

# DOCUMENTATION:

## THE SECRET TO YOUR FINANCIAL SUCCESS

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Proper documentation is your lifeline—it protects your assets, keeps you compliant, and makes sure your wishes are followed when life gets... lifey. This isn't just "tax paperwork." It's the file cabinet your future self will thank you for.

### WHY DOCUMENTATION MATTERS

When things go right, documentation keeps everything running smoothly. When things go wrong, documentation keeps everything from falling apart.

- **Estate clarity:** Wills, trusts, and beneficiary forms make sure your wealth lands exactly where you intended.
- **Business continuity:** Operating agreements, buy-sell terms, and authorizations prevent chaos if someone leaves, retires, or runs off to Bali.
- **Tax + audit resilience:** Clean records turn IRS questions into easy answers.
- **Decision power:** The right people can step in and act for you, fast, when timing matters.

### TRACK 1: THE BIG DOCS (DON'T LEAVE HOME WITHOUT THEM)

These are the documents that protect your family, your business, and your sanity. **If you only tackle one section, make it this one.**

#### PERSONAL & FAMILY

- **Will:** Who gets what, and who's in charge.
- **Revocable Living Trust:** Keeps assets out of probate and speeds up distribution.
- **Beneficiary Designations:** Retirement accounts, life insurance, HSAs: make sure they match your will/trust.
- **Financial Power of Attorney:** The person who can act for you with banks, investments, real estate.
- **Medical Power of Attorney & Advance Directive:** Who makes medical decisions and what you want done.
- **Guardianship Designations (if applicable):** Who raises the kids if you can't.

## BUSINESS & WEALTH

- **Operating Agreement / Shareholder Agreement:** Who owns what and how decisions get made.
- **Buy-Sell Agreement:** What happens to an owner's shares at death, disability, or departure (and how it's funded).
- **Key Insurance Inventory:** Life, disability, key-person, umbrella, property & casualty.
- **Real Property Records:** Deeds, titles, liens, entity ownership, and where originals live.
- **Investment Records:** Statements, cost basis, alternative investments (K-1s!), private equity docs.
- **Digital Assets & Access:** Password manager, crypto keys, domain ownership, social accounts.

## WHERE TO STORE & WHO GETS COPIES

- **Store:** Fireproof safe + encrypted digital vault (with redundancy).
- **Share:** Your spouse/partner, executor, successor trustee, POA agents, and your CPA/attorney (as appropriate).
- **Access plan:** One sheet with "who to call," account list, institutions, policy numbers, and where originals are located.

## WHEN TO UPDATE (DON'T SET IT AND FORGET IT)

- **Review annually.**
- **After any life event:** marriage/divorce, birth/adoption, death in family, new business/partner, liquidity event, new state, major purchase, or beneficiary changes.

**SCHEDULE A MEETING**

Registered Representative offering securities and advisory services through Independent Financial Group, LLC (IFG), a registered investment adviser. Member FINRA/SIPC. Tannery Company and IFG are unaffiliated entities.

## TRACK 2: EVERYDAY PROOF (YOUR AUDIT-READY HABITS)

This is the supporting cast. It keeps your finances tight, taxes smooth, and your CPA in a great mood.

- Tax Return Files (keep 7 years): Returns, W-2/1099s, K-1s, major receipts, charitable acknowledgments.
- Major Purchases & Sales: Closing docs, invoices, cost-basis proof.
- Business Expenses: Receipts + quick notes on business purpose (meals, travel, gifts, home office).
- Mileage & Travel Logs: Keep contemporaneous records (apps help).
- Subscriptions/Software: Invoices tied to business operations.
- Charitable Giving: Letters for donations  $\geq$ \$250 and any non-cash appraisals.

## TANNERY'S QUICK START CHECKLIST

- I have a current will and (if needed) a revocable trust.
- My beneficiaries match my estate plan.
- I've named financial and medical POA agents and told them.
- My business agreements (operating/shareholder/buy-sell) are signed and funded.
- My insurance is right-sized and the policies are findable.
- My digital access (password manager) works and a trusted person can use it.
- My tax records and big transaction docs are organized and backed up.
- I review all of this once a year (calendar it now).

## HOW WE HELP

At Tannery Company, **we build a documentation system that actually works in real life**—organized, shareable, and audit-ready. We coordinate to keep the big docs current and your everyday proof painless.

You get clarity now, confidence later, and fewer “where is that thing?” moments.

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