

# PREPARE FOR THE UNEXPECTED - ORGANIZE YOUR FINANCES



If you were to become injured or incapacitated, having your financial affairs in order will make it easier for someone you trust to help manage your finances for the short or longer term.

## Have a file that includes:



### Financial assets

- List all your bank accounts, investment accounts and credit cards.
- Include addresses and contact person(s).
- Keep a copy of the latest account statement(s) in the file.



### Estate documents

- List the documents (will, power of attorney) and where to find them.
- Include the contact information for the individuals who prepared the documents or are named as attorney or executor.



### Regular expenses, payments and debts

- Keep a list of all regular bills (utilities, insurance premiums, lawn care services etc.) and frequency of payments.
- Include information for automatic deductions/payments.
- List your debts (such as a mortgage, line of credit or loans) and relevant information for the debt holder.



### Other documents and valuables

- Pre-planning arrangements and agreements.
- List your insurance policies – life and property – policy numbers and contact information.
- Copies of personal documents such as passport, birth certificate, marriage/divorce certificate, deeds for your home etc.
- Appraisals for any valuables such as art or jewelry and where located.
- Safety deposit box location and where to find the key.



### Sources of income

- List your sources of income (annuities, pensions, benefits).
- Include where the documents are filed and contact information.

Also consider any online accounts and password protected electronics that someone may need to access. Keep this information in a file. Share the information or tell someone you trust where to find the information. Keep in mind that if you lock the file/folder in a safe or a safety deposit box, it may not be found in a timely manner unless someone knows where to find the key.

## Ontario Securities Commission

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