G&A

GIRO & ASSOCIATES, LLC

ELDER LAW - ESTATE PLANNING - MEDICAID & ASSET PROTECTION

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Asset & Liability Inventory Worksheet

A clear picture of your assets lets us plan accurately for estate, tax, and Medicaid purposes.
Estimates are fine. For Medicaid planning, the last 5 years of transfers matter most (see final section).

REAL ESTATE

Property address	Owner(s) / title	Est. value	Mortgage owed

BANK & CASH ACCOUNTS

Institution	Account type	Owner(s)	Approx. balance

INVESTMENTS & BROKERAGE

Institution / account	Type (stocks, bonds, CDs)	Owner(s)	Approx. value

RETIREMENT ACCOUNTS

Type (IRA, 401k, pension)	Institution	Owner	Approx. value

LIFE INSURANCE & ANNUITIES

Company	Type (term/whole/annuity)	Beneficiary	Death benefit / value

BUSINESS INTERESTS & VALUABLES

Business ownership, partnerships, vehicles, jewelry, art, collectibles, or other significant personal property.

Description	Owner(s)	Approx. value

LIABILITIES & DEBTS

Creditor / type	Owner responsible	Balance owed	Monthly payment

GIFTS & TRANSFERS IN THE LAST 5 YEARS (MEDICAID LOOK-BACK)

Medicaid reviews asset transfers made within 5 years of applying for long-term care benefits. List gifts, property transfers, or money given to family/others. This is critical for planning - please be thorough.

Date	What was transferred	To whom (relationship)	Approx. value

ANYTHING ELSE WE SHOULD KNOW