



PERSONAL DOCUMENT ORGANIZER

We suggest saving this organizer in a secure location either in printed format or electronic format. You may also wish to consider emailing a copy of this document to your attorney, estate planner or trusted relative.

This document is not intended to solicit sales for any Midland National Life Insurance Company product. It is intended for personal use and for organization of financial information.

ORGANIZE YOUR DOCUMENTS

Financial experts recommend that you keep your personal documents, including this organizer, in one of two places; a home file or a safe-deposit box.

A Home File

Most experts recommend that you keep your records in a fire resistant metal file cabinet, box or safe. But if that isn't possible, you can also keep your records in a cardboard storage box in your closet. For your convenience, you may also wish to keep photocopies of important documents stored in your safe-deposit box and in your home file as well.

We recommend that you arrange your home file into the following categories. Many people find it convenient to set up two file folders for each category; one for the current year and the other for older records.

- **Bank Accounts**
- **Home** (Title, insurance policy, appraisal, property survey and tax assessments)
- **Cars and Boats**
- **Charities**
- **Credit and Loans**
- **Employment Check Stubs**
- **Employment Benefit Handbooks and/or Union Benefit Plan Documentation**
- **Investments** (Receipts, purchase and sale orders and confirmations, account statements and prospectuses)
- **Legal Documents-** Keep the original copy of each of these documents in this file:
 - Powers of Attorney
 - Consent for Emergency Medical Treatment
 - Trust Agreements
 - Living Wills (also give original copies to your attorney and doctor)
 - Organ or Body Donor's Certification
 - Letters of Instruction
- **Taxes-** This file should be used for information about, or documents for, your federal, state or local income taxes, gift taxes, and/or estate taxes. Keep your older tax returns in this file, including all of the documents needed to support your tax deductions, until 7 years after the date on which you filed the return.

A Safe-Deposit Box

As a general rule, keep any item in your safe-deposit box if:

- It is difficult to replace
- It is valuable
- It must be used to claim a future benefit, such as a pension
- It must be used to prove ownership in case of an insurance loss

Insurance Policy Descriptions- Keep insurance policy descriptions in your safe-deposit box as well. Keep the actual insurance policies in your home file where they are easily accessible. Then, if they are lost or destroyed, you will have everything your insurance company requires to replace your policies quickly.

Retirement Plans- General information about your employee pension or profit-sharing plans, or personal retirement plans such as IRAs Keoghs, 401(k)s, 403(b)s, annuities, etc., should be kept in your safe-deposit box. Certificates or other documents, which describe the actual benefits to which you are entitled, should also be kept here.

Check with your bank about any state laws which may limit access to your safe-deposit box. Some states, for estate tax purposes, seal the safe-deposit box after the owner's death. Under what conditions can your heirs access your safe-deposit box? How long must they wait? Do you have a co-owner or co-signer for your safe-deposit box?



PERSONAL ORGANIZER FOR (NAME): _____

ITEM	KEEP ORIGINAL HOW LONG	RECOMMENDED LOCATION	WHERE WE KEEP OURS
GENERAL:			
Safe-Deposit Box Inventory	Permanently	This Organizer	
Professional Advisors	Permanently	Organizer	
Doctors, Dentists, Hospitals and Drug Stores	Permanently	This Organizer	
General Household Information	Permanently	This Organizer	
Critical Computer User IDs and Passwords	Permanently	Safe-Deposit Box	
PERSONAL AND FAMILY:			
Marriage Certificate	Permanently	Safe-Deposit Box	
Pre-Nuptial Agreement	Permanently	Safe-Deposit Box & Attorney	
Divorce and Separation Papers	Permanently	Safe-Deposit Box & Attorney	
Birth Certificates and Adoption Papers	Permanently	Safe-Deposit Box	
Religious Papers and Certificates	Permanently	Safe-Deposit Box	
Guardianship and Custody Agreements Papers	Permanently	Safe-Deposit Box	
Court Decrees	Permanently	Safe-Deposit Box	
Naturalization and Citizenship Papers	Permanently	Safe-Deposit Box	
Passports and Visas	Permanently	Safe-Deposit Box	
Personal History	Permanently	This Organizer	
Medical History and Prescription Drug Record	Permanently	This Organizer	
Military Records and Discharge Papers	Permanently	Safe-Deposit Box	
Education Records	Permanently	Safe-Deposit Box	
Employment Records	Permanently	This Organizer	
HOUSEHOLD:			
Home Deed and Closing Statement	7 Years After You Sell	Safe-Deposit Box	
Home Mortgage, Title Insurance Policy, Property Survey and Appraisals	While You Own Your Home	Home File	
Home Improvement Records and Receipts	For Each Home, 7 Years After Its Sale	Safe-Deposit Box	
Home Bill of Sale, Mortgage Release and Related Papers	7 Years	Safe-Deposit Box	
Property Tax Assessments	7 Years	Home File	
Auto, Boat, Plane, Other Vehicle Ownership Papers and Titles	While You Own	Safe-Deposit Box	

