

# Are You Prepared?

**Presented by**  
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**1. Face the reality of death.**

*"100 percent of us die, and the percentage cannot be increased."* --C.S. Lewis

*"Acknowledging that death is inevitable and seeing death as an important part of life are the most important things we can do to prepare for bereavement."*

--Elizabeth Harper Neeld, Ph.D.  
Author of *Seven Choices*

**2. Assemble a team of qualified professionals:**

- ◆ Estate planning lawyer
- ◆ Accountant
- ◆ Insurance agent
- ◆ Financial advisor (certified financial planner, chartered life underwriter, or chartered financial consultant, for example)
- ◆ Physician or Care manager
- ◆ Clergy person



**3. Develop a complete estate plan, which may include:**

- ◆ Will
- ◆ Trust(s) for certain planning issues
- ◆ Funeral and Burial Instructions / Prepaid Funeral
- ◆ Right of Disposition of Remains (RODOR)
- ◆ Beneficiary Designations of payable-on-death assets coordinated with Will and Trust (life insurance policies, IRA's, pension plans, annuities, for example)
- ◆ Business Buy-Sell Agreement
- ◆ Premarital Agreement
- ◆ General Durable Power of Attorney
- ◆ Health Care Directives (including Living Will, Health Care Power of Attorney, and HIPAA Form)
- ◆ Personal Services Agreement
- ◆ Lease



**4. Assemble your family's personal, financial, medical, and business paperwork.**

- ◆ **Organize information and paperwork.**
- ◆ **Protect documents and assets.**
- ◆ **Inform responsible persons, including**
  - **Writing the "estate roadmap" letter**
  - **Registering on Ohio's BMV Next of Kin Registry at [www.bmv.ohio.gov](http://www.bmv.ohio.gov) and**
  - **Entering ICE numbers in your cell phone.**



**5. Formulate a complete financial plan, which includes:**

- ◆ **Establish and abide by a budget.**
- ◆ **Eliminate debt.**
- ◆ **Purchase adequate insurance.**
  - **Life**
  - **Liability**
  - **Disability**
  - **Long term care**
  - **Casualty**
  - **Identity theft. [www.optoutprescreen.com](http://www.optoutprescreen.com)**
- ◆ **Acquire a 60 to 90 day cash supply for emergency use.**
- ◆ **Plan and save for retirement.**
- ◆ **Protect your credit rating.**
- ◆ **Apply for Veterans' benefits.**



**6. Discuss planning issues with people who will be affected by your decisions.**

**7. Make planning a lifetime priority.**

- ◆ **Take action within the next two weeks.**
- ◆ **Review your plan yearly.**

