

Documenting the essentials

Take the opportunity to organize your medical and financial affairs to ensure they are both in order and in a safe place. Coordinate with your advisor to discuss the important documents listed below now and as they are updated in the future. Upload the documents to Vault in Client Access to keep them in a secure location where you can access them at any time.

DOCUMENT	DISCUSSED	COMPLETED	UPDATED	DECLINED	VAULTED
LEGAL AND FINANCIAL					
Contact Authorization Form					
Last Will and Testament (Will)					
Power of Attorney for Financial Affairs (Durable or Springing)					
Revocable Trust					
Separate Writing/Tangible/Personal Property Memorandum					
HEALTHCARE					
Living Will					
Durable Power of Attorney for Healthcare					
POLST Form					
DNR/DNI Order					
HIPAA Form					
INSURANCE					
Life Insurance					
Disability Insurance					
Long-Term Care Insurance					
INSURANCE					
Letter of Instruction					
Ethical Will					



CONTACT AUTHORIZATION FORM: Authorizes Raymond James to communicate with your designated contact person in the event that there are questions or concerns regarding your health status, including mental capacity.

LAST WILL AND TESTAMENT (WILL): The will directs the distribution of property owned in your individual name to your beneficiaries at your death. The will names an executor or personal representative to administer the probate estate and can also name a guardian for your minor children.

POWER OF ATTORNEY FOR FINANCIAL AFFAIRS (SPRINGING OR DURABLE): A power of attorney gives someone you trust, your appointed “attorney in fact,” the authority to handle your financial, legal and personal matters - other than healthcare - in the event that you cannot do so yourself. However, not all powers of attorney are the same. Some are durable, meaning they remain in effect, even if you become incapacitated. Alternatively, a power of attorney can be springing, effective only upon the occurrence of some event or condition such as determination of incapacity, or can be effective immediately. These specific characteristics depend on state law.

REVOCABLE TRUSTS: Revocable trusts can be used to maintain management of your financial affairs during a period of incapacity and can be used to direct distribution of your property at your death.

SEPARATE WRITING/TANGIBLE PERSONAL PROPERTY MEMORANDUM: A separate writing/tangible personal property memorandum can be used to supplement your will. This document allows you to direct disposition of small tangible personal property items such as jewelry, collectibles and artwork. While a personal property memorandum can be separate from your will and can usually be changed without requiring your will be amended, changes are still typically referenced in your will.

LIVING WILL: This document expresses your desires for the withdrawal or continuation of life-prolonging treatment if you are unable to act or speak for yourself. It applies only to end-of-life conditions such as a terminal illness or a persistent vegetative state.

DURABLE POWER OF ATTORNEY FOR HEALTHCARE: This document appoints another person to make healthcare decisions for you and consent to medical treatment on your behalf if you are unable to act or speak for yourself.

POLST FORM: A Physician Orders for Life Sustaining Treatment (POLST) form is for those with serious illness or frailty to specify preferred healthcare treatment in an emergency medical situation. This document helps assure an individual’s wishes regarding the nature of their medical care are honored.

DNR/DNI ORDER: A doctor’s order that tells all other medical personnel not to perform CPR if you go into cardiac arrest (Do Not Resuscitate) or place a breathing tube (Do Not Intubate).

ORGAN DONOR REGISTRY: Confirms registry to donate your organs and tissue at death.

HIPAA FORM: Allows medical providers to release your health records to those given consent.

LIFE INSURANCE: Under the terms of a life insurance policy, an insurer promises to pay a certain sum to a beneficiary upon the insured person’s death, in exchange for premium payments. Proper life insurance coverage should provide reassurance and confidence in the knowledge that those you care about will be financially protected after death.

DISABILITY INSURANCE: Pays benefits when you are unable to earn a living because you are sick or injured. Most disability policies pay you a benefit that replaces a percentage of your earned income when you can’t work.

LONG-TERM CARE INSURANCE: Designed to pay for the cost of your care in a variety of settings, including a nursing home if you can no longer care for yourself independently. Long-term care policies vary widely in their coverages, limitations and exclusions.

LETTER OF INSTRUCTION: An informal, non-legal document that generally accompanies your will and is used to express your personal thoughts and directions regarding the contents of your will. Unlike your will, a letter of instruction remains private, nor is it a substitute for a will. Any directions you include in the letter are only suggestions and are not legally binding.

ETHICAL WILL: Written to preserve history and share your values, life lessons and faith with the next generation.



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