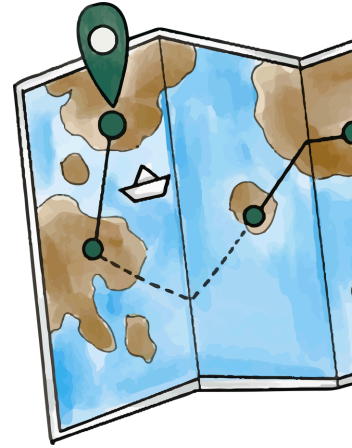




FINANCIAL GO-BAG

A SHARED READINESS GUIDE FOR BOTH PARTNERS

- Sailors, pilots, and first responders all keep a go-bag: a compact, ready kit of the most essential items, not because disaster is expected, but because having it prepared means you never have to scramble when the moment comes.
- Today's financial lives are built largely on automation: bills that pay themselves, accounts that rebalance quietly, statements that arrive digitally. That efficiency is a gift. But it also means critical information can become invisible to anyone but the person who set it up.
- This guide is not about giving anything up. It's about building a shared map of what you've built together, so that either partner can navigate it confidently when the need arises. Working through it now, while both of you are present and knowledgeable, is one of the most caring things a couple can do for each other.



— Before You Begin: Document Your Storage System —

Many households no longer keep physical files. Documents today may live in a filing cabinet, a fireproof safe, an attorney's vault, a CPA's client portal, tax software (TurboTax, H&R Block), cloud storage (Google Drive, iCloud, Dropbox, OneDrive), or simply in an email account. Some items live in more than one place. Record your system once here, then reference it throughout.

Storage Method	Service Name / Location / Login Required?	Used For
Physical Filing Cabinet or Fireproof Safe		
Attorney's Office / Vault		
CPA / Accountant Client Portal		
Tax Software Account (TurboTax, H&R Block...)		
Cloud Storage: Primary (Google Drive, iCloud, OneDrive...)		
Cloud Storage – Secondary		
Email Account (statements & confirmations)		
Password Manager Secure Vault		

— How to Use This Guide —

Set aside a quiet afternoon and work through each section together. Use the "Location / Notes" column to record exactly where each item lives, referencing your storage system above. Place a checkmark in the "Found ✓" column once confirmed. Store the completed guide in your fireproof safe or as an encrypted digital document, and let your attorney or advisor know where it is.

1) Legal & Estate Documents

Set aside a quiet afternoon and work through each section together. Use the "Location / Notes" column to record exactly where each item lives, referencing your storage system above. Place a checkmark in the "Found ✓" column once confirmed. Store the completed guide in your fireproof safe or as an encrypted digital document, and let your attorney or advisor know where it is.

Document	Location / Notes	Found ✓
Last Will & Testament – His		
Last Will & Testament – Hers		
Revocable Living Trust (if applicable)		
Durable Power of Attorney – His		
Durable Power of Attorney – Hers		
Healthcare Proxy / Medical POA – His		
Healthcare Proxy / Medical POA – Hers		
HIPAA Authorization Forms – His & Hers		
Living Will / Advance Directive – His & Hers		
Trust Certifications / Trustee Documents		
Prenuptial or Postnuptial Agreement (if any)		

2) Property & Real Estate

Item	Location / Notes	Found ✓
Deed(s) – Primary Residence		
Deed(s) – Vacation / Investment Property		
Mortgage Statement, Servicer Contact & Auto-Pay Info		
Home Equity Line (HELOC) Documents		
Title Insurance Policy		
Property Tax Records – Payment Method & Schedule		
Homeowner's & Umbrella Insurance Policy		
Vehicle Titles & Registration		
Safe Deposit Box – Bank, Branch & Box Number		
Safe Deposit Box Key(s) – Location		
Storage Unit – Location, Access Code / Key		

3) Financial Accounts

Account Type	Institution / Acct # Last 4 / Online Portal	Found ✓
Banking		
Primary Checking Account		
Savings / Money Market Account		
Joint Account(s)		
Individual Account(s)		
Investment & Retirement		
IRA – His		
IRA – Hers		
Roth IRA – His / Hers		
401(k) / 403(b) – Current or Former Employer		
Brokerage / Taxable Investment Account(s)		
Annuity Contract(s)		
Other		
529 / Education Savings Accounts		
HSA (Health Savings Account)		
Stock Options / Deferred Compensation		
Pension / Defined Benefit Plan		
Other		
IRA & 401(k) Beneficiaries – Confirmed Current		
Life Insurance Beneficiaries – Confirmed Current		
Transfer on Death (TOD) on Brokerage Accounts		

4) Insurance Policies

Policy Type	Insurer / Policy # / Agent	Found ✓
Banking		
Life Insurance – His <i>(face amount & beneficiary)</i>		
Life Insurance – Hers <i>(face amount & beneficiary)</i>		
Long-Term Care Insurance – His / Hers		
Medicare Card & Supplemental (Medigap) Policy		
Medicare Part D – Prescription Drug Plan		
Auto Insurance		
Homeowner's / Umbrella / Excess Liability		
Disability Insurance <i>(if still in force)</i>		

5) Income, Benefits & Vital Records

Item	Amount / Detail / Location	Found ✓
Income Sources		
Social Security – His <i>(monthly benefit & start date)</i>		
Social Security – Hers <i>(benefit & survivor options)</i>		
Pension / Annuity Income		
Required Minimum Distribution (RMD) Schedule		
Vital Documents		
Social Security Cards – His & Hers		
Medicare Cards – His & Hers		
Birth Certificates – His & Hers		
Marriage Certificate		
Passport(s)		
Military Records <i>(if applicable)</i>		



6) Credit Cards & Recurring Obligations

Note: When a card is cancelled after a death, any bill set to auto-pay from that card will fail silently, subscriptions suspend, insurance can lapse, utilities go unpaid. Documenting what auto-pays from where takes minutes and prevents significant headaches later.

