ESTATE & LEGACY INFORMATION SUMMARY

A consolidated guide to the people, documents, accounts, property, healthcare information, and wishes identified during intake.

Prepared for	Eleanor & James Carter
Information reviewed through	September 5, 2026
Prepared by	Wayne Creef | Founder

Purpose of this summary

This report helps authorized people locate and understand important information. It is not a will, trust, power of attorney, beneficiary designation, legal opinion, or substitute for advice from qualified legal, tax, financial, insurance, or medical professionals.

SENIOR FINANCIAL CONCIERGE SERVICES

How to Use This Summary

A roadmap to information—not a repository for passwords or original legal documents.

Privacy classification: Confidential

Share only with people the client has authorized. Store this report securely. Account numbers are masked, passwords are excluded, and original documents remain in their recorded locations.

WHAT THIS REPORT DOES

Purpose	How it helps
Locate	Identifies where important records and originals are kept.
Coordinate	Lists the people and professionals who may need to work together.
Prepare	Highlights gaps, expired documents, and information still awaiting confirmation.
Maintain	Creates a review schedule so information remains current.

STATUS KEY

Status	Meaning
Confirmed	Reviewed with the client or supported by a current document.
Reported	Provided verbally and not yet verified against a document.
Needs attention	Missing, outdated, inconsistent, or awaiting professional review.
Not applicable	Reviewed and determined not to apply.

Platform note: Information may later be organized in a client-owned digital vault. This independent SFCS report is not produced, sponsored, or endorsed by any third-party platform.

Household Profile & Immediate Contacts

The essential facts someone would need first in an emergency or transition.

Household information	Details	Status
Primary residence	128 Harbor View Lane, Virginia Beach, VA 23451	Confirmed
Eleanor Carter	DOB: May 14, 1947 • Mobile: (757) 555-0142	Confirmed
James Carter	DOB: October 3, 1945 • Mobile: (757) 555-0188	Confirmed
Marital status	Married	Confirmed
Veteran status	James • U.S. Navy • DD-214 in home safe	Confirmed

EMERGENCY CONTACTS

Name	Relationship / role	Phone	Email	Physical address
Laura Carter Reed	Daughter • primary	(757) 555-0125	laura.reed@example.com	44 Bayberry Ct., Virginia Beach, VA 23452
Michael Carter	Son • secondary	(804) 555-0196	michael.carter@example.com	210 Grove Ave., Richmond, VA 23220
Denise Palmer	Neighbor • house key	(757) 555-0160	denise.palmer@example.com	132 Harbor View Ln., Virginia Beach, VA 23451

Immediate first call

Laura Carter Reed is the preferred first family contact. Legal authority must be confirmed from the applicable document before anyone acts on the clients’ behalf.

Family, Fiduciaries & Professional Team

The people identified to help, advise, or act—subject to valid authority.

Person / firm	Capacity / status	Phone	Email	Physical address
Laura Carter Reed	Financial POA successor • confirmed	(757) 555-0125	laura.reed@example.com	44 Bayberry Ct., Virginia Beach, VA 23452
Michael Carter	Alternate / executor • 2019 documents	(804) 555-0196	michael.carter@example.com	210 Grove Ave., Richmond, VA 23220
Anne Whitfield, Esq.	Estate attorney • document drafter	(757) 555-0110	awhitfield@example.com	500 Atlantic Ave., Ste. 400, Virginia Beach, VA 23451
Carson & Lee CPAs	Tax professional • prepares returns	(757) 555-0177	service@carsonlee.example	820 First Colonial Rd., Virginia Beach, VA 23454
Harbor Wealth Partners	Financial advisor • investments	(757) 555-0133	team@harborwealth.example	101 Town Center Dr., Ste. 900, Virginia Beach, VA 23462
Dr. Priya Shah	Primary physician • no legal authority	(757) 555-0155	Portal contact only	600 Medical Pkwy., Virginia Beach, VA 23454

COORDINATION PERMISSIONS

Written permission on file to coordinate routine administrative information with Laura Carter Reed, Anne Whitfield, Esq., and Carson & Lee CPAs. No permission currently recorded for other family members.

