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Document Locator System: A Handy Aid for Keeping Track of Your Records

Are you be able to locate insurance contracts, wills, and other important personal records quickly and easily? With this simple document locator system, you no longer need to wonder where to file a paper or where to find it.

The Document Locator System

Most people have no idea where to start searching for their important records. They usually keep them scattered in various locations—tax records in a file cabinet, savings bonds in a home safe, wills at an attorney's office, some contracts or deeds in a bank safe deposit box.

There's a reason many people do not have an organized record-keeping system: It's because getting records organized is a stressful, confusing chore.

The Document Locator System is effective because it takes away that stress and confusion. This simple recordkeeping system provides an easy way to keep track of your important personal (not business) records, keeping them organized and available. You will not miss out on a tax deduction because you did not keep the necessary receipt. More importantly, the document locator system will help a spouse or executor locate documents in case of your death or disability.

Set Up Tabbed Sections

Set up tabbed sections in your files with the following captions (modifying, deleting or adding sections as appropriate to your particular situation):

1. Banking
2. Children
3. Credit and Loans
4. Employment
5. Estate Planning [including wills and post-mortem matters]
6. Important Personal
7. Insurance
8. Investments
9. Major Assets
10. Professional Residences
11. Tax Records
12. Vehicles [including boats]

File The Documents

File the documents and other records listed in Column 1 in the file sections recommended in Column 2 of the Document Locator. Where the original or a copy is filed elsewhere, note this location in Column 3 of the Document Locator. You can also use Column 3 for any notes regarding the document (such as: Passport—"Renew by October 12, 2000" or IRA—"Take first distribution by December 31, 2000"). Where your filing system suggests a file section other than that recommended in Column 2, just substitute your location for the recommended one. For items other than those named here, use the blank spaces at the end of the Locator.



This Document Locator is shown at the end of this Financial Guide.

Tip: Put a photocopy of the Document Locator, which will contain the locations of all your important documents, in a fireproof safe or safe deposit box.

Tip: In addition to the Document Locator System, an essential part of making sure you've done everything you can to help your heirs and family members get your affairs in order in the event of death or disability is to prepare a post-mortem letter to a spouse or executor. The purpose of such a letter is to provide them with the information needed to locate records or assets. This will prevent erosion of your estate by unnecessary taxes, unfounded claims or just plain loss of assets.

The key is to develop and follow some type of record-keeping system, not necessarily the one recommended here. If you have any questions, contact your financial advisor.

Tip: Cull your records every so often. By getting rid of the papers you no longer need, you'll minimize the ever-encroaching mountains of paper we all find ourselves dealing with, and often buried under.

Documents You Should Be Able To Locate Easily

Certain documents, records and other information should be easily locatable in an emergency. These include (1) your personal records, (2) a list of your assets, (3) your estate planning records and (4) your financial records, as listed below:

Personal Records

- Birth certificates of family members.
- Death certificates of deceased family members.
- Marriage license.
- Divorce decree and custody agreement (if divorced).
- Passports (updated)
- Social Security numbers for family members
- The names and addresses of family members, close relatives and any persons mentioned in a will.
- Military records.
- List of previous employers.
- List of government employers.
- Medical records and health insurance cards for family members.

In most cases, the reason these documents are needed is self-explanatory.



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List of Your Assets

- Description of all major assets that you own separately or jointly with your spouse or other person, together with the approximate values and location of deeds, titles, stock certificates or other evidence of ownership.

Note: Include cash, realty, investments, IRAs, retirement plan benefits, life insurance policies, interests in partnerships or other business entities, jewelry and other luxury items, automobiles, boats, antiques, coin collections, collectibles, art objects, and debts owed to you by others

- Appraisals of valuable items,
- Description of the approximate amounts of pension, military, and/or other benefits you or your spouse may be entitled to on retirement or death,
- Insurance policies (including group life, individual life, health, casualty, auto, etc.) and identity and phone numbers of insurance agents.

Estate Planning Records

- The whereabouts of your will and codicils, along with the name and address of the attorney who prepared them,
- Title to cemetery plot or other burial arrangement,
- Post-mortem letter to spouse or family members, to be opened after your death
- Living will or other directions in case of disability.

Financial and Other Records

- Location of all safe deposit boxes, keys, and passwords
- Important canceled checks
- The names and addresses of your CPA, attorney and any other professionals concerned with your financial affairs
- Photographic or video record of house and its contents (for homeowners' insurance purposes)
- One statement for each bank account, IRA, mutual fund, broker or other account you own, along with the name and telephone number of the primary banker, broker or other contact person for each account
- Brokers' confirmation slips for purchases
- A statement or other reference for any bank account that is not in your name
- One statement or payment stub for each credit card, line of credit or outstanding loan
- Income tax returns for at least six prior years (including all supporting records for past six years), and all prior gift tax returns
- Records showing the original cost of any realty owned, cost of all improvements that can be added to tax basis, and depreciation taken (for business or rental property)
- Bills of sale or receipts for major items
- Equipment and appliance manuals and warranty information



