



Family Estate Planning Guide

Help ensure everything is taken care of after you're gone.



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Taking care of the ones you love.

Thank you for downloading our Family Estate Planning guide. Losing a loved one can be an emotionally difficult time for individuals and families. It's complicated further with the whirlwind of paperwork and planning that follows. It can be overwhelming at times, but with some preparation and thoughtfulness we can help ease that burden for families.

It is our hope that this guide will help prepare and guide you and those left behind through their time of loss.

Sincerely,

Addis Hill



Financial & Legal

The documents you'll need for family estate planning (and the professionals that can help you along the way).

WILL

A last will and testament is a legal document that tells your executor how you would like your assets dispersed upon your death. A will states how you would like financial assets and real estate to pass, who you would like to represent you, and who is to care for children and pets. IRA accounts and life insurance proceeds are divided by beneficiary designation.

REVIEW BENEFICIARY DESIGNATIONS

Retirement plans, annuities, and life insurance do not pass to beneficiaries via your will, but by way of a beneficiary designation form. Frequent review of your beneficiary designations is critical as your life evolves. You will want to factor in who gets what via your will and by beneficiary designation.

POWER OF ATTORNEY

A general power of attorney directs your agent to make decisions on a wide variety of issues from financial to healthcare. Your agent has the same authority as you if you become incapacitated. You should choose someone to represent you who you can trust and who has a good head on their shoulders.

MEDICAL DIRECTIVE

A medical directive spells out in detail your preferences for end-of-life health care. Detailing your wishes for treatment and lifesaving actions if you cannot represent yourself.

INSURANCE DECLARATIONS & POLICIES

Below is a list of the more common insurance policies included in an estate plan:

- Life insurance
- Liability insurance
- Long-term care insurance
- Automobile and homeowners insurance
- Umbrella coverage

Understanding the details of all these coverages can be quite important to those who have to make decisions if you can't make them yourself or after you are gone.

TAX DOCUMENTS

Tax returns provide a great deal of insight to one's financial situation. You can learn a lot about financial accounts, real estate, business ownership, debt, income sources, accumulated tax losses, capital gains, and a variety of other matters. An analysis of a tax return is important to properly planning an estate as well as settling one.

LIST OF ASSETS/LIABILITIES

Rather than having your heirs search and discover what you have, lay out for them what you have and owe to others. You'd be surprised how things get missed and end up on the state registry of unclaimed assets.

DOCUMENTS

TYPE	LOCATION	MISC INFO
<i>Will</i>		
<i>Power of Attorney</i>		
<i>Medical Directive</i>		
<i>Beneficiary Designation</i>		
<i>Birth Certificate / Passport</i>		

INSURANCE POLICIES

TYPE	LOCATION	MISC INFO
<i>Life insurance</i>		
<i>Liability insurance</i>		
<i>Home or Renter's insurance</i>		
<i>Auto insurance</i>		
<i>Long-term care insurance</i>		
<i>Umbrella coverage</i>		

TAX DOCUMENTS

TYPE	LOCATION	MISC INFO

WHO TO CONTACT

TITLE/ORGANIZATION	NAME/ORGANIZATION	PHONE	EMAIL/OTHER
<i>Financial Advisor</i>	<i>Addis Hill</i>	<i>610-688-9500</i>	<i>info@addishill.com</i>
<i>Accountant</i>			
<i>Insurance Agent</i>			
<i>Attorney</i>			
<i>Bank</i>			

ACCOUNTS

TITLE/ORGANIZATION	NAME/ORGANIZATION	PHONE	EMAIL/OTHER

ASSETS & LIABILITIES

Social Security

Usually, the funeral director will provide a death certificate to social security which will trigger Medicare as well. Social Security also provides a whopping \$255 death benefit!



Accounts & Passwords



Access to important accounts and information needed after you pass away.

Your heirs will be faced with many challenges after your death. Access to information is key so they can handle issues as they come in. Today we have countless online accounts, including email, ecommerce, and social media, take some time and list the accounts and passwords you're comfortable sharing.

IMPORTANT: Once filled out, please keep this document secure, by password protecting it and not sharing through standard email. Additionally, a better option for sharing account access for end of life situations is by using online password management services.

