



(281) 229-0782
Margo@MargoBrooksSeniorServices.com
www.margobrooksseniorservices.com

List of things to have in order:

- **Living Will:** Allows one to put in writing exactly what you want done in the event you cannot speak for yourself.
- **Durable Power of Attorney:** Allows one to designate a person to make legal decisions if one is no longer competent to do so.
- **Power of Attorney for Healthcare:** This document allows one to designate someone to make healthcare decisions for their person.
- **Last Will and Testament:** Designates to whom personal belongings will go to.

Make sure all bank accounts have direct beneficiaries. The beneficiary need only go to the bank with your death certificate and an ID of their own.

-If your church has a Legacy fund, you have a favorite Charity, or Alma mater you wish to donate to be sure to make it known in your last will and testament.

- **TOD = Transfer on Death deed** if you own a home. Completing this document and filing it with the court saves your heirs thousands. This document allows you to transfer ownership of your home to your designee. All they need to do is take their ID and your Death Certificate and they will then have the deed signed over. Doing this will avoid the home having to go through probate.

- **Funeral Planning Declaration:** States one's wishes as far as disposition of the body and the service/s.

DNR

A DNR order is created or set up, before an emergency occurs. A DNR order allows you to choose whether or not you want CPR in an emergency.

- If the above documents are completed, you can AVOID probate. If all the above is not done, you must open an estate account at the bank. All money that does not have direct beneficiaries goes into this account. You would have to have your executor open an estate account. The executor also has to publicize your death in the newspaper or post publication at the courthouse, to allow anyone to make a claim on your property. - It is a complete nuisance.

- Make a list of all banks and account numbers, all investment institutions with account numbers, lists of credit cards, utility accounts, etc. Leave clear instructions as to how and when these things are paid. Make sure heirs know where life insurance policies are located.

- Make 100% sure SOMEONE knows your Apple ID, bank ID account logins and passwords!

- Make sure you have titles for all automobiles, campers, motorcycles etc.

- **MOST IMPORTANTLY!** - Talk with those closest to you and make all wishes are **KNOWN**. Talk to those whom you have designated, as well as those close to you whom you did not designate. - Do this to explain why your decisions were made and to avoid any lingering questions.

Hope this list lights a spark to encourage all your friends and family to take care of these things and to make it easier for those we all leave behind.

The above list at least helps you start an important conversation with your loved ones.

** We assume no responsibility for those entities that choose to utilize any of the ideas listed above. The information provided examples of steps we have taken and have proved beneficial in our cases. The information provided should not be considered Legal or Tax advice. Before making any decisions, you must consult with your attorney and tax accountant.*