PERSONAL ORGANIZER

ITEM	KEEP ORIGINAL HOW LONG	RECOMMENDED LOCATION	WHERE WE KEEP OURS
Auto, Boat, Plane, Other Vehicle Sale Contracts, Receipts, Maintenance Records, License Information and Lease Agreements	While You Own	Home File	
Appliances and Home Equipment - Receipts:			
If Permanently Installed	Permanently	Safe-Deposit Box	
If NOT Permanently Installed	While You Own	Safe-Deposit Box	
Appliances and Home Equipment – Manuals, Warranties and Maintenance Records	While You Own	Home File	
Personal Property, Artwork and Valuables: Receipts and Appraisals	While You Own	Safe-Deposit Box*	
Home and Apartment Lease Agreements	While Leasing	Home File	
HOUSEHOLD FINANCES:			
Checking Account Statements	1 Year	Home File	
Checkbook Records	7 Years	Home File	
Checks: if NOT Tax Deductible	2** Years	Home File	
if Tax Deductible	7 Years	Home File	
CREDIT CARDS AND CHARGE ACCOUNTS:			
Statements	2** Years	Home File	
Receipts:			
if Not Tax Deductible	2** Years	Home File	
if Tax Deductible	7 Years	Home File	
Paid Bills and Cash Receipts:			
if Not Tax Deductible	2** Years	Home File	
if Tax Deductible	7 Years	Home File	
Rent Receipts	2 Years	Home File	
Salary and Wage Statements	Until Compared at the End of the Year with Your W-2	Home File	

*If you keep a valuable item in your safe-deposit box, keep the receipt and/or appraisal for it in your home file. **If you had a dispute about a bill, keep the bill, your receipt and/or check, and all other related papers for 7 years, even if the dispute was settled.

PERSONAL ORGANIZER

ITEM	KEEP ORIGINAL HOW LONG	RECOMMENDED LOCATION	WHERE WE KEEP OURS
INSURANCE:			
Insurance: Detailed Description	Permanently	Safe-Deposit Box	
Annuities:			
Policy # _____	Permanently	Safe-Deposit Box	
Policy # _____	Permanently	Safe-Deposit Box	
Policy # _____	Permanently	Safe-Deposit Box	
Life Insurance:			
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Accidental Death Insurance:			
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Health and Medical Insurance:			
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Medicare Supplement Insurance:			
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Long-Term Care Insurance:			
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Policy # _____	While In Force	Home File	
Disability Insurance	While In Force	Home File	
Credit and Credit Card Insurance	While In Force	Home File	
Mortgage Insurance	While In Force	Home File	
Travel Insurance	While In Force*	Home File	
Homeowners or Renters Insurance	While In Force*	Home File	
Auto and Boat Insurance	While In Force*	Home File	

*If someone was injured in your home, by your car, or on your boat, keep the policy accident report and the applicable insurance policies for at least 7 years after the incident, even if the policies are no longer in force.

