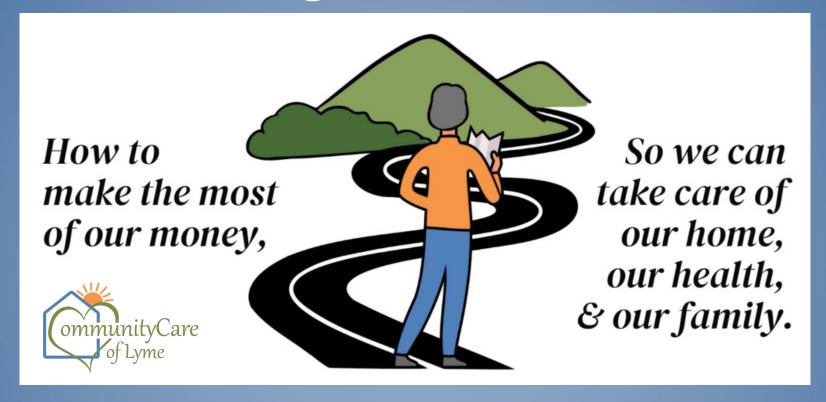
Planning Our Best Future



CCL Aging in Our Community Discussion Over Lunch March 21, 2023 at noon in the CCL Living Room

Presented by

Renee Harvey of Caldwell Law

Estate Planning & Settlement Considerations

- Q. Do I understand my estate plan?
- Q. Does it meet my goals and my goals for my beneficiaries?
- Q. Are my assets titled in a manner consistent with my estate plan?
- Q. Do my helpers know my wishes and understand their roles?



Do I understand my estate plan?

- ~ Documents
- ~ Helpers
- ~ Directions
- ~ A & B plan for long-term care
- ~ Concerns
- ~ I have an "estate" no matter the \$ in my account.
- ~ I want to remain in control of things as long as I can and know what will happen if I become incapacitated or when I die.

Does it meet my goals and my goals for my beneficiaries?

- ~ Review
- ~ Incapacity
- ~ Death
- ~ Concerns (solo senior, senior fraud, divorce, special needs, life events, education, addiction, litigation, money management)
- ~ Transitions
- ~ Changes

Are my assets titled in a manner consistent with my estate plan?

- Inventory
- Title
- Beneficiaries
- Probate
- Trusts

*Where good estate plans turn bad!

Do my helpers know my wishes and understand their roles?

- Health Care Wishes
 - HIPAA; Advance Directive; Dementia Directive; Others
- Financial Decision-Making Wishes
 - Durable Power of Attorney
- Long-term Care Wishes
 - Where; What; When; How; Payment
- Executor Role
- Trustee Role

Putting It All Together!

- ~ Answer the questions
- ~ Ask questions using the resources you have available to you: legal counsel, local community organizations and services, online services, research
- ~ What is important to YOU?
- ~ You are in control NOW!

