

# Planning Our Best Future

*How to  
make the most  
of our money,*



*So we can  
take care of  
our home,  
our health,  
& our family.*

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

*Presented by*

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# 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!

