

Create a Road Map

- If an emergency puts you out of commission, could your family or advisers pick up where you left off? That's the question you should ask yourself in planning for the future. Here are steps to take.
- Give a copy of your health care proxy to the person you have designated to make health care decisions, as well as to your primary care physician and a trusted adviser. Keep a copy in your files, too.
- Sign a durable power of attorney, and either give it to your designated agent or make provisions for that person to access it when necessary.
- If you have a revocable trust, also put assets into the trust.
- Ask your lawyer or other trusted adviser to keep the original of your will and any supporting documentation that state law requires.
- Consolidate investments and make a complete list of all your assets and liabilities, including those that exist only in cyberspace.
- Organize all your other financial records and keep them in a safe place.
- Choose a system for managing your passwords and making them available to someone you trust in case of emergency.
- Provide family members with names and contact information for the financial advisers with whom you have relationships, including your lawyer, accountant, broker or financial planner, if any.
- If you have a safe deposit box, leave a note about where it is, along with the box number and a key, with your other important papers.
- Make sure that your will and the deed to your cemetery plot, if you have bought one, are not in this safe deposit box.
- Tell loved ones what your final wishes are and leave instructions in a place where they can be easily found.