

# FAMILY PROTECTION PLANNING CHECKLIST

Is your family prepared for the unexpected?  
Our Top 10 Checklist provides the  
Questions and Answers you need to consider  
now!



ATTORNEYS AT LAW

Charting a course for life's legal journeys.

For more information, visit:  
[FrameAndFrame.com](http://FrameAndFrame.com)

# Top 10 Checklist for Family Protection



ATTORNEYS AT LAW

Charting a course for life's legal journeys.

## 1 DO YOU HAVE AN EMERGENCY CONTACT LIST?

If there was an emergency, do you have an emergency contact list that they could use to contact your family, medical doctors, financial advisors, estate attorney? It is important to have a list of these contacts for easy reference in the event that they would be need to be contacted.

## 2 DO YOU HAVE A LIST OF HEALTHCARE PROVIDERS, MEDICATIONS, AND ALLERGIES FOR EACH MEMBER OF THE FAMILY?

Make a list of all medical conditions, allergies and medical providers for each member of your family. That way, if there is an emergency, that list would be readily available to hand to medical personnel. Otherwise, in the middle of a crises, something might be inadvertently forgotten or missed.

## 3 DO YOU HAVE ACCESS TO THE HOUSEHOLD COMPUTERS, PASSWORDS & ONLINE ACCOUNTS?

Most of our electronic devices are password protected for privacy. In the event of an emergency, you should have a list, either paper or digital, listing all of the passwords to your various financial accounts, medical portals, social media accounts AND your computer. You should designate at least one person who knows where to find that list in the event of an emergency.

## 4 ARE YOU FAMILIAR WITH HOUSEHOLD FINANCES?

In many households, one person is designated as the person responsible for paying the bills, managing the household accounts, life insurance policies, and overseeing the savings and retirement accounts. In the event that this person becomes incapacitated, you should have a list of all accounts, contacts, and information for the management of the finances. Also, you'll need to have appropriate Power of Attorneys in place (see #7).

For more information, visit:  
[FrameAndFrame.com](http://FrameAndFrame.com)

# Top 10 Checklist for Family Protection



ATTORNEYS AT LAW

Charting a course for life's legal journeys.

## 5 ARE YOU FAMILIAR WITH HOUSEHOLD SYSTEMS?

Do you know how to shut off the main water valve? Do you know how to maintain the water treatment system? Do you know where the sump pump is and how to make sure that it is on and working? It is a good idea to create a handbook where the instructions to the major household systems can be located in the event of an emergency.

## 6 HAVE YOU CREATED A WILL OR TRUST?

In order to ensure that your assets and estate will flow smoothly to the beneficiaries of your choosing, it is important that you have either a Will or a Trust in place. This way, you decide who will handle your assets when you pass, how the money is managed, who will care for your children and when and how the money will be distributed to your beneficiaries at some point in the future. You want to preserve peace and harmony in the family and the way to do that is with a properly and thoughtfully drafted estate plan.

## 7 DO YOU HAVE POWERS OF ATTORNEY FOR FINANCIAL & HEALTHCARE?

What happens if you or your family member is suddenly incapacitated and unable to take care of routine affairs? Who will continue to pay your health care premiums, the mortgage, or other important expenses? If you own a business, who will work with your bank or payroll provider to pay your employees?

Powers of Attorney documents are required for you to take care of certain priorities and obligations and they must be prepared while you are both healthy and of sound mind. This is where pre-planning is crucial.

Likewise, if medical treatment is necessary, the doctors will need to have a Healthcare Power of Attorney, giving someone the power to make decisions regarding what medical treatment you will receive if you cannot make those decisions yourself.

For more information, visit:  
[FrameAndFrame.com](http://FrameAndFrame.com)

# Top 10 Checklist for Family Protection



## 8 DO YOU HAVE A LIVING WILL/ADVANCED DIRECTIVE?

Many think that you only need an advanced directive if you are an elderly person. This could not be further from the truth. Accidents and illnesses can happen to **anyone at any age**. An advanced directive, also called a living will, helps to prevent confusion and disagreements in times of crises and helps your family and medical providers make important decisions regarding your medical treatment according to your wishes, even though you are unable to make those wishes known.

## 9 HAVE YOU CREATED AN APPOINTMENT OF GUARDIAN FOR CHILDREN UNDER 18 OR DISABLED CHILDREN?

If you have minor or disabled children, it is important to name a guardian for those children. This will be the person or people who may raise your children if you are unable. In the event that you have not done so, it is quite likely that each side of the family feels that the children would be best cared for by their side. In this case, there is no alternative but for the courts to decide who your children live with and who raises them. To make sure that you decide who that person or persons will be, it is important to name that person in your Will and/or have a separate Nomination of Guardian in place. That way, the court will know who you want caring for your children until they turn 18.

## 10 DO YOU HAVE LIFE INSURANCE POLICIES?

If you have life insurance, it is important for that information to be easily located. A family may be relying on life insurance proceeds to pay for funeral costs, burial costs, and other expenses. There is no central life insurance depository. Often families have been told that there are life insurance policies but have no idea where to locate them. Without the policy information, it may be impossible to claim those life insurance benefits, which would be a great loss to the family. Make sure that your spouse and your executor or trustee are aware of the policies and know where to locate them.



We believe In helping people with thoughtful planning, guidance during times of crises, and creating a clear path for life's legal journeys.

We provide a personalized approach to legal issues by listening to you and creating unique solutions to take the weight off your shoulders.

**FRAME  
& FRAME**

ATTORNEYS AT LAW

Charting a course for life's legal journeys.

*Schedule Your Consultation Now!*

**Pasadena | Annapolis | Stevensville | Frederick**

**410.255.0373**

**FrameAndFrame.com**