

Getting Your Affairs in Order



ALAMEDA COUNTY
EMPLOYEES' RETIREMENT
ASSOCIATION

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/login.

Start a Conversation

Talk about your wishes for end-of-life care with your loved ones. This conversation can provide a shared understanding of what matters most to you and make decisions easier when the time comes. Visit The Conversation Project at acera.org/conversation for a Conversation Starter Kit and more resources.

Review Finances

Review your finances (debts and assets) with your loved ones. Make sure they know where your assets and important documents are kept. If any money matters involve your children, include them in this review.

Discuss Burial Wishes

Let your family know your preferred funeral and burial arrangements, or inform them of any arrangements you have already made.

Set Up a Trust

A trust can help your loved ones avoid the delays, costs, and public nature of probate, which is the court process for settling an estate. A trust also gives you more control over how and when your assets are distributed. Speak with an estate planning attorney to explore whether a trust is right for you.

Make a Will

Every adult should have a will to ensure their wishes are followed. Even if you have a trust, a will serves as a backup for anything not included in the trust. An estate-planning attorney can help if your estate is complex. For simpler situations, you can make a free will online at www.doyourownwill.com.

Complete an Advance Healthcare Directive

Fill out an Advance Healthcare Directive so your loved ones can make healthcare decisions if you become incapacitated. Find state-specific forms provided by AARP at 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, advanced healthcare directives, adoption papers, power of attorney, trust agreements, prepaid funeral arrangements, 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, utility accounts, and other bills** — websites, login information, 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, stock-broker, 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