Authority reminder

Being listed in this report does not create legal authority. A bank, insurer, healthcare provider, or other institution may require its own forms or review of governing documents.

Estate Planning Documents

What exists, who is named, where originals are located, and what needs professional review.

Document	Date	Original / copy location	Status
Wills—both spouses	June 18, 2019	Attorney vault; copies in home safe	Confirmed
Revocable living trust	June 18, 2019	Attorney vault; copy in home safe	Confirmed
Financial powers of attorney	June 18, 2019	Home safe; attorney copy	Review recommended
Advance medical directives	March 4, 2022	Home safe; physician portals	Confirmed
HIPAA authorizations	March 4, 2022	Home safe	Confirmed
Personal property memorandum	Not completed	—	Needs attention
Deeds / vehicle titles	Various	Home safe	Confirmed

NAMED ROLES REPORTED DURING INTAKE

Role	Primary	Alternate
Executor	Surviving spouse; then Michael Carter	Laura Carter Reed
Trustee	Eleanor and James Carter	Laura Carter Reed
Financial agent	Spouse; then Laura Carter Reed	Michael Carter
Healthcare agent	Spouse; then Laura Carter Reed	Michael Carter

Priority review

Ask the estate attorney to confirm whether the 2019 powers of attorney remain appropriate and whether the trust is fully funded.

Financial Accounts & Income

A locator-level inventory. Full account numbers, credentials, and transaction authority are intentionally excluded.

Institution / account	Type	Owner(s)	Beneficiary / designation	Location / status
Atlantic Community Bank ••4412	Checking	Joint	None / joint survivorship	Digital vault
Atlantic Community Bank ••9038	Savings	Joint	POD: Laura and Michael	Digital vault
Harbor Wealth ••6720	IRA	James	Eleanor primary; children contingent	Confirm designation
Harbor Wealth ••1184	IRA	Eleanor	James primary; children contingent	Advisor portal
Vanguard ••5509	Brokerage	Joint	TOD: Laura and Michael	Electronic statements
Social Security	Monthly income	Each spouse	Not applicable	Direct deposit
Navy pension	Monthly pension	James	Survivor election: Eleanor reported	Document requested

Record “none,” “not applicable,” or “to be confirmed” rather than leaving a beneficiary field blank. Beneficiary and transfer-on-death designations should be verified directly with the institution.

LIABILITIES AND RECURRING OBLIGATIONS

Creditor / obligation	Type	Payment method	Status
Atlantic Mortgage ••2241	Home equity line	Automatic payment	Open; balance to confirm
Visa ••1842	Credit card	Statement balance autopay	Active
Property taxes	Real estate tax	Semiannual manual payment	Calendar reminder set

No values in this report should be used to prepare a tax return, probate inventory, trust accounting, or financial plan without verification from current source documents.

Insurance & Benefits

Coverage identified during intake and where supporting records can be found.

Coverage	Company / identifier	Insured / beneficiary	Status / location
Medicare + supplement	Medicare / BayCare Plan G	Both spouses	Cards in wallets; copies in vault
Prescription coverage	BayCare Rx	Both spouses	Annual review each October
Long-term care	Heritage LTC ••8831	Eleanor	Policy confirmed; claim procedure saved
Life insurance	Commonwealth Life ••2108	James / Eleanor beneficiary	In-force status requested
Homeowners	Coastal Mutual ••7190	Joint	Renewal due Sept. 12
Auto	Coastal Mutual ••1172	Joint	Two vehicles listed
Umbrella liability	Coastal Mutual ••4306	Joint	Policy confirmed

CLAIMS AND BENEFITS NOTES

James may be eligible for additional Veterans Affairs benefits; eligibility has not been determined. Eleanor’s long-term-care policy elimination period and current daily benefit should be reviewed before a care need arises.

