

Tips to get your financial house in order.

Tip	Action Step	Done
1 Know what to keep.	Go through documents and keep the following: <ul style="list-style-type: none"> ▪ Birth, marriage, and death certificates ▪ Life insurance policies ▪ Property deeds and mortgage papers ▪ Wills and trust papers ▪ Tax returns and related receipts 	<input type="checkbox"/>
2 Know what to toss.	Review records annually and discard items no longer needed: <ul style="list-style-type: none"> ▪ Paycheck receipts (after W-2 reconciliation) ▪ Cancelled checks for cash or non-deductible expenses ▪ Expired warranties 	<input type="checkbox"/>
3 Reduce incoming paper to your home.	<ul style="list-style-type: none"> ▪ Sign up for paperless statements for your retirement plan at workplace.schwab.com. ▪ Stop receiving credit and insurance solicitations. Learn more about this option by visiting optoutprescreen.com. 	<input type="checkbox"/>
4 Consolidate accounts.	Consolidate financial accounts, if possible, to streamline management of records and statements.	<input type="checkbox"/>
5 Keep your will up-to-date.	Review wills annually or anytime a significant life event occurs.	<input type="checkbox"/>
6 Verify how assets are titled.	Learn about your state's titling options by visiting the website for state of residence or talk with a local attorney about how to title property.	<input type="checkbox"/>
7 Keep beneficiary information up-to-date.	<ul style="list-style-type: none"> ▪ Check that beneficiary information is up-to-date on all retirement accounts, insurance policies, and annuities. ▪ Review beneficiary information for your retirement plan at workplace.schwab.com. 	<input type="checkbox"/>

For information about your retirement plan, connect with us.



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1-800-724-7526

Monday through Friday,
8:00 a.m. to 10:00 p.m. ET



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