

What to do **Before** you or a loved one departs for Eternity:

1. Obtain Life Insurance and name a beneficiary for all non-probate assets.
 - a. 401K /403B IRA & separate stock accounts
 - b. Life Insurance policies
 - c. Pensions
2. Have a will done, (this can be done online and notarized if it is a “simple” will.
***If you have **minor children** a custodian must be listed. Any **pets** should be considered as well.
3. Create a list of all personal property and designate to which people/charities you want to donate to.
4. Name a Financial power of attorney or an executor of your “estate” to carry out the terms of your will.
Someone you personally know, who will honor the specific requests of your will.
This can be done online and notarized if there are no complications.
5. Have a card signed at your banking institution by your chosen person, (must be done in person) so they can access funds after your departure. Make sure you have assigned a direct beneficiary.
They will need a **certified** death certificate and their ID to access your account.
6. If you own a home, you need a TOD = Transfer on death deed. **File this document with the county!**
This will prevent your home going through probate court!
They will need a certified death certificate and their ID.
7. Create a living will, this allows someone to “speak” for you if you become unable to do so!
8. Fill out a **Health Care Proxy** Document and name a health care agent, who will be able to make medical decisions for you in the event you become incapacitated. Choosing a medical proxy can also be done online and notarized.
Make sure to include a DNR if that is your choice.
9. Deciding on organ donorship can be done through the DMV and put on a driver’s license.
10. Gather copies of all your important legal documents, both financial and medical, and keep them together in a safe place to make your transition easy on those you’ve left in charge of your assets and your final expenses.
 - a. Health & Life Insurance Policies
 - b. Home and Auto Insurance Documents
 - c. Financial documents include the following:
Bank Accounts, Mortgage (incl. HOA if applicable) credit cards and loans.
 - d. Copy of Driver’s License, Social Security Card, Birth Certificate, Marriage Certificate, and Divorce Certificate, any military branch identification/information, voter’s registration
 - e. Title deeds for each of your properties, and for each of your vehicles.
Include all established trusts and if you have retitled your property to make the Trust the owner.
11. Consider naming a digital executor in your will with copies of all your digital assets and **passwords**.
 - a. Phone Access to notify important members of family and contacts.
 - b. Bank & Financial Accounts
 - c. Social Media & email accounts
 - d. Logins for streaming services
 - e. Digital files of photos/videos and documents
12. Funeral Preparations and Instructions
 - a. Prepaid Funeral and cemetery plot documents (**Funerals can cost 30k and up!**)
 - b. Wishes on Burial/Cremation
 - c. What type of service and notes of personal importance
 - d. Bible passages you want read.
 - e. Preference on flowers versus donations to charities

Florida law: If someone dies “intestate” all their “assets” will go into probate which can take two years to go through court before the family has any access. Even if someone thinks they do not have any assets/valuables they should still have a will done.

What to do After a loved one departs for Eternity:

First 24 hours:

1. Get a legal certification of death. (**Certified** death certificate, 12 or more copies!)
2. Notify immediate family, ask them to contact others for you.
3. Notify their Pastor/Priest or funeral home director (if not a member of a church)
(Church members are considered those who attend services weekly and participate in their congregations in giving/serving) Those who are not members of a Church in this manner typically contact a funeral home director for services/arrangements.
4. Ask someone to immediately look after pets, (if applicable)
5. Secure valuables, and personal belongings from hospital/morgue
6. If vacant have an executor of the estate secure the home’s windows and doors. Place all valuables, firearms, jewelry, car/boat/motorcycle keys etc. in a safe or designated secure location. Be sure to check in pockets, drawers, and under mattresses for hidden valuables. (Changing the locks on the doors may be necessary in some cases)

Days 2 & 3:

1. Make contact with their Church / Funeral home / Department of Veterans Affairs if applicable.
2. **Certified** copies of a death certificate, for banks, insurance companies, etc.
3. Begin the service arrangements including dates/times/final wishes for flower vs. charitable donations.
4. Contact Speech contributors Pastor/Friends/Family
5. Schedule an obituary and Announce on Social Media Platforms
6. Contact lawyer and executors of the estate
7. Notify the Social Security Administration
8. Contact the life insurance agency.
9. Attend to property - Remove all perishable food items if no one is occupying the home.
10. Check washing machine for wet items and rewash if needed and dry.
11. Bathrooms and Kitchens should be cleaned to prevent mold if home will be unoccupied for a while.
12. Leave toilets, dishwasher and washer dryer doors open for air flow.
Refrigerator only if power will be turned off.
13. Leave HVAC set at 80 degrees in the warm months and 60 in the colder months.

Days 4-7:

1. Contact the DMV
2. Contact the Veterans or Civil Service organization (if applicable) to see about benefits.
3. Cancel services and any digital subscriptions.
4. Contact USPS to forward mail to designated Power of Attorney
5. Register for DDNC “Deceased Do Not Contact” list.

“Estate Planning” is not just for “those with money” that is a misnomer!

What documents do you need for a good “estate plan” and why?

1. **A Will**, because without a Will, Florida law dictates a pattern for your “assets” that may not be what you want. If you have minor children, then the Will is where you designate a guardian. If you do not have a designated guardian, then the courts will award one. (You do not want this choice made for you!)
2. Do either the assets value or nature, or your intended beneficiaries need someone to shepherd the assets? If so, then possibly a Trust should be considered.
3. A Health Care Surrogacy (“medical proxy”) so that someone with your best interest will decide your health care. Usually there are one or two additional appointees in succession to make sure someone you trust will be in charge of your medical care.
4. The Durable Power of Attorney. It's called "Durable" under law because it remains effective even if you are incapacitated, but NOT after death.
5. A Living Will which declares your wishes for life prolonging procedures and removal of life support, as well as who will decide.
6. The kindest thing you can do is think out what you want done with your body after death so that your family is relieved of that emotional burden. By providing that written direction, you save your survivors from that difficult task.
7. You may add to the above, such as suggestions for the gathering, if any, including things like your favorite music, etc.
8. We urge that you consider having a book of your assets, investments, life insurance, bank accounts, copies of deeds, etc. If you place this in a home safe or bank safe deposit box, then the people designated to deal with your matters need to have access.
9. Designating beneficiaries for bank accounts (and other assets where permitted by law) in advance makes this much smoother. Designate to whom you wish personal/sentimental and or items of value to go, this way there is no confusion or strife with family members left behind.
10. Place your spouse on the deed to your home/car etc....

What else is needed?

Computer and website usernames and passwords. Much critical information is NOT accessible without this. Make up a booklet and keep it with your asset binder.

Part Two: What advisors do you need to keep this plan ongoing?

1. An experienced and competent Estate Planning attorney, for obvious reasons above.
2. A good CPA or at least a bookkeeper. Tax rules, both Federal and State, need qualified experts.
3. A good investment counselor to aid in your investments.
4. If you invest in real estate, then you need an attorney with those skills as well, and probably a realtor to aid and possibly manage any rental properties.

Personal Notes: