

Your Second Inning **Game Plan:** End of Life Considerations

It's uncomfortable for people to talk about death, but the truth of the matter is that we're all going to die someday. As you enter the second inning in life, take the time to prepare for when you die. Think about the people in your life and what they need to know before and after you die.



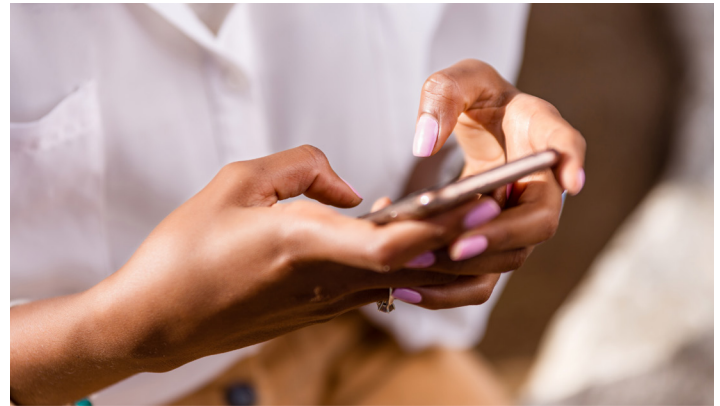
Letter Writing

Sometimes it's just easier to communicate feelings in writing. If you're someone who is more comfortable putting pen to paper to tell someone how you feel, consider writing letters to the important people in your life – whether family or friends – to tell them the impact they had on your life or things you want them to know about your relationship with them. Put the letters in a special place. You can send the letters to people now or have them distributed after you've died.

List of family members to write letters to:

List of friends to write letters to:

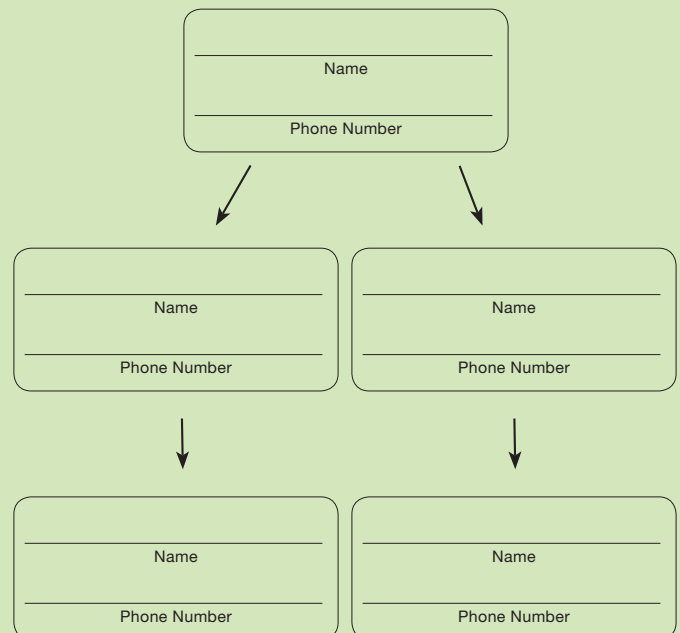
Location of where letters are kept:



Notification Phone Tree

It will be the responsibility of your loved ones to tell others once you've died, which can be a difficult role for someone. Consider this in advance: Who needs to be notified, by whom and when? Think about this in the context of your relationship with your loved ones. You may want to make a notification tree or "call tree" to map out the people you'd like to be notified, so the person responsible for communicating the news has a good starting point.

Sample telephone tree:



Make a List of Important Information

Make it easy for whoever is handling your estate to act quickly and have the information they need to settle your affairs. Below is a list of considerations for what you may want to include on the list. Since this information is sensitive, you may want to keep it in a Word document that you put on an external zip drive and keep the zip drive in a safe or lock box to help protect it. Before making a list of important information, take into consideration the following questions that you may want to address:

- Have you thought about who you'd like to be your power of attorney should you need one at some point?
- Do you have a will?
- Have you decided who will be the executor of your will?
- Are all beneficiaries set up on all of your retirement assets?

Policies

- Names of companies where policies are held (e.g., Allstate, State Farm, etc.)
- Types of policies (e.g., life, auto, home insurance, health insurance, etc.)
- Policy numbers

Investments

- Names of brokerage firms (e.g., Charles Schwab, etc.) and/or online investment platforms (e.g., Betterment, WiseBanyan)
- Types of investment accounts: IRA, 401K, individual brokerage account
- Account numbers

Bank accounts

- Names of banking institutions
- Types of accounts: checking, savings, etc.
- Account numbers
- Passwords/logins

Social media channels

- Names of channels (e.g., Facebook, Twitter, Pinterest, etc.)
- Passwords/logins

Email accounts

- Name of email host (e.g., Gmail, Yahoo, etc.)
- Passwords/logins

Home

- Mortgage
 - Financial institution
 - Account number
- Utilities
 - Account numbers

Finally, be sure to communicate all of the above information and intentions to the necessary individuals while you're alive. Having conversations and sharing your wishes and intentions with everyone will help them understand what to expect once you die. It will also help you make sure you've provided them with the information (and shown them where they can find the information) they need to make sure your end-of-life matters are handled.

Notes: _____



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