



Just In Case

Ten Things To Ask Aging Parents / Share with Adult Children

1. What is your current financial situation?

- How is your monthly cash flow?
- What happens to your spouse's cash flow if you die?
 - Pensions
 - Social Security
 - Health Insurance
 - Retirement Plans - 401(k), IRA
- Share statements
- Your investments will look different from theirs

2. Do you have an estate plan?

- Do you have a will? When was it written?
- Where do you keep your will?
- Do you have a Power of Attorney (POA) - financial, healthcare, general?
- Living Will?
- Review beneficiaries
- Have you set up any Stretch IRAs?
- Who is the executor?
- Special dispositions of property?
- Business succession planning?
- Share contact information for professionals—financial advisor, CPA, attorney, insurance

3. Who should handle your finances if you become ill?

Who is the carrier for your medical plan?

Who do you name as your medical contact?

Do you need to establish someone as a co-signer on bank account—not co-owner?

4. If you become seriously ill, what level of intervention would you like?

What hospital do you prefer?

Does your doctor have a Living Will on file?

If necessary, what care facility would you prefer?

Do you have home care provisions on any policies?

5. Do you have long-term care insurance?

- Where is the policy? Who is the agent?
- What does it cover?
- Is someone listed with the company to contact if premium is not paid?

6. How will you know when it's time to stop driving?

7. Who is your doctor?

- Does anyone go with you on your doctor visits?
- Share contact information for your physicians and pharmacy
- Share a copy of your medical ID cards

8. Where do you want to live?

- Big issue—stay or move?
- Can your current home be updated to make daily activities more convenient?

9. Would you share your wishes regarding your funeral?

- Funeral home?
- Pre-arrange vs pre-pay?
- Burial vs cremation?
- Organ donation?
- Memorials?
- Obituary info?
- Special instructions?

10. Where do you keep your important information?

- Just-in-case file
- Important contact list
- Documents, policies, etc.

Other items I want to discuss:

Checklist of Documents to Keep In One Place

Important: Be sure to tell someone where you keep this information.
The information will do no good unless it is easily accessible.

Your Estate Plan

- Will
- Letter of instruction
- Trust documents
- Financial Power of Attorney (POA)
- Funeral / obituary information

Important Documents

- Tax returns
- Marriage license
- Divorce papers
- Military documents
- Social Security card

Your Health Care

- Family medical history
- List of medications
- Copy of medical ID cards
- Health Care Power of Attorney
- Authorization to Release Health Care Information
- Living Will

Ownership

- Housing, land, and cemetery deeds
- Escrow mortgage accounts
- Proof of loans made and debts owed
- Vehicle titles
- Stock certs, Savings Bonds, and brokerage accounts
- Partnership and corporate operating agreements

Life Insurance / Investments

- Life insurance policies
- Retirement accounts
- Pension plan information
- Annuity contracts
- Investment information

Bank Accounts

- Financial institutions and accounts
- Safe deposit boxes

Digit Assets

- Usernames
- Passwords
- Important websites

Contact Information

- Family
- Financial professional
- Attorney
- CPA
- Insurance agents
- Physicians / Pharmacy



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