SMART PHONE

Make sure that the password to your phone is kept in a secure location. Access is lost forever if lost or forgotten. Our phones are not just a communication device anymore. They run our lives and contain critical information and links to almost everything we use daily – accounts, thermostats, photographs, security cameras, lights, even your washer and dryer. Don't lock your heirs out! But smart phone access is only as good as the access to the apps and information contained on and in it.

UNLOCK CODE FOR DEVICE

SERVICE PROVIDER

USERNAME

PASSWORD

EMAIL

Almost everything of any importance comes to us by way of email. Your heirs will need access to your inbox and email files to piece things together.

PROVIDER

USERNAME

PASSWORD

SECURITY QUESTION/OTHER

BANKING AND ECOMMERCE

Most bills are paid on-line these days. On-line banking access is a key for heirs to pay the bills and reconcile accounts after you are gone. Venmo, paypal, zelle, and other apps and websites are important to keep open and operating. Or, provide the password for an online password manager, like LastPass.

ORGANIZATION/WEBSITE	USERNAME	PASSWORD	SECURITY QUESTION/OTHER

SOCIAL MEDIA

So much of our lives are shared on social media today. You will want to provide direction to your heirs for how to handle your digital legacy assets. Should accounts be closed, memorialized, data saved? There is a lot to think about! And, we haven't even opened the picture file on icloud!

ORGANIZATION/WEBSITE	USERNAME	PASSWORD	SECURITY QUESTION/OTHER

SERVICES

Landscape care, home repairs, HVAC service contracts, and a variety of other services is important information for your heirs to have so they can keep things running until your estate is settled.

ORGANIZATION/WEBSITE	ADDRESS	PHONE NUMBER	OTHER

SAFE DEPOSIT BOX & SAFES

Access to a Safe deposit box is usually denied unless one's name is on the lease. Therefore, you may not want to keep documents like a medical directive in a secure but accessible place so your agent has immediate access to the documents. And by all means, share the location and of the key or combination to a fireproof box you store at home.

LOCATION	KEY	COMBINATION	OTHER

 **Notes**

Safely Sharing passwords and other account information

The importance of password management is more important than ever. We encourage all to use a password management system rather than a password book that can become lost or stolen.

We wrote an article about this topic if you are interested. [Click here to check it out.](#)



Your health care has many important elements—doctors, dentists, specialists, insurance, etc.—that will all need tending to after you're gone. Make sure your love ones have all the information they need.

HEALTH CARE DIRECTIVE/LIVING WILL

Do you have an advanced healthcare directive, or a living will? _____

Who is your primary agent? _____

Who is your alternative agent? _____

Have they both been provided a copy of the documentation? _____

HEALTH INSURANCE

What health care coverage do you have?

Please list any relevant information regarding premiums, deductibles, stipulations, etc..

WHO TO CONTACT

TITLE	NAME	PHONE	EMAIL/OTHER
<i>Primary care physician</i>	_____	_____	_____
<i>Dentist</i>	_____	_____	_____
<i>Specialists</i>	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____



Contacts

People you want contacted after your death, and how to contact them.

More important than accounts and money are the lifetime of personal and professional relationships you have formed. Let your love ones know whom they should contact after you have passed. Decide who and how these people should be notified. Use the space below to establish a list of people with contact information so they can be notified upon your passing.

NAME	PHONE	EMAIL/OTHER	RELATION



 **Funeral & Burial**

One of the nicest things you can do for your heirs is to preplan your funeral and burial. Decide ahead of time the Funeral Home you wish to use. Sit down with them to determine if preplanning and even pre-paying is beneficial. Also, determine where you would like your final resting place to be located. Consider buying a plot to save your heirs the burden of doing that work in a hurry and at perhaps a greater cost.

FUNERAL

Is there a specific place you would like your memorial held?

Are there any specific people you would like to preside or be involved with your memorial?

Are there any songs, prose, flowers or traditions you would like included in your memorial?

Is there a charity or organization you would like mentioned to receive memorial donations on your behalf, in lieu of flowers?

FINAL RESTING PLACE

Do you plan to be buried, cremated or other?

If buried, do you have a family plot or mausoleum? If so, you'll also want to provide the location of the cemetery documents.

If cremated, would you like your remains kept by family, scattered, buried in the ground, or entombed in a columbarium?

Have you prepaid for your burial plot or other related services?

SERVICE PROVIDERS & OTHER CONTACTS

BUSINESS	CONTACT	PHONE	ADDRESS/OTHER
<i>Funeral home</i>			
<i>Cemetery</i>			



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