Homestead
Advisers | Funds

My Legacy Plan: What I Want You to Know

A Note Before You Begin

Money is hard to talk about. So is death. Put the two together, and it's no wonder so many of us find reasons to put off the conversation.

We get it. That's why this workbook isn't really about the paperwork. It's about your family. It's about helping you organize important information so the people you love have a clearer place to start when the time comes, whether that's tomorrow or 40 years from now.

How and when you have that conversation with your family is entirely yours to decide. This workbook can help with the practical side by giving you one place to organize important information, document locations and personal preferences, so that when you are ready to talk, you have something useful to share.

This workbook is for organizational purposes only and does not replace your legal or account documents. If information here differs from an official record, the official record controls.

We're Here to Help

You may find it helpful to work through this workbook with your family and professional advisers. Homestead representatives are available to help you with information about a Homestead account, but they cannot prepare or interpret legal documents or provide legal, tax, accounting, or estate planning advice.

This workbook is also meant to grow with you. Life changes, and what belongs in here will change with it. An electronic copy of this workbook is available at **homesteadadvisers.com/legacy**, so you can update the information you choose to record and print a fresh copy as circumstances change. Updating this workbook does not update an account, beneficiary designation, insurance policy, or legal document.

Take this one section at a time, at whatever pace feels right.

For help using this workbook or for information about a Homestead account, please call us at:
800.258.3030, option 2.

IMPORTANT INFORMATION

For general informational, educational, and organizational purposes only. This workbook is not legal, tax, accounting, estate planning, or investment advice, and it does not replace or change a will, trust, power of attorney, beneficiary designation, or other legal document. If information here differs from an official record, the official record controls. Please consult the appropriate professional advisers regarding your individual circumstances.

This workbook may contain sensitive personal information. Keep it, and any papers you store with it, in a secure place, and make sure a trusted person knows where to find it.

See "Important Disclosures" on page 12 for additional information.

How to Use This Workbook

Start with the basics. Gather information about your financial accounts, legal documents, insurance policies, and key contacts, and note where important records can be found. You may then find it helpful to discuss the information with your family and professional advisers, sharing as much or as little as feels right to you.

Keep this workbook and your documents together in one folder. Because the folder will hold private details and may hold sensitive personal information, store it somewhere safe, like a locked drawer or fireproof box, and let the person who will need it know where it is.

Don't think of this as a one-time project. Life keeps moving — a marriage, a new grandchild, a move, a loss — and this workbook should move with it. Consider reviewing this workbook periodically and after significant life or account changes. Changes to an account, insurance policy, beneficiary designation, or legal document must be completed through the applicable institution, provider, or legal process.

This Workbook Belongs To: _____

Add your name above, so anyone who opens this folder knows right away whose affairs it covers.

KEY CONTACTS	Name	Phone	Email
Emergency contact			
Attorney			
Accountant			
Doctor			
Financial adviser			

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Centralize Your Important Papers

Gather these documents in one place. Check off each item as you file it, and note the date anytime you swap in a newer version. It's an easy way to see what needs attention at your next annual review. Because the folder, this workbook and these papers may include sensitive personal information, store them securely and make sure someone you trust knows where to find them.



TIP: You might find it helpful to add a labeled tab for each category below, so your folder mirrors the sections that follow.

LEGAL PAPERS	Last Updated
☐ Will and/or trust documents	
☐ Funeral or final-arrangement documents (if applicable)	
☐ Power of attorney (financial and/or health care)	
☐ Pre-paid funeral contract	
☐ Organ/tissue donation record	
☐ Social Security card or record location *(do not write your Social Security Number in this workbook)*	
☐ Relevant birth certificates	
☐ Marriage license or certificate	
☐ Military service papers, including discharge records	
☐ Domestic partnership registration (if applicable)	
☐ Divorce or adoption court documents (property settlements, name changes, prenuptial agreements, etc.)	
☐ Community property agreement (if applicable)	
☐ Driver's license copy or record location	
☐ Passport, citizenship, or immigration records or record location (if applicable)	

DEEDS, TITLES, AND DEBTS	Last Updated
☐ Real estate deeds (including recent appraisals)	
☐ Vehicle titles and registrations (car, boat, RV, etc.)	
☐ Co-op, club, or association membership certificates	
☐ Mortgage, personal loan, and promissory note documents	
☐ Credit cards (issuer, to close or notify)	

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INSURANCE POLICIES	Last Updated
☐ Health (Medicare, Medicaid, Medigap, private, dental, long-term care)	
☐ Property (homeowners/renters, auto, etc.)	
☐ Life and accidental death	
☐ Veterans', employer, or pension-related	

FINANCIAL ACCOUNTS	Beneficiary Confirmed? (Date)	Last Updated
☐ Bank accounts (checking, savings, CDs, etc.)		
☐ Investment accounts (brokerage, IRAs, 401(k)s) and stock or bond certificates)		
☐ Annuity contracts		



Don't include account numbers and other sensitive details unless this workbook is stored securely. This isn't a beneficiary-designation form, so any additions or changes need to go through the applicable institution directly.

