

Life and Legacy Checklist:

Are Your Assets Safeguarded, Your Wishes Known and Your Family Protected If Something Happens?

Use this checklist below to ensure that your assets are protected and that your family is prepared for anything, including illness, disability, incapacity or life without you. This checklist will also help you to quickly uncover any holes in your legal and financial planning, while allowing you to take a fresh look at your wishes and goals for your estate and personal affairs.

1. Maintain Control of Healthcare Decisions

- ☐ Yes ☐ No ☐ ?? You have an Advance Healthcare Directive (AHCD)
- ☐ Yes ☐ No ☐ ?? Your AHCD was signed within the last 3 years
- ☐ Yes ☐ No ☐ ?? Your AHCD accurately reflects your wishes, especially for end of life care
- ☐ Yes ☐ No ☐ ?? Your AHCD thoughtfully chooses the best person to be your healthcare advocate
- ☐ Yes ☐ No ☐ ?? You have talked to your healthcare agent & your family about your wishes
- ☐ Yes ☐ No ☐ ?? You have a stand-alone HIPAA Authorization (Medical Information Release)

2. Long-Term Care

- ☐ Yes ☐ No ☐ ?? You know how you will pay for long-term care (LTC) if you need it
- ☐ Yes ☐ No ☐ ?? Paying for LTC will not leave your spouse or family impoverished
- ☐ Yes ☐ No ☐ ?? You have reviewed your LTC insurance policy within the last 3 years
- ☐ Yes ☐ No ☐ ?? You understand what your LTC insurance policy covers and its limitations (i.e., how to access benefits, waiting periods, daily benefit, place of care, etc.)
- ☐ Yes ☐ No ☐ ?? Your family knows where to find your LTC insurance
- ☐ Yes ☐ No ☐ ?? Your plan includes flexible provisions to ensure spouse's eligibility for LTC benefits will not be jeopardized in the event of your death

3. Maintain Control of Finances and Property During Incapacity

- ☐ Yes ☐ No ☐ ?? You have a Durable Financial Power of Attorney (DPA)
- ☐ Yes ☐ No ☐ ?? Your DPA was signed within the last 3 years
- ☐ Yes ☐ No ☐ ?? You have carefully chosen the best person to manage your finances if you are incapacitated
- ☐ Yes ☐ No ☐ ?? The powers in your DPA only spring to life if you are incapacitated
- ☐ Yes ☐ No ☐ ?? Your DPA is "powerful" and allows your agent to engage in additional planning on your behalf if you are incapacitated
- ☐ Yes ☐ No ☐ ?? Your children are not co-owners of your bank accounts and/or real property
- ☐ Yes ☐ No ☐ ?? Your Trust identifies successor trustees in the event of your incapacity and death
- ☐ Yes ☐ No ☐ ?? Your Trust defines incapacity and identifies who will make that determination
- ☐ Yes ☐ No ☐ ?? Your incapacity determination panel contains both medical and non-medical members

4. Comprehensive Wealth Transfer Plan

- ☐ **Yes** ☐ **No** ☐ **??** Your plan transfers your wealth in a private and efficient manner
- ☐ **Yes** ☐ **No** ☐ **??** Your plan will not be subject to the unnecessary delays and costs of probate
- ☐ **Yes** ☐ **No** ☐ **??** Your plan includes a simple way to transfer your Tangible Personal Property (your "special stuff")
- ☐ **Yes** ☐ **No** ☐ **??** Your plan addresses inheritance protection for your spouse and Grown Children (protection from divorce, lawsuits, taxes and predators that can take the inheritance out of your child's hands)
- ☐ **Yes** ☐ **No** ☐ **??** Your plan preserves the Tax Deferral Benefits of your Retirement Plans
- ☐ **Yes** ☐ **No** ☐ **??** Your plan transfers your "Values" (moral, spiritual and human) and creates a whole legacy

5. Organize and Consolidate

- ☐ **Yes** ☐ **No** ☐ **??** All of your assets are owned in the right way
- ☐ **Yes** ☐ **No** ☐ **??** Your beneficiary designations are properly coordinated with the rest of your plan
- ☐ **Yes** ☐ **No** ☐ **??** If you are incapacitated or pass away your family has access to your online world – passwords, online banking, online accounts, social media, email

6. Your Plan Is Up To Date And Accounts For Life's Changes

- ☐ **Yes** ☐ **No** ☐ **??** You have reviewed your plan in the last 3 years
- ☐ **Yes** ☐ **No** ☐ **??** You understand its contents and how each tool works
- ☐ **Yes** ☐ **No** ☐ **??** You are confident that you have chosen the best "helpers"
- ☐ **Yes** ☐ **No** ☐ **??** You have shared your plan with your "helpers" or at least told them you have a plan
- ☐ **Yes** ☐ **No** ☐ **??** You are confident that your helpers understand their jobs

If you answered "No" or ?? to 5 or more questions it's time for a tune up to get your ducks in a row.

Your Next Steps:

If you have discovered areas of your planning that are incomplete or perhaps that your plan is out-of-date, fill out the form below to request a FREE Legacy Planning Session with a Copenbarger and Copenbarger attorney. This is a comprehensive meeting where we will answer all of your questions, review any legal documents you may have in place, and discuss with you any changes that may need to be made to ensure that you have a solid legal and financial roadmap in place for the future... at NO cost and with NO strings attached. A \$500 value.

Contact Information: (All information is strictly confidential)

Your Name _____
Spouse/Partner Name _____
Address _____
City _____ **State** _____ **Zip** _____
Home Phone _____ **Cell Phone** _____ **Work Phone** _____

South Coast Metro, San Jose, Temecula,
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