PERSONAL ORGANIZER

ITEM	KEEP ORIGINAL HOW LONG	RECOMMENDED LOCATION	WHERE WE KEEP OURS
INVESTMENTS:			
Deadlines, Important Dates for CDs, Investments, Stock Options and Loans	Permanently	This Organizer	
Personal Financial Statement	Permanently	This Organizer	
Bank and Trust Account Information	Permanently	This Organizer	
Bank Statements	7 Years	Home File	
CDs	While You Own	Safe-Deposit Box	
Stocks, Bonds, Mutual Funds, Money Market Funds and Stock Options:			
Information	While You Own	This Organizer	
Certificates and Options	While You Own	Safe-Deposit Box	
Transaction Statements, Trade Confirmations, Dividend Reinvestment, Year-End Account Statements and 1099s	7 Years After You Sell	Home File	
Other Investments, Information	While You Own	This Organizer	
Amounts We Owe, Information	While You Owe Loan	This Organizer	
Amounts We Owe, Documents	7 Years After You Pay	Home File	
Amounts Owed To Us, Information	While Owed To You	This Organizer	
Amounts Owed To Us, Documents, Including Tenant Lease and Rental Agreements	While Owed To You	Safe-Deposit Box	
	7 Years After Paid	Home File	
BUSINESS:			
Employment Contracts, Buy-Sell Agreements, Partnership Agreements, Other Business Agreements and Documentation	7 Years After You Sell	Home File	
TAXES:			
Federal, State and Local Gift Tax and/or Estate Tax Returns and Supporting Documents	7 Years	Home File	
IRS Form 8606, Non-Deductible IRA Contributions	Permanently	Safe-Deposit Box	

PERSONAL ORGANIZER

ITEM	KEEP ORIGINAL HOW LONG	RECOMMENDED LOCATION	WHERE WE KEEP OURS
Federal, State and Local Income Tax Returns and Documents to Prove Earnings and Other Income and to Support Deductions	7 Years	Home File	
IRS Form 8582, Passive Activity Loss Limitations (Rental Property Losses)	7 Years After You Sell	Home File	
RETIREMENT:			
W-2s and Social Security Earnings Records	Permanently	Safe-Deposit Box	
Social Security Cards	Permanently	Safe-Deposit Box	
Retirement Income Information (Pension and Profit-Sharing Plans, Deferred Compensation, Rents and Royalties, Individual Retirement Plans, IRAs, Keoghs, 401(k) Plans, 403(b) Plans, and Social Security)	Permanently	This Organizer	
FINAL PLANS:			
Durable Powers of Attorney for Property	Permanently	Home File*	
Durable Powers of Attorney for Health Care	Permanently	Home File*	
Consent for Emergency Medical Treatment	Permanently	Home File*	
Trust Agreements	Permanently	1 - Safe-Deposit Box	
		1 - Your Attorney	
		1 - Home File*	
Living Will	Permanently	1 - Your Attorney	
		1 - Your Doctor	
		1 - Home File*	
Wills and Codicils	Permanently	1 - Safe-Deposit Box	
		1 - Your Attorney	
		1 - Home File*	
Organ or Body Donor's Certification	Permanently	Home File*	
Letters of Instruction	Permanently	Home File*	
Funeral and Burial Instructions	Permanently	This Organizer*	
Cemetery Plot Deed and Related Papers	Permanently	Safe-Deposit Box	
People and Organizations to Notify	Permanently	This Organizer*	
Death Certificates	Permanently	Safe-Deposit Box	

*Keep a copy in your safe-deposit box and give another copy to your attorney, other trusted advisor, or family member.

PROFESSIONAL ADVISORS

Financial deadlines can change frequently. You may want to keep this page blank and make photocopies for your current and future use.

Attorney:

Name _____
Address _____
_____ Phone _____

Accountant or Tax Preparer:

Name _____
Address _____
_____ Phone _____

Financial Planner:

Name _____
Address _____
_____ Phone _____

Investment or Stock Broker:

Name _____
Address _____
_____ Phone _____

Insurance Agent - Life:

Name _____
Address _____
_____ Phone _____

Insurance Agent - Medical:

Name _____
Address _____
_____ Phone _____

Insurance Agent - Auto:

Name _____
Address _____
_____ Phone _____

Insurance Agent - Home:

Name _____
Address _____
_____ Phone _____

Clergy - His:

Name _____
Address _____
_____ Phone _____

Clergy - Hers:

Name _____
Address _____
_____ Phone _____

Other Advisor:

Name _____
Address _____
_____ Phone _____

Other Advisor:

Name _____
Address _____
_____ Phone _____

Other Advisor:

Name _____
Address _____
_____ Phone _____

Other Advisor:

Name _____
Address _____
_____ Phone _____

Other Advisor:

Name _____
Address _____
_____ Phone _____

Other Advisor:

Name _____
Address _____
_____ Phone _____

Other Advisor:

Name _____
Address _____
_____ Phone _____

Other Advisor:

