

Disaster Preparedness “TO DO” List

DON'T LEAVE YOUR LOVED ONES IN THE DARK

- 1. Update Power of Attorney** – Significant changes have occurred in Kentucky’s Power of Attorney laws in 2018. Make sure your Power of Attorney is up-to-date in order to allow your loved one to properly handle your affairs in the event you cannot.
- 2. Update Advance Directive/Living Will** – You need a living will to designate what measures you want (or do not want) the doctor to take to prolong your life. This allows someone to speak for you if you are unable to.
- 3. Review Your Last Will and Testament** – For most, significant life changes occur every few years (births, deaths, children becoming adults, moving to a new state, changes in finances, etc.). (1) If you don’t have a Will you should get one. (2) If you do have a Will, it should be reviewed every few years or as life’s circumstances change.
- 4. Update your Beneficiaries** – Make sure your pension, 401(k), life insurance policies, IRAs and brokerage accounts have properly named beneficiaries.
- 5. Medication List** – An up-to-date list of all medications, including vitamins and supplements, to assist your loved ones in providing the doctor a full history.
- 6. Credit Cards** – Make sure both spouses are on the credit card not just as an authorized user. Otherwise, the survivor may have to apply for credit in his/her own name.
- 7. Bills** – Keep a list of month bills and to whom and when payments are due so no payments are missed.
- 8. Gather Your Documents** – Consider a fireproof box for storage of original insurance policies, stock certificates, estate planning documents, deeds, birth certificates, passports, latest financial statements and other important original documents so your family can access them if needed. The most important thing your loved one needs to know is what you have and where to find it.
- 9. Password List** – Keep a master list and the location of this list. This should include accounts, user names, account numbers, passwords, pin numbers, and security questions so your surviving spouse can access necessary accounts, emails and social media.
- 10. Professional Contact List** – Compile a list of names, phone numbers, email addresses, and websites for professional contacts such as your attorney, tax advisor, financial broker, human resource department, etc. in the event your loved one needs to reach one of these individuals.
- 11. Funeral Planning** – Preplanning can save thousands of dollars and much heartache for your loved ones. Kentucky has adopted a procedure to create a document in place to assist in making your final wishes.

Ruberg Law has the resources to help you plan. Give us a call today - 859-344-6742
www.ruberglaw.com

