Estate Administration Notebook For XXXXX

(Last review and update 10-7-23. Electronic version located on flash drive in notebook pocket with a backup copy on external hard drive located XXXXX. Physical copy in safe deposit box.)

Personal Information:

1. Name:
2. Address: XXXXX
3. iPhone 14 cell phone: XXXXX
   Land line: XXXXX (still have this number because it's automatically included with my Windstream Internet service, but don't have a phone plugged in)
4. Date of birth: XX/XX XXXX (Don't have a certified copy of my birth certificate OR they're so old the certification is no longer legible. Copy located in this notebook and in file folder labeled "Personal" located in XXXXX. Born in XXXXXXX County, XX)
5. Social Security number: XXXXX (card located in safe deposit box)
6. Email addresses:
   a. lorriebenson2@gmail.com (primary)
   b. XXXXX (secondary—used for promotional emails)
7. Religious affiliation: XXXXX
8. Father's name and place/date of birth: XXXXX
9. Mother's name and place/date of birth/death: XXXXX
10. Family members/other close relationships:

Name	Relationship	Address	Phone	Email Address

11. Other contacts:
    a. Location of address book: iPhone, laptop contacts, gray metal index card file located XXXXX
    b. User names and passwords: See spreadsheet elsewhere in this notebook. Digital spreadsheet of user names and passwords located on external hard drive located XXXXX.
12. Calendar: Electronic calendar on phone. Paper calendar planner usually located in guest room/office.
13. Location of cell phone, iPad, laptop and how to access each.

Landlord:

1. XXXXXX Apartments
2. [Manager name, contact info]
3. No policy re access to apartment by personal representative, family member, etc. Building is locked so need to be prepared to prove right to access. Staff is friendly and helpful.
4. Snail Mail: Received in apartment complex lobby, box XXX. 2 mailbox keys—one on key ring with apartment keys, one in ceramic dish on kitchen bookcase

Online:

1. No documents of value stored online. Some photos online, but all are saved to hard drive/external drive.
2. Permission to deal with online accounts included in will and codicil. Nothing to be saved, memorialized, etc. Can probably ignore most of them if wish.

Bank/Safe Deposit Box:

1. XXXXXX Bank (consider the XXXXXX branch my branch). Branch phone XXXXX.
2. Safe deposit box: #XXXX
    a. Located at XXXXX branch
    b. 2 keys—one in this notebook, one located XXXXX
    c. Names on box: Lorrie, XXXXXX
    d. Box contents as of 9/1/23: [List of contents]
3. Checking account # XXXXX
    a. Primary account
    b. Account is POD to XXXXXX
    c. Linked to my Vanguard account
    d. Social Security benefit deposited to this account the third Wednesday of the month.
4. Paper records located XXXXX
5. Bank says a personal representative can access safe deposit box and bank accounts with a death certificate and personal representative appointment documents.

Autopaid Bills:

From XXXXX Bank checking account #XXXXXX (paid monthly unless noted otherwise):

1. Lincoln Electric System
2. Safe deposit box annual fee (paid in January—has been $35 for years)

By XXXXX Visa:

1. New York Times subscription (monthly)
2. Microsoft Office subscription (paid yearly in August)

Other Bills Routinely Paid By Check or Using XXXXX Bank's Online Bill Payment:

1. State Farm policies: Auto (2/yr in April and October), Renter's (once a year in April), Umbrella (once a year in August)

Credit/Debit Cards:
1. Cards in purse or located XXXXX
2. Records located XXXXX

Card Issuer	**Card Number**	**Notes**
XXXXX Bank debit card	XXXXX	Rarely use
XXXXX Credit Union VISA	XXXXX	Use primarily for international travel b/c it's chip and pin card with no international transaction fees
XXXXX VISA	XXXXX	Primary card used for everyday expenses.

