



Documents You Need to Have Available for Family Members in the Event Something Happens to You

Here's a list of some important documents you should have on hand:

- **Letter of Instruction** - This is a list of important accounts and other pertinent information that should include bank account numbers, life insurance certificate numbers, car titles, deeds, etc. The list may also contain the names and contact information for advisors or other important persons.
- **Will** - This is the document used to make your wishes known about how some or all of your property will be distributed after your death. It also designates a personal representative who is the person responsible for handling the affairs of the estate, including payment of debts and distribution of your property to the named beneficiaries in your will. A will can also state a parent's wishes for who should be the guardian for a minor or disabled child.
- **Durable Power of Attorney for Health Care and/or Advance Medical Directive (a/k/a a "Living Will")** - A Health Care POA allows you to specify who you want to make health care decisions for you in the event you are unable to do so. An Advance Directive can be used to communicate what kind of health care you want to receive in case you are unable to make decisions at the time care is needed.
- **General Durable Power of Attorney** - This document allows you to appoint someone to take care of your financial affairs when you are unable to do so.
- **Funeral arrangement instructions** - These allow you to specify what you'd like your funeral services to look like. This information can make your survivors' trip to the funeral home simple and quick instead of an emotional day with many decisions to make.

Disability and Death often come at unexpected times. Do you know someone whose ability to grieve the loss of a loved one was adversely impacted by the

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sheer number of details and arrangements that had to be made and provisions put in place because there was no advance planning? A small amount of planning goes a long way in this regard, so you can start with small steps and work your way up to more comprehensive planning. Most of us would like to spare our loved ones the heartaches faced by survivors searching for some elusive or unknown document or piece of information.

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