



## DUCKS IN A ROW CHECKLIST

### 1. MAINTAIN CONTROL OF HEALTHCARE DECISIONS

- Yes  No  ?? You have a Healthcare Directive (HCD)
- Yes  No  ?? Your HCD was signed within the last 3 years
- Yes  No  ?? Your HCD accurately reflects your wishes, especially for end of life care
- Yes  No  ?? Your HCD thoughtfully chooses the best person to be your healthcare advocate
- Yes  No  ?? You have talked to your healthcare agent & your family about your wishes

### 2. LONG-TERM CARE

- Yes  No  ?? You know how you will pay for long-term care (LTC) if you need it
- Yes  No  ?? Paying for LTC will not leave your spouse or family impoverished
- Yes  No  ?? You have reviewed your LTC insurance policy within the last 3 years
- Yes  No  ?? You understand what your LTC insurance policy covers and its limitations (*i.e., how to access benefits, waiting periods, daily benefit, place of care, etc.*)
- Yes  No  ?? Your family knows where to find your LTC insurance
- Yes  No  ?? Your plan includes flexible provisions to ensure spouse's eligibility for LTC benefits will not be jeopardized in the event of your death

### 3. MAINTAIN CONTROL OF FINANCES & PROPERTY DURING INCAPACITY

- Yes  No  ?? You have a Power of Attorney (POA)
- Yes  No  ?? Your POA was signed within the last 3 years
- Yes  No  ?? You have carefully chosen the best person to manage your finances if you are incapacitated
- Yes  No  ?? Your POA is "powerful" and allows your agent to engage in additional planning on your behalf if you are incapacitated
- Yes  No  ?? Your children are not co-owners of your bank accounts and/or real property
- Yes  No  ?? Your Trust identifies successor trustees in the event of your incapacity and death
- Yes  No  ?? Your Trust defines incapacity and identifies who will make that determination
- Yes  No  ?? Your incapacity determination panel contains both medical and non-medical members

# WE HELP YOU PROTECT WHAT IS MOST IMPORTANT

## 4. COMPREHENSIVE WEALTH TRANSFER PLAN

- Yes  No  ?? Your plan transfers your wealth in a private and efficient manner
- Yes  No  ?? Your plan will not be subject to the unnecessary delays and costs of probate
- Yes  No  ?? Your plan includes a simple way to transfer your Tangible Personal Property (your “special stuff”)
- Yes  No  ?? Your plan addresses inheritance protection for your spouse and grown children (protection from divorce, lawsuits, taxes and predators that can take the inheritance out of your child’s hands)
- Yes  No  ?? Your plan transfers your “Values” (moral, spiritual and human) and creates a whole legacy

## 5. ORGANIZE AND CONSOLIDATE

- Yes  No  ?? All of your assets are owned in the right way
- Yes  No  ?? Your beneficiary designations are properly coordinated with the rest of your plan
- Yes  No  ?? If you are incapacitated or pass away your family has access to your online world – passwords, online banking, online accounts, social media, email

## 6. YOUR PLAN IS UP TO DATE AND ACCOUNTS FOR LIFE’S CHANGES

- Yes  No  ?? You have reviewed your plan in the last 3 years
- Yes  No  ?? You understand its contents and how each tool works
- Yes  No  ?? You are confident that you have chosen the best “helpers”
- Yes  No  ?? You have shared your plan with your “helpers” or at least told them you have a plan
- Yes  No  ?? You are confident that your helpers understand their jobs

IF YOU ANSWERED “NO” OR “??” TO 5 OR MORE QUESTIONS,  
**IT’S TIME FOR A TUNE UP TO GET YOUR DUCKS IN A  
ROW.**

*Call Us Today! (612) 615-9535*