Name _____
Address _____
_____ Phone _____

HOME, PRIMARY RESIDENCE

Address _____

Do you rent or own this residence? _____

If you **RENT**, landlord's name and address _____
_____ Phone _____

Lease or rental agreement runs from _____ to _____

Total monthly rent: \$ _____ due on the _____ of each month

If you **OWN**, names of owner(s) _____

Date of purchase _____ Purchase price: \$ _____

Most recent appraised value = \$ _____ Date _____

Total monthly payment: \$ _____ due on the _____ of each month

Mortgage held by _____ Phone _____
Address _____

Date of mortgage _____ Loan number _____ Mortgage period = _____ years

Is this mortgage covered by mortgage life and/or disability insurance? _____

Property taxes = \$ _____ per year, due on _____ and _____

Paid directly or paid in escrow to mortgage holder? _____

For co-ops and condominiums:
Management firm _____ Phone _____
Address _____

Membership dues or maintenance fees = \$ _____ payable each _____

AUTO INFORMATION

Auto #1: Make _____ Model _____ Year _____ Vehicle ID # _____

If purchased: Registered owner(s) _____ Date purchased _____

Auto loan is with _____
Address _____ Phone _____

If Leased: Name(s) of leasee(s) _____

Auto lease is with _____ Lease # _____

Address _____ Phone _____

Date of lease _____ Duration of lease _____

Auto #2: Make _____ Model _____ Year _____ Vehicle ID # _____

If purchased: Registered owner(s) _____ Date purchased _____

Auto loan is with _____
Address _____ Phone _____

If Leased: Name(s) of leasee(s) _____

Auto lease is with _____ Lease # _____

Address _____ Phone _____

Date of lease _____ Duration of lease _____

CERTIFICATES OF DEPOSIT (CDS)

Amount Invested	Date Purchased	Maturity Date	Interest Rate	How is Interest Paid or Invested	Certificate Number	Name and Address of Issuer	Owners
\$							
\$							
\$							
\$							

This section last updated on _____

MUTUAL FUNDS AND MONEY MARKET FUNDS

Amount Invested*	Type of Fund	Purchase or Start Date	Name and Address of Issuer	Account Number	Owners
\$			phone:		
\$			phone:		
\$			phone:		
\$			phone:		

*Including fees or commissions.

This section last updated on _____

GOVERNMENT-ISSUED TREASURY NOTES, BILLS AND BONDS

Series Number	Face Amount	Purchase Price*	Date Purchased	Interest Rate	Maturity Date	Location	Owners
	\$	\$					
	\$	\$					
	\$	\$					
	\$	\$					

*Including fees or commissions.

This section last updated on _____

OTHER BONDS: CORPORATE, STATE, MUNICIPAL, ETC.

Issuer	Face Amount	Purchase Price*	Date Purchased	Interest Rate	Tax Exempt of Taxable?	Maturity Date	Location of Bond	Owners
	\$	\$						
	\$	\$						
	\$	\$						
	\$	\$						

*Including commissions.

This section last updated on _____

STOCKS AND STOCK OPTIONS

STOCK BROKER _____ PHONE _____

Stocks:

Company	Number of Shares	Original Price Per Share*	Date Purchased	Dividend Per Share	Certificate Serial #'s	Location of Certificates	Owners
		\$		\$			
		\$		\$			
		\$		\$			
		\$		\$			
		\$		\$			
		\$		\$			
		\$		\$			
		\$		\$			
		\$		\$			

*Including commissions.

This section last updated on _____

Stock Options:

Company	Number of Shares	Option Price Per Share	Date Option Granted	Date Option Expires	Location of Options	Owners
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				
		\$				

This section last updated on _____

BUSINESS INTERESTS

Business Name, Address and Phone	Type of Business	Price*/Value of Interest	Owner(s)	Percent of Ownership
		\$		
		\$		

Annuities

Date Purchased	Owner(s)	Annuitant	Qualified/ Non-Qualified	Issuing Company

Other Investments

Include here real estate and other limited partnership interests, commodities and other types of investments not covered on other pages.

Description	Date Acquired	Price*/ Value	Owner(s)
		\$	

*Including commissions.

This section last updated on _____

Midland National does not give tax or legal advice. Please seek a qualified representative to assist you in making legal or tax-related decisions.

