

LIFE WELL PLANNED: DOCUMENTING THE ESSENTIALS

Help assure that your medical and financial affairs are in order and in a safe place. Discuss these important documents with your advisor now and as they are updated. Upload the documents to Vault in Client Access to keep them in a secure location where you can access them at any time.

DOCUMENT	DISCUSSED	COMPLETED	UPDATED	DECLINED	VAULTED
LEGAL AND FINANCIAL					
Contact Authorization Form					
Last Will and Testament (Will)					
Power of Attorney for Financial Affairs (Durable or Springing)					
Revocable Trust					
Separate Writing / Tangible Personal Property Memorandum					
HEALTHCARE					
Living Will					
Durable Power of Attorney for Health Care					
POLST Form					
DNR/DNI Order					
HIPAA Form					
INSURANCE					
Life Insurance					
Disability Insurance					
Long-Term Care Insurance					
LEGACY					
Letter of Instruction					
Ethical Will					

CONTACT AUTHORIZATION FORM: Authorizes Raymond James to communicate with your designated contact person in the event that there are questions or concerns regarding your health status, including mental capacity.

LAST WILL AND TESTAMENT (WILL): The will directs the distribution of property owned in your individual name to your beneficiaries at your death. The will names an executor or personal representative to administer the probate estate and can also name a guardian for your minor children.

POWER OF ATTORNEY FOR FINANCIAL AFFAIRS (SPRINGING OR DURABLE): A power of attorney gives someone you trust, your appointed “attorney in fact,” the authority to handle your financial, legal and personal matters other than healthcare in the event that you cannot do so yourself. Most powers of attorney are durable, meaning they remain in effect, even if you become incapacitated. A power of attorney can be “springing” and only effective upon the occurrence of some event or condition (determination of incapacity, for example) or can be effective immediately. This depends on state law.

REVOCABLE TRUSTS: Revocable trusts can be used to maintain management of your financial affairs during a period of incapacity and can be used to direct distribution of your property at your death.

SEPARATE WRITING/TANGIBLE PERSONAL PROPERTY MEMORANDUM: A separate writing/tangible personal property memorandum can be used to supplement your will. This document allows you to direct disposition of small tangible personal property items such as jewelry, collectibles and artwork. It can be separate from your will and can usually be changed without requiring your will be amended, although it would be referenced in your will.

LIVING WILL: This document expresses your desires for the withdrawal or continuation of life-prolonging treatment if you are unable to act or speak for yourself. It applies only to end-of-life conditions such as a terminal illness or a persistent vegetative state.

DURABLE POWER OF ATTORNEY FOR HEALTH CARE: This document appoints another person to make healthcare decisions for you and consent to medical treatment on your behalf if you are unable to act or speak for yourself.

POLST FORM: A Physician Orders for Life Sustaining Treatment (POLST) form is for those with serious illness or frailty to specify preferred healthcare treatment in an emergency medical situation.

DNR/DNI ORDER: A doctor’s order that tells all other medical personnel not to perform CPR if you go into cardiac arrest (Do Not Resuscitate) or place a breathing tube (Do Not Intubate).

ORGAN DONOR REGISTRY: Register to donate your organs and tissue at death.

HIPAA FORM: Allows medical providers to release your health records to those given consent.

LIFE INSURANCE: Under the terms of a life insurance policy, an insurer promises to pay a certain sum to a beneficiary upon the insured person’s death, in exchange for premium payments. Proper life insurance coverage should provide reassurance, confidence, since you know that those you care about will be financially protected after death.

DISABILITY INSURANCE: Pays benefits when you are unable to earn a living because you are sick or injured. Most disability policies pay you a benefit that replaces a percentage of your earned income when you can’t work.

LONG-TERM CARE INSURANCE: Designed to pay for the cost of your care in a variety of settings, including a nursing home if you can no longer care for yourself independently. Long-term care policies vary widely in their coverages, limitations and exclusions.

LETTER OF INSTRUCTION: An informal, non-legal document that generally accompanies your will and is used to express your personal thoughts and directions regarding what is in the will. Unlike your will, a letter of instruction remains private. A letter of instruction is not a substitute for a will. Any directions you include in the letter are only suggestions and are not binding.

ETHICAL WILL: Written to preserve history and share your values, life lessons and faith with the next generation.