

Your Essential End Of The Year Financial and Estate Check List

- ☐ **1. Inspect my beneficiary designations on:**
 - Bank and Stock Accounts
 - Life Insurance Policies
 - IRAs, 401(k)s, and All Retirement Accounts
- ☐ **2. Review life insurance policies to verify:**
 - Amounts of coverage and when premiums are due
 - Where the policies are located
 - When policies will lapse -- if level premium term or term policies
(Make sure that they are accurate and current)
- ☐ **3. Create a file and collect all charitable donation letters for income tax returns.**
- ☐ **4. Get a free will/trust checklist** from my attorney Charles Bratton (856-857-6000) to make sure that my will is up to date with the changing laws and my changing circumstances including births, divorces, death, children reaching maturity, new grandchildren, purchasing more insurance etc.
Consider:
 - Power of Attorney
 - Health Care Power of Attorney
 - Living Wills
 - Trusts
 - Personal Property Memos
 - Last Will and Testament
- ☐ **5. Consider gifting as part of my estate plan.**

Determine whether or not to make estate planning gifts to children, grandchildren or others. Visit www.RothamelBratton.com/TheGiftTax to verify how much I can give each year.
- ☐ **6. Make sure that my executor knows where my will is stored.**
- ☐ **7. Collect important documents, memos, and financial information and store in a safe location with wills, trusts, and estate planning documents.**
- ☐ **8. Consider Asset Protection techniques to prepare for unexpected long term care cost.**

Contact Charles Bratton today for your free checklist. 856-857-6000

Visit us at www.RothamelBratton.com & Find us on Facebook at www.facebook.com/RothamelBratton

Haddonfield, NJ

18 Kings Highway West
Haddonfield, NJ 08033
P: (856) 857-6000
F: (856) 857-6001

Philadelphia, PA

1650 Market Street, Suite 3600
Philadelphia, PA 19103
P: (215) 545-0825
F: (215) 545-0785

Lawrenceville, NJ

850 Bear Tavern Road, Suite 308
West Trenton, NJ 08628
P: (609) 219-1680
F: (856) 546-5123

Chevy Chase, MD

5425 Wisconsin Ave, Suite 600-618
Chevy Chase, MD 20815
P: (410) 630-1300
F: (410) 630-1301