

What to Do Before / When a Loved One Dies

Last Will and Testament:

A Will allows you to determine what happens to your money and possessions when you die [Who gets your stuff?] Otherwise, state laws and courts make those decisions for you. Either way – Probate Court!

Financial POA / Medical POA [Powers of Attorney] / HIPAA Authorization

These documents allow you to appoint someone to make decisions on your behalf if you become incapacitated. There are two types: Financial - to deal with your personal, legal and financial affairs, and Medical - to deal with health-care decisions [This document can speak for you by outlining the medical procedures you want taken if you become too ill to state your wishes yourself]. Depending upon your situation, you can choose a single person for both roles. [When you die, your POAs die with you]

Plan Your Digital Estate:

Social media accounts (Facebook, Twitter, Rumble, MeWe, Telegram, etc.). Online groups Banking, Credit Accounts. Finance accounts, Streaming platforms (Netflix, Hulu, You Tube, etc.)

[Assorted logins and passwords - Big challenge here – record them]

Who's in charge – a person who can handle the details:

Obituary -reflections on your life and whether you want them shared, Organ donation, Bodily remains - burial, cremation, Funeral arrangements - Appoint a Funeral Representative now - via your Will. Outline the type of event [church, secular, memorial, wake], attendees, speakers, pallbearers, etc., The details - music, videos, food, readings. Check on Military funeral benefits.

Collect Your Paperwork

Titles, Deeds, Insurance, Birth/Adoption certificate, Social Security cards, Medical records, Marriage license, Legal documents, Military discharge.

Communicate Your Plans

After creating / collecting all of your paperwork and plans, share them with folks you trust.

Lawyers - ensure everything is official since some documents need to be drafted, notarized, etc.

Financial professionals - confirm your finances are secure, stable, and accurate, and will pass to whomever you choose. Trusted individuals - the family and friends who will take care of everything when you pass away.

Establish a trust

Establish a trust if appropriate. A trust is a legal entity that holds property designated by you for the benefit of you and your beneficiaries. Avoids Probate.

No Trust, Consider Joint Ownership to avoid Probate

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