Getting Your Affairs in Order

ALAMEDA COUNTY EMPLOYEES' RETIREMENT ASSOCIATION

While it's not easy to think about end-of-life planning, preparing in advance can give you peace of mind and help your loved ones make decisions with clarity during a difficult time.

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. Visit The Conversation Project at acera.org/conversation for a Conversation Starter Kit and other resources.*

Review Finances

Review your debts and assets with your loved ones. Make sure they know where to find key documents. Include digital accounts, online banking, and passwords in your planning.

Discuss Burial Wishes

Let your family know your preferred funeral and burial arrangements, or share any arrangements you've 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 carried out. Even if you have a trust, a will serves as a backup for anything not included. For simpler estates, you can make a free will at www.doyourownwill.com;* for more complex situations, consult an estate planning attorney.

Complete an Advance Healthcare Directive

Fill out an Advance Healthcare Directive so loved ones can make healthcare decisions if you cannot. Many states also use the term "Health Care Power of Attorney" for similar documents. Find state-specific forms through AARP at acera.org/advance.*

*Third-party website not affiliated with ACERA

Make a Life Planning File

Get a folder, manila envelope, or secure digital file, and let your loved ones know where to find it:

1. **Personal documents** — birth certificates, passports, Social Security info, marriage/divorce papers, military discharge papers, naturalization papers, wills, advance directives, powers of attorney, trust agreements, adoption papers, prepaid funeral arrangements, and burial instructions.
2. **Retirement and death benefit info** — ACERA's phone number (510-628-3000) and website (acera.org), plus details and contact info for other pension plans and any organizations that owe survivor benefits based on your employment or membership.
3. **Income tax information** — copies of the last two years of state and federal returns plus supporting tax documents (1099s, W-2s, property tax records, etc.).
4. **Property information** — titles and deeds, property tax bills, mortgage documents, liens, and burial plot deeds.
5. **Insurance policies** — life, auto, home, property, liability, accident, and health policies.
6. **Bank and financial accounts** — checking, savings, CDs, brokerage accounts, deferred compensation accounts, savings bonds, stocks, bonds, safe deposit boxes, and other securities.
7. **Credit cards, utilities, and bills** — account numbers, websites, login information, and contact details.
8. **Important Contacts** — family, friends, professionals (attorney, accountant, financial planner, insurance agent), executor of your will, and organizations of which you are a member.
9. **Survivor Checklist** — Include ACERA's Survivor Checklist to help your beneficiaries know what to do. acera.org/checklist

Review ACERA's Survivor Checklist

Our Survivor Checklist helps ensure your beneficiaries receive benefits smoothly and with less stress. The checklist also highlights documents you can provide to ACERA in advance to help ensure efficient payment of death benefits. acera.org/checklist