Legal and Financial Documents, Contacts:

1. Last Will and Testament dated Aug 11, 2015, and Codicil dated June 26, 2020
    a. Originals located in XXXXXX Bank safe deposit box.
    b. Copies located in this notebook, file folder located XXXXX.
    c. Copies delivered to law firm (see info below).
    d. Named personal representatives: XXXXX or any individual or organization she names, contingent PR XXXXX.
2. [Similar info for Durable Power of Attorney, Health Care Power of Attorney, Living Will Declaration, Nebraska Emergency Treatment Declaration]
3. Financial Advisor: XXXXX
    a. (contact info)
    b. XXXXX doesn't manage any of my assets. We consult periodically. He will likely not be of much assistance in probating my estate, etc.
4. Tax preparer: None. Prepare my own returns using TurboTax. See computer files, external hard drive for prior year returns. Paper copies for prior three years located XXXXX. A few older paper records also located XXXXX.
5. Suggested lawyers: XXXXX. Met with 10/6/20 to discuss my plans and deliver copies of documents.
6. Suggested alternate personal representative OR to assist PR: First Nebraska Trust Company in Lincoln. Will serve as PR but not as attorney for estate. Their services are pretty comprehensive, so may not require an attorney, although they usually hire an attorney by the hour as needed for documents that must be filed with the court. Spoke with Jaime Hemmerling in their office on 10/9/20. She said they'll do whatever the PR can't or doesn't care to do. Bill by the hour for services. 402-477-2200.
7. Passport located XXXXX.

Insurance:

Life:

1. Had a very small whole life policy through Assurity Life Insurance Co (which absorbed Security Life). Cashed in the policy in 2020.

Health Insurance: Insurance cards in my purse. See health insurance folder located XXXXX.

1. Medicare
   Number XXXXX
   XXXXX is listed as authorized representative with Medicare. See written confirmation of this in Notebook.
2. Physicians Mutual (Medigap policy Plan G)
   Number XXXXX
   1-800-228-9100
3. ETC

Auto Policy: State Farm # XXXXX

Michelle Boden
5740 Old Cheney Rd, Ste 9, Lincoln 68516
402-421-1100
Policy in safe deposit box. See file folder located XXXXX.

(Renter's Insurance and Umbrella Policy details)

Assets (in addition to XXXXX Bank accounts):

Vanguard:

1. XXXXX is trusted contact for Vanguard accounts.
2. In the event of my incapacity to act: My Power of Attorney document, showing financial authority, will allow my attorney-in-fact to access my account. Vanguard sends form to attorney-in-fact that includes statement of my incapacity. Return the form to Vanguard with a letter from my physician stating my incapacity. No special power of attorney form used by Vanguard.
3. Records located XXXXX.
4. Vanguard accounts linked to XXXXX Bank checking account #XXXXX
5. IRAs:
    a. Traditional: Account # XXXXX
    b. Roth: Account # XXXXX
    c. Primary beneficiary is XXXXX, contingent is XXXXX.
6. Brokerage account #XXXXX

Car:

1. 2022 Toyota Prius
2. Title in safe deposit box
3. Keys in ceramic dish in kitchen or my purse, spare key in office supplies drawer
4. Parking spot #33 in Holmes Lake apartment underground garage
5. Purchased from and maintained by Baxter Toyota

Personal property with potential value:

1. Bike (located in Holmes Lake parking garage in parking spot #33)
2. Denby Baroque dishware

Notes:

- More items to include as needed:
    - Service providers—yard, home health, etc
    - Debts/Promissory notes
    - Business details
    - Real estate, especially other than your home
    - Military service/discharge
    - Appraisals
    - Off-site storage details
    - Prenuptial/divorce/separation agreements
- Do not include: Health or funeral arrangement or pet care info.
- Calendar a time to update (once a year?). Update after significant life changes.
- Think carefully about where to store document. Perhaps not on an Internet-connected device?
- Think carefully about whom to give copies to.
- Make it your own
- Two books on downsizing personal property (the stuff we own):
    - *The Gentle Art of Swedish Death Cleaning* by Margareta Magnusson
    - *The Life-Changing Magic of Tidying up* by Marie Kondo