

End-of-Life Planning Checklist

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To ensure that your wishes are carried out after your death, end-of-life planning is essential. But when it comes to organizing your personal and financial affairs, it can be difficult to know where to start. The following checklists are designed to guide you through the planning process.

Estate planning

- **Execute and update living wills**, durable powers of attorney (POAs), and any other documents that contain instructions for your care in the event of incapacitation. Provide copies to your physician, health care facility, and primary agents. Keep the originals in a safe place known and accessible by family members.
- **Execute and update a will** (and trust, if necessary) to direct the disposition of your assets. Keep the originals in a safe place known and accessible by family members.
- **Consider specific bequests** of personal property (e.g., family heirlooms, jewelry).
- **Consider charitable gifts.**
- **Review beneficiary designations** on assets that will transfer to a named beneficiary (e.g., retirement accounts and life insurance policies).
- **Review how property is titled** and make necessary changes.
- **Consider organ donation** or other deathbed wishes.
- **Prepare instructions to your executor** and/or family members, including a list of assets and personal records and their locations. Note the locations of safety deposit boxes, post office boxes, and safes, as well as keys and combinations.

Financial arrangements

- **Execute durable general POAs** to authorize an agent to act on your behalf concerning financial matters.
- **Prepare a list of your advisors** and their contact information.
- **Document the location of financial records** (e.g., tax returns; bank statements; homeowner, life, and automobile insurance policies; automobile titles, and deeds).
- **Document the location of personal records** (e.g., social security card, divorce papers, birth certificate, and passport).
- **Document social security or other pension benefits** that may provide death benefits.
- **Document contact information for utilities**, repairmen, and so on.
- **Review and discuss your financial picture** with family members.

Funeral arrangements

- **Consider preplanning and paying for burial arrangements**, including transportation. Select participants for a memorial service (e.g., officiant and pallbearers).
- **Consider helping family members assemble personal information** for an obituary.
- **Prepare a list of individuals** whom you would like to be contacted upon your death.
- **Notify family and friends of the arrangements** and any other burial wishes.

This material has been provided for general informational purposes only and does not constitute either tax or legal advice. Although we go to great lengths to make sure our information is accurate and useful, we recommend you consult a tax preparer, professional tax advisor, or lawyer.

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