

Six steps to organizing your life

Find what you need, when you need it.



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Life events tend to create a lot of documents, or a need to locate them.

And if you aren't organized, you may not be able to find what you need in a pinch. Applying for a loan, planning for the future, or settling an estate is less stressful if you can quickly locate the documents you need. An effective filing system can help you locate what you need, when you need it.

Setting up an effective filing system is easy

Step 1: Gather your important documents.

Step 2: Select a drop-file filing cabinet (preferably fireproof).

Step 3: Fill out the *LifeFolio checklist*.

Step 4: Use the enclosed folders to set up your filing system.

Step 5: File important documents in the corresponding folders.

Step 6: Update every six months, or as you experience major life events.

Customize the enclosed folders to suit your specific needs. The extent of your filing system will depend on the number of documents you need to file. To get better organized, you can establish general categories and insert folders for detailed information about that category. For example, if you own a number of mutual funds, consider creating sub-folders for each fund or fund family. Some documents, such as your Last Will and Testament, the title to your home, and your birth certificate, are best placed in a fireproof case. This checklist outlines some suggested filing strategies and folder topics to help get you started.



LifeFolio checklist

Just as a book begins with a table of contents, your home filing system should begin with your completed *LifeFolio checklist*. If you are married, your spouse's checklist belongs here as well. If you expect to be the responsible person in the event of a parent's or elderly relative's illness or death, a copy of their checklist should also be included in this section. Be sure to fill out your checklist as thoroughly as possible. Also, review your checklist annually to ensure you have the most up-to-date information possible.



Emergency items & contacts

File key emergency items here in the event of a serious illness or death. For a married couple, it should contain appropriate items for each person. Keep the addresses and phone numbers of emergency contacts (investment professional, insurance agent, lawyer, CPA, doctors, home health aide, dentist, family members, etc.) in the front of the folder. The contents of this section might include:

Important documents needed upon death or serious injury

- Letter of instruction to the executor
- Certified copy of Last Will and Testament
- Location of safe and combination or location of keys
- Safe deposit box keys
- Military discharge papers
- Burial instructions; burial plot deed; funeral home preference
- Charitable donation preference
- Birth certificate (death certificates for the deceased)
- Phone number and address of County Surrogate or Orphans' Court (to probate will)
- Information for an obituary (such as a resume)
- List of online accounts and passwords
- Copy of a Health Care Proxy (Living Will)
- Durable Power of Attorney
- Financial institutions' proprietary power of attorney forms (completed)
- Passport/Citizenship (naturalization papers)



Mutual funds

Include any mutual fund statements, confirmations, and other collateral related to the funds. Note that mutual funds purchased through brokerages can be filed in the next section as funds are consolidated on one statement through each brokerage.



Investments & asset management

File your traditional brokerage accounts, cash management accounts, 529 College Savings Plans, wrap fee or asset management products, online brokerage accounts, and investment club documents in this folder. If you have a formal financial or investment plan, it should go in this section as well.



Banks, mortgages, & loans

Include your monthly checking, savings, and/or money market account statements, cancelled checks and bank books, credit union statements, and Certificate of Deposit (CD) documents. It should also hold your mortgage paperwork and any documents related to home equity loans, automobile loans, revolving credit, overdraft loans, etc.



Health insurance

File all health, prescription drug, and dental plan documents, reimbursement confirmations, and claim forms in this folder, as well as disability plan documents.



Retirement & pension plans

Include statements from your corporate defined benefit (standard pension) or defined contribution plan (401(k), profit sharing, SIMPLE plan, money-purchase pension, etc.), and IRA/IRA rollover accounts.



Medical records

File records of past medical procedures, immunizations, and other pertinent medical information here.



Life insurance & long-term care insurance

Put your personally-owned term, whole life, and variable universal life insurance policies, Veterans Administration coverage, and long-term care insurance policies as well as premium notices and any ongoing client communications. If you own a business and have a "buy/sell agreement" that is funded with life insurance, include those documents here as well.



Other corporate benefits

Include documents related to corporate plans, such as deferred compensation, group and supplemental long-term disability insurance, group and supplemental life insurance, stock options, special incentive programs, flexible spending (health or child care), and group long-term care insurance.



Property & casualty insurance

Include your homeowners or renters insurance, automobile and/or other vehicle insurance, and documentation of any auto and home insurance claims.



Annuities

File any variable or fixed annuity policies, premium notices, and any ongoing communications here.



Trusts & financial plan

Holds trust documents and a copy of your financial plan.



Utilities

Include documents and bills related to the gas company, electric company, cable TV or satellite, water company, and public sewer.



Telephone & cell phone

File all contracts and bills related to telephone and cellular phone accounts in this folder.



Credit cards

Include statements and year-end summaries for credit cards. Multiple cards can have their own sections following this tab.



Tax documents

Include copies of prior years' tax returns and supporting documentation, as well as any correspondence from the IRS or the state.



Titles & deeds

File titles and deeds to real estate and other property, such as automobiles, boats, etc. You may feel most comfortable keeping this in a safe deposit box or fireproof safe.



Warranties, service contracts, & instructions

Include documents related to everything from the washer, dryer, and stove to the stereo, lawnmower, kids' toys, and master remote control.



Other legal documents

Include other legal documents such as pre/post-nuptial agreements, divorce papers, Living Wills, etc.



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