Account / Obligation	Issuer / Last 4 / Auto-Pay From Which Account?	Found ✓
Primary Credit Card		
Secondary Credit Card(s)		
Store / Travel / Rewards Cards		
Utility Auto-Payments (electric, gas, water, trash)		
Insurance Premiums on Auto-Pay		
Streaming & Subscription Services		
HOA or Condo Fees		
Property Tax – Escrow or Direct Payment		
Outstanding Loans (auto, personal, other)		

7) Digital Access & Passwords

Important: Do not record actual passwords in this document. Instead, note which password manager is used and where the master credentials are stored. Also note that many financial websites now send a text message or email code to verify your identity when logging in (multi-factor authentication). This means access to the right phone or email account is just as critical as the password itself.

Access Item	How to Access / Where Stored	Found ✓
Password Management		
Password Manager App / Service Name		
Master Password – Written Record Location		
Emergency / Recovery Access Method		
Backup MFA Codes – Location of Printed or Stored Codes		
Devices — MFA Text & Apps		
Smartphone – His: Passcode		
Smartphone – Hers: Passcode		
Computer Login Password / PIN		
Tablet Passcode (iPad, etc.)		
Home Network (Wi-Fi) Password		
Email Accounts		
Primary Email – His (login & how MFA is received)		
Primary Email – Hers (login & how MFA is received)		
Backup / Recovery Email Address		
Cloud & Document Storage		
Apple ID / iCloud Account		
Google Account (Drive, Gmail)		
Microsoft / OneDrive Account		
Dropbox or Other Cloud Storage		
CPA / Accountant Client Portal Login		
Tax Software Account (TurboTax, H&R Block...)		

7) Digital Access & Passwords *(continued)*

Access Item	How to Access / Where Stored	Found ✓
Financial Institution Portals		
Online Banking Login(s)		
Brokerage / Invest. Portal Login(s)		
my Social Security Account (<i>ssa.gov</i>)		
Medicare Account (<i>medicare.gov</i>)		
Financial Institution Portals		
Cryptocurrency Wallet(s) – Access		
PayPal / Venmo / Zelle Account(s)		
Airline Miles / Hotel Points Accounts		

8) Key Advisors & Professional Contacts

Role	Name / Firm / Phone / Email	Found ✓
Financial & Legal		
Financial Advisor / Wealth Manager		
Invest. Custodian(s) – Service & #		
Estate Planning Attorney		
Tax Preparer / Accountant		
Insurance		
Life & Long-Term Care Insurance Agent		
Prop. & Casualty Insurance Agent		
Medical		
Primary Care Physician – His		
Primary Care Physician – Hers		
Specialist(s) as Applicable		
Estate Administration		
Executor Named in Will		
Successor Trustee (<i>if trust exists</i>)		
Close Family Contact / Emergency		

9) Power of Attorney & Authorized Access Confirmation

Why this matters: A Power of Attorney grants a named individual the legal authority to act on your behalf, signing documents, managing accounts, making financial decisions. Without a current, properly executed POA on file with each institution, even a spouse may face delays or be denied access during a health crisis. This section confirms the right documents are in place and that key institutions have them on record.

Item	Agent Named / Notes	Found ✓
Document Status		
Durable POA – His: Agent Named		
Durable POA – Hers: Agent Named		
Springing vs. Immediate – Confirm Activation Type		
Date of Execution – Confirm Not Stale		
Financial Institution Registration		
Primary Bank – POA on File		
Investment / Brokerage Accounts – POA on File		
Retirement Accounts – POA on File <i>(where permitted)</i>		
Annuity / Insurance Company – POA Acknowledged		
Healthcare Authority		
Healthcare Proxy / Medical POA – His: Agent Named		
Healthcare Proxy / Medical POA – Hers: Agent Named		
Copy on File with Primary Physician – His		
Copy on File with Primary Physician – Hers		
Copy on File with Hospital / Health System		
HIPAA Authorization		
HIPAA Release – His: Individuals Authorized		
HIPAA Release – Hers: Individuals Authorized		

10) Tax Records

Item	Location / Storage Method	Found ✓
Financial Institution Portals		
Federal & State Returns – Last 7 Years		
Prior-Year W-2s and 1099s		
Cost Basis Records for Investment Accounts		
Real Estate Purchase & Improvement Records		
Gift Tax Returns (Form 709, if any filed)		
IRS Correspondence or Notices		
Tax Software Account – Login & Years Stored Online		
CPA / Preparer Portal – Login & Years Available		

— Notes —

Once Complete, Tell Someone Where It Is!

Let your attorney, your advisor, and a trusted family member know this guide exists and where it is stored.
Consider reviewing it annually — it takes far less time the second time around.

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