

Final Arrangements

We don't like to think of becoming sick or dying. Yet, it's this kind of planning that can make all the difference to your loved ones in an emergency.

The following summary is offered as guidance.

WITH LEGAL COUNSEL OR ATTORNEY;

Establish a Will or Trust, which lets you name the persons or organizations, you want your money and property to go to after you die.

Establish an Executor or Durable Power of Attorney that will allow someone to act on your behalf for any legal task if you become unable to make your own decisions.

Establish Health Care Advance Directives that lets you make arrangements for your care if you become sick. Two common types of advance directives are:

- A *living will* gives you a say in your health care if you become too sick to make your wishes known.
- A *durable power of attorney for health care* lets you name the person you want to make medical decisions for you if you can't make them yourself.

Safeguard Personal Records and Important papers. In case of emergency tell a trusted family member, friend or lawyer where you put all your important papers. Keep a file at home and perhaps in a bank safe deposit box that you update annually.

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PERSONAL RECORDS

- Full legal name
- Social Security number
- Legal residence
- Date and place of birth
- Names and addresses of spouse and children
- Location of birth and death certificates and certificates of marriage, divorce, citizenship, and adoption
- Employers and dates of employment
- Education
- Military records; VA Identification number.
- Names and phone numbers of religious contacts
- Memberships in groups and awards received
- Names and phone numbers of close friends, relatives, doctors, lawyers, and financial advisors
- Other information that could be used in your obituary

FINANCIAL RECORDS

- Sources of income and assets (pension from your employer, IRAs, 401(k)s, etc.)
- Social Security and Medicare/Medicaid information
- Insurance information (life, health, long-term care, home, car) with policy numbers and agents' names and phone numbers
- Names of your banks and account numbers
- Investment income (stocks, bonds, property) and stockbrokers' names and phone numbers
- Copy of most recent income tax return
- Liabilities, including property tax—what is owed, to whom, and when payments are due
- Outstanding loans, mortgages and debt obligations—how and when they are paid
- Location of original deed of trust for home
- Car title and registration
- Credit and debit card names and numbers
- Location of safe deposit box and key