

Live well, love well

Use this checklist to ensure that your wishes are honored while you're living, and to leave a loving legacy.

Legacy planning includes more than naming beneficiaries for the material things that you leave behind. It also includes documenting your wishes, in accordance with your values, for living life on your own terms. And it's about planning ahead with your loved ones in mind.

It may seem like a daunting task, but it doesn't have to happen all at once. You can start by having conversations with your family that will help you clarify your point of view. Once you feel certain, the key is to start taking action and check off these items one by one.

Step 1

You've probably been thinking of others for most of your life. You have earned the opportunity to put your wishes front and center.

- Decide where you'd like to live as you age.**
Are you a homebody, or do you relish social atmospheres? Letting your family know your wishes may help with some tougher decisions down the road, such as where you should receive long-term care, if needed.
- Determine who could take care of you when you realize you may need help.**
Whether it's decreased mobility that requires physical help or cognitive decline that requires someone helping you get the bills paid on time, having a plan in place guides your loved ones.
- Make decisions about what you'll pass along.**
Do you want to distribute your possessions and assets equally among your heirs, or are there certain assets you want to make sure are handed down to a specific person? Making decisions now — and communicating them — may eliminate family quarrels later.

Step 2

Protect your wishes with legal documents.

- Put paperwork in place that protects you and your wishes while you're living.**
We all know that we will pass away someday, but losing the ability to make decisions for yourself *while you're alive* can be equally tough on a family. Sudden incapacity can happen at any time: Imagine a stroke that leaves someone uncommunicative for a couple of months. How will their family members act on their behalf? That process is much less agonizing if certain documents are in place:
 - Living will or advance directives
 - Health care power of attorney
 - HIPAA release form
 - Do not resuscitate (DNR) order, if desired
- Put paperwork in place that prevents your heirs from scrambling — or squabbling.**
Without a will, your estate is intestate and a court will make decisions that may not align with your wishes. With a will in place, the distribution of property is as you wish. A will doesn't avoid probate, but your family will thank you for helping them avoid the delays and expense of intestacy:
 - Will or trust
 - Durable financial power of attorney
 - Beneficiary designations
 - Guardianship of kids/grandkids if not in trust or will

Step 3

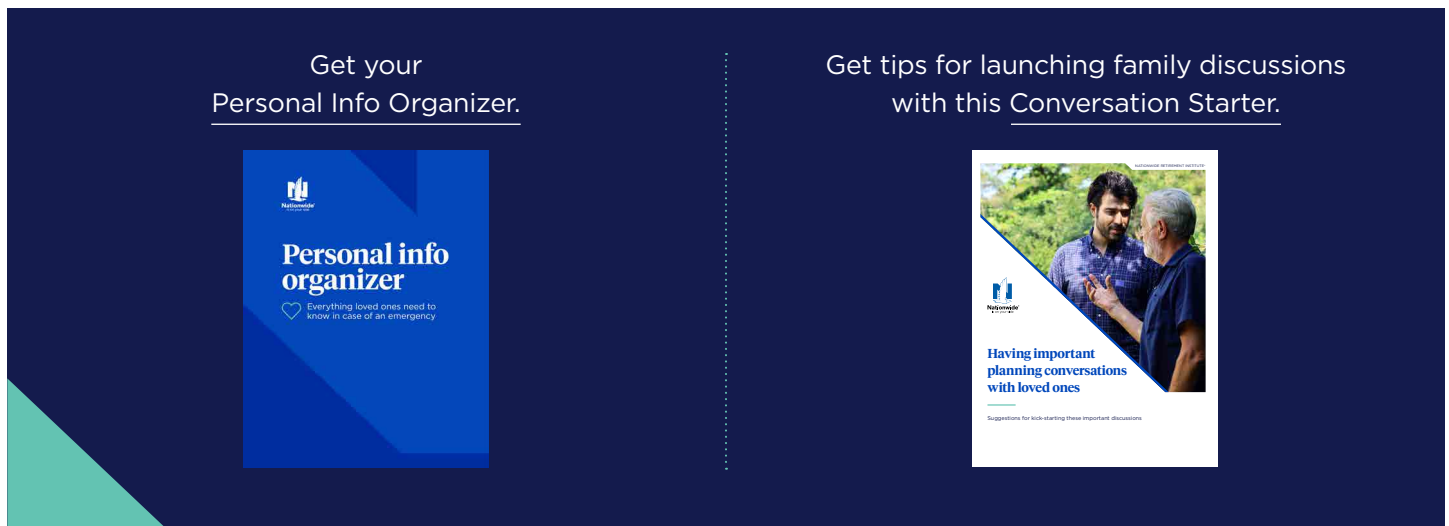
Organize your records.

Think about the many things your family members may need to know: your medications, your friends' phone numbers, your insurance agent, your passwords, your credit cards and bank accounts ... It's a good idea to gather these items in one place and tell your loved ones where they are housed. Nationwide offers a Personal Info Organizer that offers helpful guidance on what information to write down.

Step 4

Pat yourself on the back!

You've ensured that your wishes will be honored, and you've made things easier for your loved ones.



Get your Personal Info Organizer.

Get tips for launching family discussions with this Conversation Starter.



Still have questions? Your financial professional can help.



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