

Getting Your Affairs in Order



Although nobody ever really wants to think about their own death, preparing for your death in advance will ease your burdens at the end of your life and will help your loved ones make decisions during a time of emotional upheaval and loss.

Review Beneficiaries

Ensure your beneficiary information is up to date by reviewing your ACERA account at acera.org/wms.

Start a Conversation

Talk about your wishes for your end of life care with your loved ones. This conversation can provide a shared understanding of what matters most to you and your loved ones. It can make decisions easier when the time comes. These conversations can seem daunting. Visit theconversationproject.org for a Conversation Starter Kit and tons more resources.

Review Finances

Review your finances (debts and assets) with your loved ones. Make sure they are aware of where your assets and documents are kept. Include your children in this review if any of the money matters involve them. Give them the combination to your safe.

Discuss Burial Wishes

Discuss different funeral and burial options, and let your family know what you prefer or what arrangements you have already made.

Make a Will

Every adult should have a will. It's a good idea to see an estate-planning attorney to have your will done according to your wishes, especially if you have a more complicated estate. However, if expense is an issue or you believe your situation is fairly simple, you can make your own will for free: try www.doyourownwill.com.

Complete an Advance Healthcare Directive

Download and complete an Advance Healthcare Directive. It helps your loved ones make decisions about your health if you are incapacitated and can't make them. AARP has provided fillable directives for each U.S. state, and they include a designation of your agent or power of attorney for healthcare: acera.org/advance.

Make a Life Planning File

Get a folder, manilla envelope, or other container and put the following items in:

1. **Personal documents** — birth certificates, passports, Social Security information, marriage certificate, divorce decree, military discharge papers, naturalization papers, your and your loved one's wills, advance healthcare directives, adoption papers, power of attorney, trust agreements, and burial instructions.
2. **Retirement and death benefit information** — ACERA's phone number and website, contact information for other pensions you have, and contact information for organizations for which are eligible for death benefits.
3. **Income tax information** — copies of both state and federal income tax returns for the last two years.
4. **Property information** — titles and deeds to your house and other property, copies of property tax bills, mortgage documents, house and burial plot deeds, liens, and other related information.
5. **Insurance policies** — life, auto, home-owners, property, accident, liability, and hospitalization policies.
6. **Bank and financial accounts** — include locations of all checking and savings accounts, CDs, brokerage accounts, deferred compensation accounts, safe deposit boxes, savings bonds, stocks, bonds, and any other securities owned.
7. **Credit cards** — account numbers, phone numbers, and addresses.
8. **Associations and organizations of which you are a member** — some of them could be helpful to your loved ones.
9. **Friends and business associates** who could be helpful. Also include names and numbers of your attorney, accountant, stockbroker, financial planner, insurance agent, and executor/ executrix of your will.
10. **Survivor Checklist** — A copy of ACERA's Survivor Checklist. acera.org/survivor-checklist

Review ACERA's Survivor Checklist

We've prepared a checklist for your survivors. Review the checklist with your beneficiaries to get an idea of what your survivors will need to do after your death. The checklist includes documents you can provide ACERA in advance to ensure efficient payment of death benefits to your beneficiaries. acera.org/survivor-checklist

