THE BACKWARD TRUTH • STAGE IV FREE GUIDE

# If Something Happens

The peace-of-mind checklist for couples and the families who love them

Imagine you were in an accident and couldn't speak for yourself for three months. **Could your partner keep your life running?** Planning for this isn't gloomy. It's one of the kindest gifts you can give each other.

> Someone turning 65 today has almost a **70 percent chance** of needing some type of long-term care, yet only about **one in three** U.S. adults has an advance directive.
>
> *Sources: U.S. Administration for Community Living; Yadav et al., Health Affairs, 2017*

## The checklist

| Document | Have it? | Where it's kept |
|---|---|---|
| Will or trust | ☐ Yes ☐ No | |
| Financial power of attorney | ☐ Yes ☐ No | |
| Health care power of attorney | ☐ Yes ☐ No | |
| Living will or advance directive | ☐ Yes ☐ No | |
| HIPAA release for chosen family | ☐ Yes ☐ No | |
| Up-to-date beneficiaries | ☐ Yes ☐ No | |
| List of accounts, passwords, contacts | ☐ Yes ☐ No | |
| Funeral and memorial wishes | ☐ Yes ☐ No | |

> **TUFF TIP**
>
> Keep copies in one place and make sure at least two trusted people know where. A plan no one can find is no plan at all. An elder law or estate attorney can make your wishes official.

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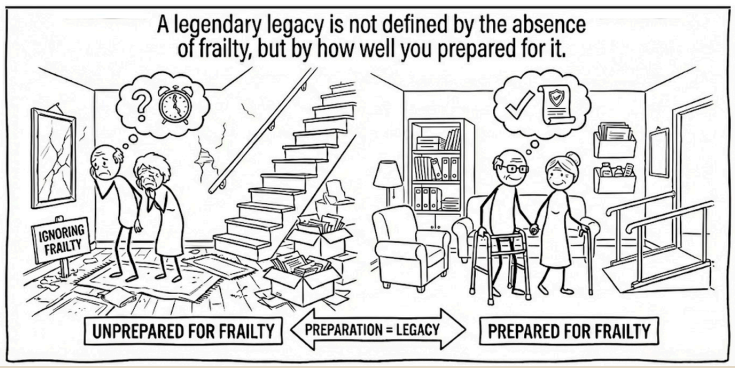
## Preparing for Frailty




## Five questions to ask each other

1. Who makes decisions for each of us if we can't, and who is our backup?
2. If one of us dies first, could the other live comfortably on the income left?
3. What is the clear sign that it's time to move to a smaller or safer home?
4. What is the one thing we never want to happen if we can't make our own choices?
5. **The question most couples never ask:** If I die first, would you want me to find love again?

## Quick Check

| Statement | Circle one |
|---|---|
| Our legal documents are signed, current, and easy to find. | 0 1 2 |
| We have a plan for paying for care or help at home. | 0 1 2 |
| We have a backup if both of us are sick at once. | 0 1 2 |
| Our children know our wishes and the reasons behind them. | 0 1 2 |

0 = not yet • 1 = somewhat • 2 = yes, and we live it

**7–8:** Peace of mind. **4–6:** A good start; finish the paperwork. **0–3:** Start this month. Your family will thank you.

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**Plan with love, so no one is left guessing.**

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