

SENIOR CORNER NUGGETS

FEBRUARY 2012

REVIEWING IMPORTANT PAPERS

REVIEW your Last Will and Testament, Insurance Policies (call firm for a review to update beneficiaries)

- No WILL? It's advisable to have one made up – no matter what your age!
- Codicils to LWT may be done whenever change is needed. All legal documents require Witnesses and Notary
- Codicil should be kept with original WILL

SECURE important papers (above) plus, Birth Certificates, Passport, Discharge, Divorce, Birth Certificates, Mortgage data (deed), Bank Account number(s), Social Security number(s), Pension data, and other pertinent financial data in a Fire Proof Box. (obtainable at Walmart, Kmart, Office Supply companies)

ADVISE family members of Fire Proof Box or file's location and where key(s) may be found

Safe Deposit Box is optional (assure someone else has key and is shown as proper signature entrant at bank)

Items are suggestions. Please consult an attorney for any legal requirements to your Estate Planning.

Chesapeake Conference has a Trust Services Department. Call 410-995-1910 for additional information.

Feature for March: Taxes and How to Have Reduced Property Tax.