OTHER FINANCIAL RECORDS	Last Updated
☐ Retirement, pension, and/or survivor annuity documents	
☐ Veterans' benefit records	
☐ Disability payment records (state, veterans, etc.)	
☐ Income and benefit records (Social Security, pension, retirement-account distributions, employment)	
☐ IRS tax returns (current and prior year)	
☐ Property tax records	
☐ Business interest records (agreements, statements, contracts)	
☐ Personal loan records	
☐ Safe-deposit box (bank name, location, keys, authorized users)	

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Your Financial Snapshot

This worksheet provides a snapshot of your assets, sources of income, and debts you choose to record. It may help you and your family understand your overall financial picture. Review it periodically and after significant financial changes.

ASSETS AND INCOME SOURCES	Location/Institution	Estimated Amount/Value
Bank and retirement accounts (checking, savings, IRAs, 401(k)s, etc.)		
Investment or brokerage holdings		
Real estate		
Business interests		
Life insurance (cash value)		
Vehicles		
Personal property (jewelry, art, collectibles)		
Social Security income (monthly benefit x 12)		
Other assets or beneficial interests (if known)		
Other recurring income		

(1) TOTAL ESTIMATED ASSETS AND INCOME SOURCES	**$**

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LIABILITIES AND DEBTS	Creditor/Lender	Estimated Balance
Mortgage(s)		
Auto loan(s)		
Credit card balances		
Student loans or other education debt for which you are a borrower, co-borrower or guarantor		
Other debt		

(2) TOTAL ESTIMATED LIABILITIES AND DEBTS	**$**

YOUR FINANCIAL SNAPSHOT

(1) TOTAL ESTIMATED ASSETS AND INCOME SOURCES	$
(2) TOTAL ESTIMATED LIABILITIES AND DEBTS	$

ESTIMATED CURRENT ANNUAL INCOME .....**$** _____

LAST UPDATED..... _____

Amounts entered here may be estimates and are for personal organizational purposes only. Use official records and/or professional valuations when current or formal values are needed.

Write Down the People Named in Your Documents

Choosing the right people for these roles, and making sure they're willing to serve, can make things easier for your family when decisions need to be made. Use this section to record the people currently named in your legal documents, and make sure the names match. This worksheet does not appoint anyone or give anyone authority to act. If you need to name or change someone in one of these roles, talk with an attorney.

KEY ROLES

Role	Name and Contact Info	Successor (if named)
Personal Representative/Executor		
Financial Power of Attorney		
Health Care Proxy/Agent		
Trustee (if applicable)		
Guardian for Minor Children (if applicable)		

If you have an advance medical directive or similar document, note here where it's kept and when you last reviewed it. Requirements vary by state, so an attorney or healthcare professional can help with any questions.

Advance Medical Directive: ☐ On File ☐ Not on File

Location: _____ Last Updated: _____

Letter of Instruction Checklist

A letter of instruction can offer your family helpful, practical guidance, but it doesn't replace a will, trust, beneficiary designation, power of attorney, or advance directive. Below are items people often choose to include. Check off the ones you'd like to share with your family.

	Item
☐	A note pointing your family to your financial information, legal papers, and contacts and to where you keep them
☐	Funeral and burial preferences
☐	Topics or memories you'd like included in your obituary or eulogy
☐	Any personal messages or final wishes you'd like to share directly
☐	Who to notify (family, close friends, employer, clergy, or organizations)
☐	Where to find your important documents and records, including any legal document about specific belongings (or a note to discuss your wishes with your attorney)

Letter last updated: _____

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Take Care of the Everyday Details

A few everyday logistics can make things much easier on your family.

DIGITAL ACCESS AND PASSWORDS

This section is meant to point your family toward how to access your accounts, not to record your passwords.

Some password managers and online services offer emergency, inactive-account, or legacy-access features. Features vary, so review the provider's current instructions before relying on one. If you use such a feature, note it below without recording your master password. If you use a password manager, consider whether it is appropriate to store credentials for the accounts below. Do not write passwords, PINs, recovery codes, or a master password in this workbook.

