The AAII Way: Investment Account Inventory List

Use this worksheet to create a list of your investment accounts. This will give you a comprehensive overview of what accounts you have.

After you fill it out, look across your accounts to see if there are opportunities to consolidate certain accounts. In addition, look at the types of assets held in the various accounts. You may be able to reduce your tax bill by holding investments and strategies with less-tax-favorable characteristics in tax-preferred accounts like IRAs and Roth IRAs.

This document is also useful for estate planning. It can be used to inform your beneficiaries and those you trust about what accounts you have. In addition, It will help you to better track the beneficiaries on your various accounts.

Try the worksheet out and let us know in the comments section how it works for you. You can also send us your comments directly to https://www.aaii.com/contact/journal. Be sure to download this worksheet and save it your computer. Any information you enter will not be saved on AAII's servers.

Bank Accounts

Company / Credit Union	Type (Checking / Savings / Other)	Beneficiaries / Trusted Contact	Notes / Comments

Taxable Investment Accounts

Company	Types of Investments Held (e.g., equities, muni bonds, taxable bonds, mutual funds, etc.)	Beneficiaries / Trusted Contact	Notes / Comments

IRAs, SEP IRAs, etc.

Company	Types of Investments Held (e.g., equities, muni bonds, taxable bonds, mutual funds, etc.)	Beneficiaries / Trusted Contact	RMDs? (Y/N)	Notes / Comments

Roth IRAs

Company	Types of Investments Held (e.g., equities, muni bonds, taxable bonds, mutual funds, etc.)	Beneficiaries / Trusted Contact	Roth Conversion? (list date, if yes)	Notes / Comments

Inherited IRAs / Roth IRAs

Company	Types of Investments Held (e.g., equities, muni bonds, taxable bonds, mutual funds, etc.)	Beneficiaries / Trusted Contact	Distributions Required? (Y/N)	Notes / Comments

Workplace Retirement Plans

Company	Types of Investments (e.g., mutual funds, annuities, a pension, etc.)	Beneficiaries / Trusted Contact	Roth Conversion? (list date, if yes)	Notes / Comments

Health Savings Accounts

Company	Type of Policy	Beneficiaries / Trusted Contact	Notes / Comments

Insurance

Company	Type of Policy	Beneficiaries / Trusted Contact	Notes / Comments

Other

Company / Partnership / Trusts	Type	Beneficiaries /	Notes / Comments