No coverage analysis provided

This inventory records information supplied during intake. Coverage adequacy, policy interpretation, beneficiary advice, and claims advocacy should be addressed by the carrier or an appropriately qualified professional.

Property, Vehicles & Valuables

Ownership, document locations, and practical details connected to major property.

Asset	Ownership / title	Record location	Notes / status
Primary residence	Carter Revocable Trust	Deed in home safe	Trust ownership reported; verify deed
2022 Lexus RX	Joint	Title in home safe	Loan paid
2018 Honda Accord	James	Title in home safe	Used by James
Safe-deposit box	Joint	Atlantic Community Bank	Key in labeled home-safe envelope
Jewelry collection	Eleanor	Photo inventory in vault	Appraisal dated 2018; update suggested
Family photographs	Household	Home and cloud storage	Digitization incomplete

HOUSEHOLD ACCESS

Item	Location / holder	Notes
Home safe	Primary bedroom closet	Combination stored separately; access plan confirmed
Spare house key	Denise Palmer	Emergency access only
Security system	Client-managed account	Authorized contact list needs update

Values are not included unless needed for an agreed administrative purpose. Formal valuations and title opinions require qualified professionals.

Healthcare Information & Care Readiness

Information needed to locate records and support authorized decision-makers.

Topic	Eleanor	James
Primary physician	Dr. Priya Shah	Dr. Samuel Ortiz
Preferred hospital	Sentara Virginia Beach	Sentara Virginia Beach
Healthcare agent	James; then Laura	Eleanor; then Laura
Medication list	Current copy in wallet and vault	Update needed
Allergy list	Current	Current
Advance directive	Confirmed March 2022	Confirmed March 2022

CARE PREFERENCES DISCUSSED

Clients prefer to remain at home as long as safely and financially practical. Laura should be included early if either spouse is hospitalized or routine financial tasks become difficult. These statements are reported preferences only; governing legal and medical documents control.

Medical privacy

This summary intentionally omits diagnoses and detailed medical records. Share healthcare information only as authorized and through an appropriate secure method.

Digital Life & Information Access

A safe access plan without printing passwords or security answers.

Digital area	Primary method / owner	Recovery or access plan	Status
Email	Separate Gmail accounts	Recovery contacts are each other	Confirmed
Mobile phones	Separate Apple IDs	Device passcodes not recorded here	Confirmed
Password manager	1Password family account	Emergency kit in home safe	Confirmed
Cloud documents	Client-owned digital vault	Laura has limited authorized access	Confirmed
Photo storage	iCloud Photos	Shared family library	Needs organization
Social media	Facebook accounts	Legacy contacts not selected	Needs attention

SECURITY PRACTICES

• Multi-factor authentication enabled for primary email and financial accounts.
• Passwords are not stored in this report.
• No one should request or use credentials without proper authority.
• Review account access promptly after incapacity or death with legal and institutional guidance.

Priority action

Choose legacy contacts for appropriate online accounts and confirm the password-manager emergency-access procedure.

Household Continuity, Dependents & Pets

Practical information that helps daily life continue during an emergency or transition.

Responsibility	Current arrangement	Backup / instructions	Status
Mail	Collected at residence	Laura may assist when authorized	Confirmed
Utilities	Mostly automatic payments	List maintained in vault	Confirmed
Home maintenance	Harbor Home Services	Contact sheet in household file	Confirmed
Pet—Molly	9-year-old beagle	Laura will care for Molly	Reported
Pet veterinarian	Coastal Animal Hospital	Records in clinic portal	Confirmed
Community contacts	HOA and church office	Contact list in vault	Confirmed

ITEMS TO DOCUMENT

Molly’s feeding, medication, veterinarian, and permanent-care instructions should be added to the household file. The estate attorney should advise whether financial provisions for pet care are appropriate.

Why this matters

Estate readiness includes more than financial accounts. Clear household instructions can reduce confusion and help family members focus on care rather than searching for information.

Personal Wishes & Legacy Information

Reported preferences intended to guide family conversations—not replace legal documents.