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Where To File What

Document Locator		
DOCUMENT	WHERE TO FILE	OTHER LOCATION/Notes
Accident reports	Insurance	
Adoption records	Important Personal and/or Children	
Accountant	Professionals	
Address book	Important Personal	
Alimony records	Tax Records	
Apartment—records for	Residences	
Annuity	Investments	
Antiques	Major Assets	
Appliances—receipts, warranties and contracts for	Major Assets	
Appraisals of assets	Major Assets	
Assets—list of	Major Assets	
Attorney	Professionals and/or Estate Planning	
Auto insurance	Vehicles and/or Insurance	
Auto loans	Credit and Loans	
Auto mileage logs	Tax Records	
Automobile title	Vehicles	



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Bank account statements	Banking	
Bills of sale	Major Assets	
Birth certificates	Important Personal and/or Children	
Boat insurance	Insurance	
Boat records	Vehicles	
Broker account statements	Investments	
Business interests	Investments	
Canceled checks—general	Banking	
Canceled checks—insurance	Insurance	
Canceled checks—tax-related	Tax Records	
Casualty loss records	Insurance	
CD	Banking and/or Investments	
Cemetery plot	Estate Planning	
Charitable gifts	Tax Records	
Checking account statements	Banking	
Child support papers	Important Personal and/or Children	
Claims—insurance	Insurance	
Coin collection	Major Assets	
Collections	Major Assets	
Confirmation slips—from broker	Investments	
CPA	Professionals	
Credit cards—list of	Credit and Loans	



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Credit card statements	Credit and Loans	
Credit report—from credit reporting agency	Credit and Loans	
Credit union papers	Banking and/or Credit and Loans	
Custody agreement	Important Personal and/or Children	
Day care records	Children	
Death benefits	Employment	
Death certificate	Important Personal	
Debts owed to you	Investments	
Debts you owe	Credit and Loans	
Deeds to homes	Residences	
Disability insurance	Insurance	
Dividends—records of	Investments	
Divorce decree	Important Personal	
Doctors	Professionals	
Dues—professional or union	Tax Records	
Employee benefits—description of	Employment	
Employers—list of	Employment	
Equipment—business use of	Tax Records	
Equipment—warranties for	Major Assets	
Expenses	Tax Records	
Fees—deductible	Tax Records	



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Financial statement—your personal	Credit and Loans	
Forms—tax	Tax Records	
Funeral arrangements	Estate Planning	
Furs	Major Assets	
Gifts—taxable	Tax Records	
Government employers—list of	Employment	
Health insurance	Insurance	
Home—contents of, photographic records	Insurance	
Home office	Tax Records	
Home improvements	Residences	
Inherited property—record of basis	Residences	
Insurance policies	Insurance	
Interest—record of	Residences and/or Tax Records	
IRA	Banking	
Jewelry	Major Assets	
K-1 Forms	Tax Records	
Safe deposit box keys	Banking	
Lawyers	Professionals and/or Estate Planning	
Lease—home	Residences	
License—driver's	Vehicles	
Life insurance policies	Insurance	



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Limited partnership documents	Investments	
List of assets	Major Assets	
List of automobiles	Vehicles	
List of bank accounts	Banking	
List of brokerage accounts	Investments	
List of children's schools	Children	
List of credit cards	Credit and Loans	
List of debts	Credit and Loans	
List of employers—government and private	Employers	
List of home improvements	Residences	
List of life insurance policies	Insurance	
List of safe deposit boxes	Banking	
Living will	Important Personal	
Loans—list of	Credit and Loans	
Maintenance of appliances	Major Assets	
Marriage certificate	Important Personal	
Medical expenses	Tax Records	
Medical professionals	Professionals	
Mileage logs—expenses	Tax Records	
Military discharge	Important Personal	
Military employers	Employment	



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Mortgage note	Residences	
Mortgage payments and yearly statement	Residence and/or Tax Records	
Moving expense	Tax Records	
Mutual funds	Investments	
Naturalization papers	Important Personal	
Owner's manuals	Vehicles and/or Major Assets	
Partnership statements	Tax Records	
Passports	Important Personal	
Paycheck stubs	Employment	
Pets	Important Personal	
Pension benefits—description	Employment	
Photos of family members	Important Personal	
Photos of home contents	Insurance	
Properties owned—list of	Residences	
Property damage—records	Insurance	
Prospectuses	Investments	
Real estate owned	Residences	
Real estate taxes	Residences and/or Tax Records	
Registration	Vehicles	
Rent—records of	Residences	
Residence closing—records of	Residences	



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Retirement accounts	Investments	
Safe deposit boxes	Banking	
Savings accounts	Banking	
Schools—list of	Children	
Service—military	Employment and/or Important Personal	
Social Security numbers	Important Personal	
Stock certificates	Investments	
Survivors' benefits—descriptions	Employment	
Tax returns and forms	Tax Records	
Traffic tickets	Vehicles	
Titles to vehicles	Vehicles	
Travel expenses	Tax Records	
Trust documents	Estate Planning	
Unemployment compensation	Employment	
Vacation home	Residences	
W-2 forms	Tax Records	
Warranties	Major Assets	
Wills	Estate Planning	