Beneficiary Directory

A Valuable Service for our Full Service Clients

It has been our experience that wills, trusts, and powers of attorney, although important, may not sufficiently guide your beneficiaries though the difficult period of your estate settlement. We have recently discovered an excellent process to help you and your family with your estate settlement issues. It is called the Beneficiary Directory and it helps you anticipate which documents will be most beneficial to your family by giving you a step-by-step guide to putting the most significant personal and financial documents in order. **The Beneficiary Directory allows your executor to carry out your wishes in the most efficient, cost-effective, and timely matter. The results assure more prompt transfer to your heirs and the swift closing of the transfer process.**

It does not require a complicated filing system but instead works with the one you already know and use, helping you answer these questions:

- What documents do I need in addition to my will, trust and powers of attorney?
- How will my beneficiaries find these documents?
- Who should have access to these documents?
- Who will best advise my beneficiaries?

With the Beneficiary Directory in place, you provide a solid bridge for the transfer of information from one generation to the next, giving loved ones an easy transition during an otherwise difficult period.

While your will or trust gives instructions to your executor, the Beneficiary Directory delivers a comprehensive file of important resources (documents and information). Preparing and completing a Directory will help you and your family in the following areas:

- Identify documents you are missing and create a plan to obtain them.
- You may also identify areas of planning that have been overlooked.
- Your Beneficiary Directory provides a convenient reference for all your important information, consolidated in a single location. Often people keep things in multiple locations, some in files at home, at work, or in the safe deposit box. Have you ever needed some information from a document whose original was not handy? Your

Beneficiary Directory is your ultimate reference tool, allowing quick and easy access.

- In this post-September 11th era, the importance and value of maintaining back-up documents cannot be over-emphasized. Computer users have long recognized the need to back up their data so nothing gets lost. In the same way, your Beneficiary Directory is an important part of safeguarding your most important documents.

- Let's face it: We have all used our own personal filing system for years, one that works for us, regardless of what others may think. The Beneficiary Directory uses a special "Document Key," which is designed to allow you the convenience of continuing to use your own personal filing system, yet "unlocks" the entire Directory for access by someone else when the need arises.
- You will have peace of mind in knowing that you have taken steps toward "Putting Your Life In Order" and have provided assistance to a spouse, child, or other beneficiary.
- Your Beneficiary Directory provides a system for regular review and update of its contents, so that the value in establishing this file continues in the future.

Birks Financial Advisors will provide this service by:

- Guiding you in gathering your documents.
- Assembling the Directory
- Providing safekeeping of the Directory
- Reviewing it periodically to keep it current
- And upon your death or disability, providing the Directory to your Executor, Trustee, or Attorney-in-fact.