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PRIVATE WEALTH

# YOUR TRUST MATTERS



**Beth Erzen**

VP, Private Banking and  
Wealth Advisor  
Dubuque, IA  
563.585.9499

## Organizing Your Important Documents: A Guide to Planning Ahead

Life is unpredictable, but your preparation can make all the difference for your loved ones. Organizing your important documents ensures that your family, executor, or successor trustee knows what to do and where to find the information they need if something happens to you. Here's how to get started:

### 1. Gather Essential Documents

Focus on what matters most. This includes:

- Estate planning documents (wills, trusts, powers of attorney)
- Financial records (bank accounts, investment details, debts)
- Insurance policies (life, health, home, auto)
- Identification (birth certificates, Social Security cards, passports)
- Property records (deeds, vehicle titles)

### 2. Declutter Your Files

Don't hold on to outdated or unnecessary paperwork. For example, you don't need decades-old utility bills, expired insurance policies, or duplicate copies of documents. A good rule of thumb is to keep what's current and critical.

### 3. Store Safely and Accessibly

Choose a secure location, like a fireproof safe, a safety deposit box, or a digital vault. If storing physical documents, avoid damp areas or places prone to damage. Digital copies can be a backup but should also be protected with encryption.

### 4. Communicate with Trusted Individuals

Make sure the right people know where to find these documents. Your family members, executor, or successor trustee should have clear instructions on accessing them. If using passwords for digital storage, share those securely.

### 5. Review and Update Regularly

Life changes—so should your document organization. Review your files annually to ensure everything is accurate and up to date.

Planning ahead isn't just about peace of mind for you—it's about saving your loved ones from added stress during difficult times. Take the first step today, and empower your family with clarity and confidence for the future.

Need help getting started? Set aside some time this week to tackle your important documents. Reach out to your MidWestOne Wealth Advisor to ensure your wealth plan is in order. Your future self—and your loved ones—will thank you!

**800.247.4418**

**MidWestOne.bank**

**Email: [privatewealth@midwestone.com](mailto:privatewealth@midwestone.com)**

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