The four documents *everyone* needs.

If something happens to you, the right pieces of paper turn a confusing time into a manageable one. Here's the checklist we work through with you — and where everything should live.

1 THE FOUR DOCUMENTS

These four work together. Missing one creates a gap your family will feel.

- **Will** — Directs your assets when you're gone, names guardians for minor children, and names an executor to carry it out.
- **Durable Power of Attorney (DPOA)** — Names someone to handle your money and legal affairs if you can't. Active only when needed; ends at your death.
- **Healthcare Directive (Living Will)** — Your wishes for medical care if you can't speak for yourself. Names a healthcare agent.
- **HIPAA Authorization** — Lets named people receive your medical information. Easy to forget, painful when missing.

2 BENEFICIARY FORMS — THE OVERRIDE

For retirement accounts, life insurance, and 401(k)s, the beneficiary form on file beats your Will. Review them.

- **Every 2 years** as a routine.
- **After any major life event** — marriage, divorce, birth, death of a named person, move to a new state.
- **Name primary *and* contingent** beneficiaries for every account.
- **"Per stirpes"** language lets benefits flow to a grandchild if the named child predeceases you.

3 WHERE EVERYTHING LIVES

A document no one can find may as well not exist.

ORIGINALS

Fireproof home safe, or with your attorney. *Not* a bank safe deposit box — heirs may not have access after death.

COPIES

Your executor, your DPOA agent, and us if you'd like. Tell them where they live.

DIGITAL RECORDS

Password manager with a master list. Make sure your executor can access it.

ACCOUNT INVENTORY

A single list of every account, policy, and asset. We help build this with you.

4 WHO NEEDS TO KNOW WHAT

- **Executor** — Knows the Will exists, where the original lives, and the rough shape of the estate.
- **DPOA agent** — Knows where to find financial accounts and how to log in.
- **Healthcare agent** — Has had the conversation with you about what you'd want. Doesn't need to guess.
- **Your spouse / partner** — Has the same access you do, or can get it quickly.

5 REVIEW TRIGGERS

- Every 3–5 years even if nothing has changed.
- After marriage, divorce, or remarriage.
- After the birth or adoption of a child or grandchild.
- After the death of anyone named in your documents.
- When you move to a different state (laws vary).
- After significant business or asset changes.

> **A NOTE FROM MPM**
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> We don't draft these documents — your attorney does. But we make sure they exist, that they're current, that the beneficiary forms match the plan, and that everyone who needs to know *where things are*, knows. Bring this checklist to our next review.

Sources: Ohio Revised Code Title 21 (Probate — Juvenile); ORC Ch. 2107 (Wills), Ch. 2105 (Descent and Distribution), Ch. 1337 (Powers of Attorney), Ch. 2133 (Modified Uniform Rights of the Terminally Ill Act); IRS Publication 559 (Survivors, Executors, and Administrators); American Bar Association estate planning checklists. Not legal advice — please work with an Ohio-licensed estate attorney.