Topic	Information gathered	Status
Funeral home	Seaside Memorial, Virginia Beach	Preference reported; no contract found
Disposition	Eleanor: cremation • James: burial	Reported; confirm in written instructions
Service preferences	Small church service; family-selected music	Reported
Obituary information	Biographical notes started	Incomplete
Charitable interests	Local food bank and Navy relief fund	No planned gift confirmed
Personal items	Grandmother’s ring intended for Laura	Add to personal property memorandum
Family history	Photo labels and family story project	In progress

MESSAGES AND MEMORIES

Clients would like to leave individual letters for their children and grandchildren. Drafts have not been started. A future family meeting may help identify photographs, stories, and personal items to preserve.

Professional review recommended

Ask the estate attorney how personal-property wishes should be documented so they are consistent with the clients’ estate documents.

Document & Information Locator

Where important originals, copies, and supporting records are kept.

Location	Contents	Access / notes
Home safe	Wills copies, trust copy, directives, deeds, titles, DD-214	Clients; emergency access plan documented
Attorney vault	Original wills and trust documents	Contact Anne Whitfield, Esq.
Safe-deposit box	Original birth and marriage certificates; jewelry	Joint owners; Laura not currently authorized
Digital vault	Account inventory, insurance, contacts, medical cards, household records	Client-owned; limited sharing enabled
Password manager	Credentials and emergency kit	Emergency kit in home safe
Tax professional portal	Recent tax returns and supporting documents	Client credentials; CPA access

ORIGINALS NOT YET LOCATED

- James’s original birth certificate
- Current beneficiary confirmation for James’s IRA
- Navy pension survivor-election document
- Any prepaid funeral or cemetery contract

Do not store originals here

This report identifies locations. Original legal documents, credentials, and sensitive identity records should remain in secure storage appropriate to the client’s circumstances.

Estate Readiness Dashboard

A concise view of what is organized and what should happen next.

Area	Readiness	Primary observation
Key people and contacts	Strong	Roles and contact information documented
Estate documents	Mostly ready	POAs and trust funding need attorney review
Financial inventory	Mostly ready	Two beneficiary / benefit items need confirmation
Insurance and benefits	Mostly ready	Life policy status and LTC details need review
Healthcare readiness	Strong	Directives confirmed; one medication list outdated
Digital access	Mostly ready	Legacy contacts and photo organization incomplete
Property and household	Mostly ready	Appraisal and security contacts need updates
Personal wishes	Developing	Several preferences remain informal

PRIORITY ACTION PLAN

Priority	Action	Who should help	Target
1	Review POAs and confirm trust funding	Estate attorney	Within 30 days
2	Confirm IRA beneficiary and pension survivor election	Client / custodian	Within 30 days
3	Verify life policy status and LTC benefit details	Carrier / agent	Within 45 days
4	Locate missing originals and update document index	Client / SFCS	Within 60 days
5	Document personal-property and final wishes	Client / attorney	Within 90 days

Review, Authorization & Maintenance

A living summary is valuable only when it remains current and appropriately controlled.

RECOMMENDED REVIEW SCHEDULE

Timing	Review
Every 6 months	Contacts, account inventory, recurring obligations, insurance renewals, and access permissions.
Annually	Beneficiaries, document locations, digital access, household instructions, and personal wishes.
After a major change	Death, diagnosis, move, marriage, divorce, new advisor, new account, property sale, or change in decision-makers.
With professionals	Legal, tax, investment, insurance, and medical questions should be reviewed with the appropriate qualified professional.

CLIENT REVIEW RECORD

I have reviewed this summary for completeness and understand that it is an organizational record rather than a legal or financial planning document.

Client signature: ____

Second client signature:

____

Date reviewed: ____

Next scheduled review: ____

Confidentiality and scope

Prepared exclusively for the named client from information available during intake. Senior Financial Concierge Services LLC provides financial organization and daily money-management support. We do not draft estate documents or provide legal, tax, investment, insurance, medical, or financial-planning advice.