Dear Friends,

This binder is one way to simplify and organize your financial and legal documents. This will be helpful for you now, but it will be especially helpful for your family if you are incapacitated or die unexpectedly. Losing a loved one is often the most difficult time in someone’s life, and your diligence with this binder will lighten their burden at your passing.

I would recommend that you take as much time as necessary to make this binder complete. It is just as important that you spend the time to keep it current, and I suggest the following:

February 1 annually:

* Update all account statements to 12/31
* Update all loan statements to 12/31
* Update all household billing statements to 12/31 from the prior year
* Review each section for outdated information
* Request updated Pension Benefit estimates (if you are eligible for a pension)

June 1 annually:

* Update Social Security Benefit Statements
* Update Federal & State Tax Return

December 1, every three years:

* Review estate plan provisions
* Review beneficiaries
* Review successor trustees
* Review medical power of attorney
* Review financial power of attorney
* Review charities

It is unlikely that any of these days will require more than one hour of work. I’m sure this minimal amount of time will provide you and your heirs great peace of mind.

Don’t forget to let your family or a trusted friend know the location of your binder, and instructions for how to access it!

My best to you and your family!

Sincerely,

Shannon Hibschman