

ESTATE PLAN TRANSFORMATION WORKSHEET

I had planned to put together a checklist, but checklists are discrete, defined boxes, and what we need to do here is think out of the box, extrapolate. So, while I have placed some general categories here, please use them only as a guideline for your own brainstorm. Storm away!

Generally

1) What will your loved ones do, specifically, when they get the call that you have suffered a fall and are in a coma? That your memory is so bad now that you can't take care of yourself? That you have died?

2) What can go wrong with your current plan?

3) Are the recommendations you received (if any) suited for your particular situation?

4) How will the people who find you incapacitated know who to call?

5) Did you choose the right person for power of attorney?

6) Did you make your wishes clear enough?

7) Do you want to have a trust?

8) Are you ill?

9) Are there family illnesses which are likely to befall you?

10) Are you keeping information from your loved ones?

11) If not, are your loved ones in denial about it anyway?

12) Write it down.

Medical

1) Which hospital, doctor, alternative practitioner do you prefer? Will these practitioners and organizations provide information to your loved ones and listen to your trusted person? Sign papers if you can.

2) What medications, alternative therapies, and vitamins do you take? Who will speak for you to support your continuing any particular therapy if you cannot speak for yourself? Is that person convinced that you need any of that? They may love you, but not agree with you. Think about that.

3) How is your medical care paid for?

4) What kinds of care do you want/not want to receive if you are ill? Be specific. When the time comes, do you want hospice, or do you want everything humanly possible to be done for you?

5) Who do you want by your side while you are ill? Who don't you want there? Are there people you want at your memorial but not with you while you are ill? Vice versa?

Contacts

1) Gather contact information for family, friends, clergy. Who can help with what?

2) On-line passwords and user names?

3) Who does your hair, your nails, cleans your house? Which restaurants do you frequent? Who do you like there?

Banks

1) Where do you do your banking? Where is your money? Do you have any money? Do you receive government benefits? Are any available to you? Bring your trusted person to the financial institutions and have them added to your account in ways that will allow them to do what needs to be done without taking on liability for your financial situation.

Government

1) Department of Motor Vehicles. Get a login.

2) Social Security. Are you married? How will you make ends meet if you lose your spouse, or vice versa?

3) Do you receive benefits? From which government entity? Be specific.

Housing

1) Where do you want to live? Now? Later? Does this place have what you need? What if your mobility becomes limited? Are there transportation services available? Other services? Check out options in your community. Or outside your community. Check out some places and write down your thoughts.

Insurance

1) What kinds of insurance do you have? How are the premiums paid? Do you have enough? Do you have too much? Find out. Meet with a broker and bring your trusted person.

Health insurance

Auto insurance

Homeowner's/Renter's insurance

Long-Term Care Insurance

Other Insurance

Trust

1) Who do you trust? Will that person fight for your wishes? Is that person strong enough and resilient enough to be your trustee or executor? Should you hire someone instead? Who?

Non-Money Items

1) Do you have a special piece of jewelry that you would like to give to a specific person, or knick knacks or other items? I urge you to not be so concerned about everything being equal for your beneficiaries. If one of them finds something you have special to them, give it to them. Try to find out what might be special to each person. The money can be split equally, but other things are difficult and if it is your decision, everything is easier on those left behind.

Funeral/Memorial

1) "Burial" Options. Cremation? Embalming? Viewing? Spreading? What do you want?

2) Who do you want to handle your funeral/memorial? Any particular people for particular tasks?

3) Funeral or memorial or both? Where? Who will preside? Who will attend?

4) What do you want to wear?