a do-it-yourself form. It is filled out with and signed by your doctor or another qualified clinician (who can sign varies by state), and it is meant for people who are seriously ill or frail. Keep it on the fridge and take it with you to the hospital.⁴

2 Money and property

Document	Have it?	Where it is kept	Who has a copy	Last reviewed
Durable financial power of attorney (agent and backup) ¹	☐			
Will (where the signed original is) ¹	☐			
Trust, if any (and who the successor trustee is) ⁷	☐			
Beneficiary forms: retirement accounts, life insurance ⁷	☐			
Payable-on-death / transfer-on-death forms, TOD deed ⁷	☐			
Deed, mortgage, car titles ¹	☐			
	☐			

ATTORNEY: NAME / PHONE

FINANCIAL ADVISOR OR ACCOUNTANT: NAME / PHONE

3 Insurance, ID, and benefits

Document	Have it?	Where it is kept	Who has a copy	Last reviewed
Medicare / Medicaid / health insurance cards ¹	☐			
Other insurance: life, home or renters, auto, long-term care ¹	☐			
Social Security, pension, and VA benefit papers ¹	☐			
Birth, marriage, divorce papers; military discharge (DD-214) ¹	☐			

Beneficiary forms often win. A named beneficiary or transfer-on-death form usually controls that account or property even if your will says something different. Review them all together after any big life change.⁷

4 Final wishes and digital life

Document	Have it?	Where it is kept	Who has a copy	Last reviewed
Letter of final instructions (funeral, burial, who to notify) ¹	☐			
Digital access map: where my access information is kept ⁷	☐			
Apple Legacy Contact set up (Settings, my name, Sign-In & Security) ⁵	☐			
Google Inactive Account Manager set up ⁶	☐			
	☐			
	☐			

TRU-TIP • Your email is the master key

Almost every account sends its password reset to your email. If no one can get into it, even a person with legal authority may be stuck. A power of attorney gives legal standing, not a password. Apple's Legacy Contact and Google's Inactive Account Manager are off until you set them up. Do it now, and write down only where your access information is kept.^{5,6,7}

TRU-TIP • Don't lock it away

A safe-deposit box or a locked phone can keep your directive out of reach on the one night it is needed. Keep originals or copies in a known spot that is not locked, give your agent a copy, and make sure your doctor's office has one on file. Tell at least two people where it is.⁷

- ☐ My agents, my doctor's office, and at least two trusted people know where these documents are.⁷
- ☐ I review this list once a year and after a move, a new diagnosis, a hospital stay, a death, divorce, or new relationship.⁷

Want to go further? The SynquUp™ Emergency Life Binder by Chuck Kinney has a full Care Decisions & Legal section to keep these documents organized and findable. Free tools: chuckkinney.com/free