

# Security at Life's End



**M**any of us do not take the time to organize our legal and financial documents and record critical facts. Each of us should take responsibility for the security of our affairs at life's end, and by properly planning you can avoid significant anguish for your loved ones. There are many issues that may surface during these times, and this section of the HMW binder assists you in arranging valuable information to handle these affairs.

- A Durable Power of Attorney names a representative to manage your finances in the event you suffer a long incapacitating illness. This financial representative *may be a different person* than your Health Care Agent. You may choose to keep the original or a copy in the sheet protector, in the pocket part of this section divider, or directly into the HMW binder.
- Completing a Will ensures that your assets will be passed according to your wishes. Not having a Will complicates the probate process, and may raise unnecessary hardships. Place either the original or a copy of your Will in the sheet protector.
- Assets will need to be distributed after death, and even more questions will surface regarding financial issues. Knowing which of your assets are passed down without a Will, such as accounts held with Rights of Survivorship, is essential. Having important information gathered in one location will enable the individuals working on these problems to efficiently secure your estate.
- If you and your spouse have a Community Property Agreement, you should place either the original or a copy of it in the sheet protector as well.
- Attorneys, accountants, financial advisors and insurance agents might have a role to play, and their names and contact information should be readily available. Provide additional pages where necessary so that all of your relevant information is available.
- The location of documents that identify important information about your assets will be necessary to make effective transfers. You may wish to place copies of some of these documents in the pocket part of this section divider, directly into the binder, or indicate where they may be located.

**Your family and loved ones will truly benefit by your thoughtful preparation.**

Please review and complete at a minimum the next few pages that contain the mini-logo.

	<input type="checkbox"/> Original <input type="checkbox"/> Copy of Will - Sheet Protector <input type="checkbox"/> Original <input type="checkbox"/> Copy of Community Property Agreement <input type="checkbox"/> Original <input type="checkbox"/> Copy of Durable Power of Attorney	
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