My End Of Year Financial and Estate Check List

1. **Review my beneficiary designations on**:
    - Bank and Stock Accounts
    - Life Insurance Policies
    - IRAs, 401(k)s, and All Retirement Accounts

And make sure that they match my current situation and desires.

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)

And make sure that they are accurate and current.

3. **Make a file and collect all charitable donation letters for income tax returns.**

4. **Consider gifting as part of my estate plan.**
Determine whether or not to make estate planning gifts to children, grandchildren or others and to verify how much I can give each year.
See http://www.paestateplanners.com/video/how-much-can-i-give-without-filing-a-gift-tax-return.cfm

5. **Get a free will/trust checkup** from my lawyer at Unruh, Turner, Burke and Frees 610-933-8069 to make sure that my will is up to date with the changing laws and my changing circumstances including law changes, divorces, children reaching maturity, new grand children, purchasing more insurance etc. Consider:
    - **Power of Attorney**
    - **Health Care Power of Attorney**
    - **Living Wills**
    - **Trusts**
    - **Personal Property Memos**

6. Make sure that my executor knows where my will is stored.

7. Gather important documents, memos, and financial information and store in a safe location with wills, trusts, and estate planning documents.

Thank you from your attorneys, paralegals and advising team at Unruh, Turner, Burke and Frees
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