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THE REGISTER CITIZEN

Today's Business: End of life planning: What your will won't tell your heirs

By Christine M. Tenore

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Photo: Contributed Photo; Christine M. Tenore

So, you've "done it all." You created that last will and testament and maybe even a trust. You've done your life planning so you have a living will, named a health care proxy and created powers-of-attorney so the people you trust can manage your health and finances. You've even gone so far as to purchase a preburial agreement and make sure that a cemetery plot you inherited is now in your name so that at the time of your passing things should go smoothly.

But will this ensure that, upon your passing, things will go smoothly? Is this planning enough?

In fact, that's what most are asking: "We want a simple estate plan. We don't want our relatives to be hassled when we die. And if we get sick, we want to be sure that what we want happens and not what somebody thinks is best for us."

Maybe it's time to create a comprehensive record of your wishes. The Easter egg hunt is all well and good, but if you get sick and can't speak for yourself, or when you pass away, you probably want to make it easier for your family or friends to find the very things you've asked them to manage in the documents you've created with your attorneys.

Where to begin? Perhaps the best advice is to write down what you envision will occur if you were unable to speak for yourself medically/financially and/or when you pass away. Then you can begin to implement your thoughts — perhaps in a loose-leaf binder or other means of organizing your financial and personal information. That binder might include a section on your medical conditions, your health insurance, the names of your doctors and a list of your medications.

Going forward, consider a section outlining your financial holdings, including specific accounts and numbers, passwords, brokers, beneficiary designation, etc. You might want a separate section for insurance policies, including life insurance, home insurance, auto insurance and other coverage. Other sections might include your credit card information, and routine accounts payable so that utilities, phone, cable, internet, etc. are continued and/or closed as might be necessary.

Another section of your planning organizer might be your directions on what to do upon your passing. You could include copies of a pre-need funeral contract and cemetery plot, the list of persons to contact and where to find your documents, including your will and, possibly, trust.

It is important that real property, such as your primary residence, vacation property or real estate investments, should also be listed and enumerated in a separate section, with copies of the deeds and homeowner's insurance. A separate section for your

vehicles and possibly a letter or memorandum regarding the distribution of personal possessions would also be helpful.

Speaking of your will, you've probably thoughtfully named the beneficiaries of your estate. But will your Executor be able to find those people? It is a good idea to list the names and addresses, as well as the telephone numbers and emails of those beneficiaries.

If you've managed to accomplish all of these goals, then one of the most important jobs remaining is to implement the very documents you've created. For example, make sure that you've re-titled your assets to support your estate plan. This is crucial, especially if you have a trust. Give direction and access to your digital assets including online passwords so that your agents have the access as well as the authority to act on your behalf.

Many books and/or online worksheets are available to use as a planning guide. Amazon is a good source for titles, including: "I'm Dead, Now What?," "Get It Together: Organize your Records So Your Family Won't Have To" and "Stuff You'll Need When I'm Gone," among others.

Even when you think you're done, you're not! This information is only helpful if it is current. It is important to update periodically, ideally, annually. The goal is to keep some control and help your loved ones by "making it simple" and accessible.

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