Password Manager	Emergency/Legacy Access Set Up?	Who Has Access
	☐ Yes ☐ No	

If you haven't set one up yet, consider adding these to your password manager so your family has one secure place to find them when needed:

- ☐ Email accounts
- ☐ Banking and credit card accounts
- ☐ Investment, brokerage, and retirement accounts
- ☐ Phone and computer device locks
- ☐ Social media accounts
- ☐ Cloud storage (iCloud, Google Drive, etc.)

Having a password does not necessarily give someone authority to access or manage an account. Follow the provider's procedures for authorized access.

RECURRING BILLS AND SERVICES

Bill/Service	How You Receive It	On Auto-Pay?	Due Date/Notes

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Round Out the Rest of the Details

These are the smaller things that are easy to overlook but can mean a lot to the people sorting through them.

PEOPLE TO NOTIFY

Use this list to record who should be contacted — family, close friends, employer, clergy, or organizations — so your family isn't trying to remember everyone on their own.

Name	Relationship	Phone	Notified?
			☐
			☐
			☐
			☐
			☐

PETS

If you have pets, use this space to record what your family or their new caretaker will need to know. Recording a person in this space does not require that person to provide care.

Pet's Name	Vet Name and Phone	Feeding/Medication Instructions	Potential Caregiver/ Date Confirmed

What Now? A Guide for the Days and Months Ahead

There's no need to do everything at once. The items below are examples of matters that may need attention after a death. The right steps and timing depend on the circumstances, applicable law, and the person's legal documents, so this information may not apply to every situation. Whoever is handling the estate should confirm they have the authority to act and turn to appropriate professional advisers for guidance.

First 24 Hours

- ☐ Contact the funeral home or the organ/tissue donation team, if applicable.
- ☐ Notify close family members.
- ☐ Arrange care for any dependents (children or others in the household who relied on daily care).
- ☐ Arrange care for any pets.
- ☐ Locate and safeguard the will, trust, and final arrangement documents for review by the person authorized to act.
- ☐ If the death occurs at home, contact the appropriate hospice provider, medical professional, emergency service, or local authority based on the circumstances.

First Week

- ☐ Contact an attorney to determine whether probate, trust administration, or another process applies.
- ☐ Ask how many certified death certificates you may need and how to order them.
- ☐ Notify the employer, if applicable, and ask about final pay, benefits, or life insurance through work.
- ☐ Confirm whether the funeral home has reported the death to the Social Security Administration. If not, follow the Social Security Administration's current reporting instructions.
- ☐ Begin notifying friends, extended family, and organizations from the "People to Notify" list.
- ☐ Secure the home and any property left unattended.

First Month

- ☐ The person authorized to act should contact banks, investment firms, and retirement account providers to ask about required documents and next steps.
- ☐ Contact applicable insurers to ask about possible benefits and claim requirements.
- ☐ Check applicable state requirements for driver's licenses, vehicle registrations, and titles.
- ☐ Review utilities, subscriptions, and memberships and follow each provider's procedures to continue, transfer, or cancel them.
- ☐ Follow current U.S. Postal Service procedures for mail addressed to a deceased person.
- ☐ Consult appropriate legal, tax, and financial professionals about taxes, accounts, and estate or trust administration.

First 90 Days

- ☐ Continue working with appropriate professional advisers through any probate, trust administration, or tax process.
- ☐ Work with the appropriate professionals and institutions to determine how assets should be handled under applicable documents, beneficiary designations, and law.
- ☐ Consult a qualified tax professional to determine which individual, estate, trust, federal, state, or other tax filings may be required.
- ☐ The person authorized to act should address remaining financial and digital accounts through the applicable provider's procedures.

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Additional Notes

Use this space for anything else you'd like your family to know.

IMPORTANT DISCLOSURES

This workbook is provided for general informational, educational, and organizational purposes only. It does not constitute legal, tax, accounting, estate planning, or investment advice and is not a recommendation to take or refrain from taking any action. The information is general and may not apply to every person or situation.

This workbook is not a will, trust, power of attorney, advance directive, beneficiary designation, letter of instruction, or other legal document. Completing or updating it does not create or change a legal document, account registration, beneficiary designation, or legal right. Applicable legal documents and official account records control.

Homestead Funds, Homestead Advisers, and Homestead Financial Services do not provide legal, tax, accounting, or estate planning advice, including through this workbook, and cannot determine what may be appropriate for your individual circumstances. Please consult the appropriate professional advisers.

Information entered in this workbook is provided by the person completing it and is not verified or updated by Homestead. Keep personal and financial information secure and share it only with people you trust and who are authorized to receive it.

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