

## Items to Bring for Medicaid/Veterans Benefit Planning

### 1. Non-Financial Documents

- Identification – picture ID (driver's license, state ID)
- Social Security card(s)
- Birth verification (birth certificate, baptismal certificate, or school record with date of birth)
- Marriage certificate or death certificate/divorce decree of spouse
- Health Insurance Identification Card (FRONT & BACK) (for all insurance coverage including Medicare, Medicare Supplement, HSA, etc.)
- Names, addresses, phone numbers, email addresses and social security numbers of all children and other beneficiaries
- Names, addresses, phone numbers and email addresses of intended helpers (if different than children, e.g., Power of Attorney, Executor, etc.)
- Military discharge records including original Form DD214
- Recent family photo
- Physician name/s and contact information
- Listing of assets sold or given away in the last 5 years

### 2. Legal Documents

- Most recent General Durable Power of Attorney
- Most recent Will, Health Care POA, Living Will
- Trust documents
- Business entity/partnership agreements
- Resident admission agreement (if in assisted living or nursing home)

### 3. Non-Liquid Assets

- Deeds, land contracts, property agreements for all real estate
- Titles to all vehicles, motor crafts, jet skis and trailers
- Cemetery lot records (deed or certificate) – including any irrevocable/revocable burial agreements (Pre-need funeral contracts for burial or cremation)
- Stock certificates and/or Savings bonds
- Promissory notes or loans (owed to you)
- Most recent real estate tax bill

### 4. Liquid Assets

5 years' worth of statements, for all current accounts and any accounts opened or closed in that time. (ALL PAGES EVEN IF BLANK), including:

- Bank and credit union statements - checking, savings, CDs, Money Market

- IRA/401(k) account statements
- Brokerage account statements
- Personal needs account activity for the last 12 months (if in nursing home)
- Verification of all checks, withdrawals, and deposits of \$1,000 and over will also be required
- For any accounts closed in the last 5 years – closing statements will be required, showing zero balance.

### 5. Insurance and Annuities

- All life insurance policies (including recent annual statements)
- Annuity contracts and recent statements
- Long-term care, cancer, and accidental death policies
- Long-term care policy statements, recent values ALL PAGES

### 6. Income and Expenses

- CURRENT MONTHLY gross income statements, showing all deductions ALL PAGES
- Federal Income tax returns and 1099s for the last 3 years
- Any heating/utility bills for the last 3 months
- Health insurance premiums and recurring or unpaid medical expenses – to include pharmacy printouts for last 12 months (prescription service)
- Invoices for nursing facility for the last 3 months

### 7. Debt Information

- Mortgage statements
- Credit card statements
- Loan documents including home equity lines of credit

### 8. Forms

- Call your investment and insurance companies and request change of ownership forms. It is important to specify that you are changing ownership to a Trust because some companies have special forms for this transfer. We need forms for the following:
  - Life Insurance (individual non-term)
  - Annuities
  - Investment Accounts
  - Stock
- Call your investment and insurance companies and request change of beneficiary forms. It is important to specify that you are changing your beneficiary to a Trust because some companies have special forms for this transfer. We need forms for the following:
  - Life Insurance (group and individual)
  - Annuities
  - IRAs, 401(k) and 403(b)



***To make the most efficient use of our time together it is very important that you upload your documents to your client portal in the corresponding folders. A link will be provided to you by email 3 - 4 days prior to your scheduled appointment. If you need to bring us hard copies, please make sure they are copies and not originals, of the above documentation and separate these items into seven (7) folders and bring to our office.***