



To read an article about creating your own Personal Operations Manual, visit <http://orgcoach.net/2017/06/are-you-prepared/>

Personal Operations Manual

Directives & Instructions:

- Updated will and/or trust
- Durable Power of Attorney for Health Care (including a living will)
- Financial Power of Attorney (POA)
- Bank accounts set up to be Payable on Death
- Wishes Upon Death

Financial / Retirement Plan:

- Are you saving something every month for retirement, with the support of a trusted Certified Financial Planner? Who is that person?
- Do you know how your financial planner gets paid and what it costs you?
- Have you made provisions for unexpected shifts in your life, such as disability or caregiving needs for yourself or a family member?
- Visit the blog to review 12 creative ways to save money.

Master List of Assets & Obligations:

- **Safe Deposit Box:** include name of bank, address, who has the key, combination
- **Safe or Fireproof Box:** how to access—where key is, combination, etc.

- **Banks & Credit Unions:** list all checking and savings accounts, include name of institution, address, phone, account numbers, online username and password, instructions for online bill pay access. Be sure these accounts are set up for “payable on death.”
- **Online bill pay:** Do you have an online bill pay account set up? If so, provide the web address, username and password for logging into your account.
- **Credit Cards or Lines of Credit:** include bank name, phone number, address, your account number, online username and password to access each account
- **Investment accounts, pension, 401(k), IRA, annuities, stock certificates & bonds:** include name of institution, phone number, address, your account number, online username and password to access each account. If you have stock certificates or treasury bonds, be sure you indicate where these physical paper items are stored.
- **Other income:** do you receive any royalties or other kinds of income? Provide information about the source of this income.
- **Property owned:** homes, cars, timeshare or vacation property ownership, boat, RV, or any other real property. Be sure you include where the titles or deeds can be found if you own the property.
- **Pets:** include contact information about who grooms them, who provides their medical care, and who will care for them if you are unable to.
- **Dependents:** if you are responsible for partial or full care of children or seniors, include information such as school or daycare information, medical care providers, or anything else others would need so they could step in and take over these responsibilities.
- **Rental property:** If you have rental agreements for any property or equipment, include information about where you keep the paperwork or what property management company you use.
- **Storage unit or locker:** if you store anything in offsite storage, be sure to include the name of the storage company, address, contact information, monthly storage fee rental agreement (including payment terms), and the combination or where the key is located.

- **Insurance policies:** Include the name of the insurance company, agent, phone number, address, your account number, online username and password to access each account online. For each policy you own, indicate where the actual policies can be found.
 - Life insurance
 - Disability insurance
 - Long term care insurance
 - Accidental death insurance
 - Medical insurance
 - Dental insurance
 - Mortgage insurance
 - Homeowner or renter insurance
 - Special insurance (earthquake, flood, etc.)
 - Car or motorcycle insurance
 - Recreational vehicle insurance (boat or other leisure craft)
 - Business insurance
 - Umbrella policies
- **Business ownership or interest:** If you own a business or have a partnership, be sure that someone knows your wishes for successorship. Provide important contact information so surviving family members know how to reach key people in your company. Include passwords that only you know.
- **Memberships & subscriptions:** If you have any memberships or subscriptions with monthly or annual dues, list those and include contact information so someone can cancel or transfer the membership or subscription.
- **Frequent Flyer programs:** If you typically have free miles accrued, family may be able to use the free miles to get free tickets. Include your user ID/password and website.
- **Hotel Loyalty programs:** If you typically earn free nights in a hotel loyalty program, include your user ID/password and website so credit can be redeemed by others.
- **Loans:** mortgage, car, business, etc. Be sure to include information about any personal loans from individuals.

- **List of monthly expenses:** Include company name, account #, phone, website:
 - Utilities - electricity, gas, water
 - Cable/Direct TV
 - Cell phone or landline
 - Sewer, garbage
 - House cleaner
 - Yard maintenance
 - Pest control
 - Insurance – medical, dental, car, home, etc.
 - Other?

Service Providers & Professionals We Use:

(company name, contact name, contact info)

- Electrician
- Plumber
- Garage Door Repair & maintenance
- Pool or Spa Service
- Window Cleaner
- Carpet Cleaner
- Handyman
- General Contractor/remodeler
- Architect
- Realtor
- Car Repair
- Appliance Repair
- Dry Cleaner
- Food or water delivery
- Other

Additional Helpful Information:

- **Websites, email accounts, social media accounts:** How can someone access your online accounts to either shut them down or access them on your behalf by logging in? Be sure you share username and password information for these accounts.
- **Master passwords list:** access to your password program that tracks of all user names and passwords.
- **Special instructions:** If you have something that requires instructions for use, provide clear instructions
- **Security system:** provide keypad entry information, company contact info, and password info.
- **Voicemail access:** provide password information so your voicemail messages can be accessed on a landline or cell phone.

Location of Important Papers:

- Will/trust
- Birth and marriage certificates
- Passport/driver's license (keep an expired copy of each in your safe deposit box)
- Divorce records
- Death certificate (if you already have it)
- Funeral instructions or contracts for a prepaid funeral plan
- Deed to burial property (if pre-purchased)
- Tax returns from the past two years
- Employer benefit information
- Social Security card and statements
- Safe deposit box information (location, password, location of key, etc.)
- Military service records & discharge papers

Additional Helpful Information:

- **[What to Do Following a Death](#):** Includes what to do immediately after, one month out, planning the memorial service or funeral, and what to do if you are the Executor of an estate.
- **[Disaster Preparedness](#)**