

Life Happens: Are You and Your Clients Prepared?

The documents – make them a part of intake and update at every annual review

Health-related Documents:

Living will – the state's form

The Five Wishes document (fivewishes.org)

POLST forms (polst.org)

Power of Attorney for Healthcare (aka Healthcare Proxy)

HIPAA Considerations

DNR/DNI

Organ Donor Registry - <https://organdonor.gov/register.html>

Storage of healthcare documents

File of Life

USB drives – i.e. NexCopy, MyRedKey, Universal Medical Alert, etc.

MedicAlert bracelets

Phone apps

Examples of ways to get the conversation started:

- Ellen Goodman's Conversation Project: www.TheConversationProject.com - Starter Kit for initiating discussion on wishes in families; one Starter Kit is specific to families affected by dementia
- Hearts2Hearts: <https://discussdirectives.com/heart2hearts.html> - cards to discuss advance directives
- Prepare: www.PrepareForYourCare.org - Helpful questions, videos and explanations



Financial and Legal Documents:

Power of attorney for Finance/Property

Use professional fiduciaries if advisable for that client.

NACFF – Natl Association of Certified Financial Fiduciaries – nationalcffassociation.org

Last Will and Testament, along with trusts, buy-sell, or whatever is appropriate

Downloadable PDF's from Consumer Finance Protection Bureau on POA's and trustees -

www.consumerfinance.gov/consumer-tools/managing-someone-elses-money

Personal Property Memorandum - AL, AZ, AK, CA, CO, DE, FL, GA, HI, ID, IN, IA, KS, ME, MA, MI, MN, MO, MT, NE, NV, NJ, NM, ND, OR, SC, SD, TN, UT, VA, WA, WI, WY

Digital Assets and RUFADAA legislation

Inventory digital assets – use a Master Password Program

Use tools on Google, Apple (legacy contact), & Facebook's for what happens to their sites

Decide the goal for each asset

In the estate planning documents, list the Digital Assets Fiduciary and make sure the named person has the goals for each asset in writing from the client, preferably notarized so it can't be questioned

A few other steps to prevent fraud

The importance of life insurance and other Insurance vehicles, especially that coverage is adequate

Memorandum for Client Protection and Control

Set up Social Security Online Account - <https://www.ssa.gov/myaccount>

Name the Social Security Advance Designation - https://www.ssa.gov/payee/advance_designation.htm



Gather all other relevant information

Encourage or provide a Digital Lock Box

If you provide it, ensure client tells family to contact you if something happens to them

Legacy Instruments:

More important than money

Examples:

Gather long-term memories now

Some examples among many, many resources:

- StoryWorth.com
- StoryCorps.org
- Have the Talk of a Lifetime Conversation Cards – www.nfda.org/for-the-public
- Table Topics cards – tabletopics.com
- Investigate personal historians but watch the expense
- May wish to use phone apps and/or AI

Your Action Steps:

1. Determine which documents you will incorporate
2. Make documents part of intake and of annual review for every client
3. Use the documents as a way to meet the family and trusted circle of the client while protecting them for whatever happens in life
4. Ensure documents are stored in one accessible place
5. Make sure you and your family complete these documents, too!

Contact Corgenius to ask questions, sign up for the free 9x/yr newsletter, or for additional resources.

THANK YOU!

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