



Let's Talk About Death

Prepared Binder – Home Edition is a great way to show your family you care. By preparing your paperwork you will smooth the transition after your death.

Death. The very word strikes fear into our hearts. Death means different things to different people. To many it means pain, sometimes illness, sadness, loss and grief. There are entire industries that thrive on death.

How well a family gets through a death is directly related to how prepared they are. Most of that preparation comes in the form of paperwork. While we will never fully be emotionally prepared for death, we can do our best to prepare the information.

So, what information do you need to prepare for a death? That may seem like a question with a simple answer, but it isn't. Technically, you don't really need to prepare anything. When you die it is someone else's problem. To make it easier on your family however, you may want to put a little effort into things. I have compiled a brief list of information to gather and store in an obvious location for use upon your death.

Prepared Binder – Home Edition organizes:

- Medical Records
- Financial Records
- Insurance Policies
- Birth Certificates
- Memorial Plans
- Legal Paperwork
- And Much More

1) **Funeral Plans** – Now before you get all worried about paying for your cemetery plot, take a step back and look at some simpler things. Do you want to be buried or cremated? Do you want a funeral, wake, memorial service or just a big party with a jazz band? Do you want a specific song sung or a particular flower displayed? Do you want a casket with your favorite sports team logo or do you want a bench placed at your grave instead of a headstone? These are plans you can think of now so your family doesn't have to guess at what you want later. If you are ready to think about plots or headstones or any of the other big items like caskets call a local reputable funeral home and ask questions. Also look at the Federal Funeral Rule on the Federal Trade Commission web site www.ftc.gov and search for “Funeral Rule.” (Or you can visit our web site under Resources - Federal Links for the information.)

Prepared Binder – Home Edition is great for:

- Individuals
- Families
- Seniors
- Adult Children
- Your Parents
- Caregivers
- Housewarming Gifts
- Thank You Gifts
- Financial Planners
- Estate Planners

2) **Financial Information** – Be sure to have a complete and accurate list of all of the financial institutions you have accounts with. This should also include a list of financial planners, brokers and bankers whom you work with. Be sure all of your beneficiary information is up to date. Add debts you have such as mortgages, loans, and credit cards. Without documentation, it may take months if not years for your family to find all of your accounts and reconcile them as needed.

3) **Monthly Bills** – You may be wondering why this is important, but it is. You know what goes out via check, and what is automatically withdrawn. You also know what services you use and whose name is on all the accounts. Chances are, your family doesn't know any of that. When there is a death it can take 6 – 12 months to collect all the statements needed to close accounts and stop services. If you have bills automatically withdrawn it can take even longer. Compile a list of these accounts and the contact information to make this process much easier for your family.

4) **Insurance Policies** – Now this is a big one. Dying can be expensive. If you have a life insurance policy your family will need to know about it quickly. Also, any insurance you have on your home or business will be affected by your death and will need to be reviewed, transferred, closed or paid out by your insurance agent. Do everyone a favor and have your insurance policies organized before your death. Again, have all of your beneficiaries updated and put your agent's contact information with the policies.

5) **Legal Documentation** – If you have a will or trust in place your family will need to know where that is. They will need to contact your attorney or executor quickly. If you have a business or property you will need to have the appropriate papers left in an organized fashion as well. Don't leave your family a legal mess because you weren't organized.

Visit www.preparedbinder.com to order Prepared Binder – Home Edition You can also read comments from others who use the product and find valuable links that may help you.

Prepared Binder can help you organize all of this information and more. With informational pages ready to be filled in, **Prepared Binder – Home Edition** can walk you through the process of organizing your life to prepare for death. Check out our web site at www.preparedbinder.com for more information.