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# **Financial Steps, Estate Planning, and More to Help You Now (and in the Future)**

By: Martin Shenkman, Esq.

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## **Financial Steps, Estate Planning, and More to Help You Now (and in the Future)**

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### Introduction

Covid-19 or Coronavirus has created health worries and fear for everyone. For those with underlying health issues, which include multiple sclerosis, Parkinson's disease, Alzheimer's disease, or other brain diseases, those concerns are even more pronounced. What steps can you, your loved ones and family take to make this challenging time safer and easier from a financial and legal perspective? How might you use this time to improve your planning? What practical financial steps might you take now? What legal documents should you have? How might they be different now? What steps have you put off that you might now address? While the answers will vary to address each person's unique health and financial circumstances, and the laws vary by state, the following discussions will provide you concrete ideas you can use now. Many of the practical tips discussed below will apply to most people.

### Tailor all Planning and Documents to Reflect any Neurologic Conditions

Your documents and planning must be tailored for you. If you are living with the challenges of a neurologic condition, your planning has to be tailored to reflect not only that particular neurologic condition, but more particularly, your personal experience of that condition. There is tremendous variability from person to person, even among those living with the same health challenges. If you were diagnosed with a particular neurologic condition or disease, your current status, the rate of progression (or rate and anticipated degree of recovery), and your future prognosis, all affect how you need to plan.

Neurologic conditions can result in a wide range of possible physical and cognitive symptoms that might include pain, fatigue, muscle weakness, paralysis, coordination issues, sensory distortions, seizures, disorientation, etc. Certain symptoms you experience may have a significant impact on your life, but may not have a significant impact on how you should plan. Other symptoms, may have significant, often unexpected impact on your planning.

There is a general discussion later in this monograph on many different neurologic conditions and how they might affect your planning. Use these to identify additional steps you might take, but remember that the suggestions, as with this entire monograph, are general discussions only. You have to be certain any idea you think might be helpful works for your circumstances and is valid under your state's laws.

## Impact of Different Neurologic Conditions on Planning

Different neurologic conditions might affect your financial and estate planning steps. While the discussions in this section are not specific to the current environment, they will highlight many examples of changes anyone living with brain disease, or who has a loved one with brain disease, might benefit from considering. The steps suggested for one disease likely apply to many or even all others. The objective is just to illustrate how you can take proactive steps to improve your financial and legal security regardless of the challenges you face.

### **Alzheimer's disease**

Alzheimer's will lead to dementia and eventually death. In the early stages after diagnosis you may have no issues in signing legal documents and putting in place safeguards to protect your finances. Most consumers are not aware that the degree of competency to sign legal documents can vary depending on the documents involved, and the circumstances. Generally, a very low level of competency is required to sign a will (called "testamentary capacity"). A higher level of competency is required to sign a contract, like a revocable trust, investment policy statement, etc. So, even if you might still be able to sign a will next year, you might not be able to sign other important planning documents. Act now. Put in place safeguards to minimize the likelihood of financial abuse in the future as your abilities decline. Consider having an independent person, like your CPA or a trusted family member (but not the person named agent under your power of attorney) receive duplicate copies of all your monthly bank and brokerage statements. Having an independent person review the statements can catch problems if your abilities decline faster than anticipated and can serve as an important check and balance on your agent.

### **Neuropathy**

Patients living with peripheral neuropathy may, as a result of damage to the peripheral nervous system, experience balance issues, burning sensations, dizziness, hypersensitive skin that may make it too uncomfortable to don socks or shoes, etc. If your condition is so severe that you may become homebound, you need to adjust your finances and planning accordingly. Set up as many bills to be auto-billed to your credit card or checking account. Set up revenue sources, e.g. dividends, wages, etc. for automatic deposit. Take full advantage of online banking. Simplify and consolidate accounts. Simple steps can minimize the need to leave home to do errands. Be certain to have a power of attorney that is effective immediately, or a revocable living trust with a co-trustee. Be sure either trustee is authorized to take administrative or ministerial actions alone. That way, if you are not well enough to make a trip to the bank, a brokerage firm or other business, the co-trustee can handle the matter for you. As discussed elsewhere in this article the challenges of Covid-19 make these steps advisable for many people.

### **ADHD**

If you have ADHD you might easily become distracted, overlook details, and forget responsibilities. Obtain an electronic checkbook program, like Quicken, but take full advantage of all of its features, not just the checkbook. You can input (or have a bookkeeper help you get set up) all financial transactions so that every asset you own, and any liability you have, can be

reflected. Automatic reminders can be set up to remind you when bills have to be paid or other steps taken. It can be quite easy to create a budget and compare actual expenditures to your budget to identify oversights. Many living with ADHD suffer from anxiety and depression. That can make it very difficult to develop an appropriate estate and financial plan, and to implement that plan. Involve a close friend or family member in the process to help keep you on track. Set up regular short review meetings with your advisers so that each meeting is limited in scope and focuses on just a few tasks to complete. Explain your challenges to your advisers and request that they pursue you when you skip meetings or fail to follow up on actions steps you have committed to address. Without expressly requesting this follow up few professional advisers will continue follow up if you cancel meetings. If you cannot afford professional advisers and you are doing this planning on your own and using online resources partner with a few friends or family members that also need to do the same planning. They can serve as the catalyst to set meetings and hopefully keep you on track.

### **Parkinson's disease**

If you are working with professional advisers to do you planning, they will likely not understand how PD affects you. Explain to them that if you have Parkinsonian masked faces (“hypomimia”) that your lack of facial expressions does not correlate with your understanding a conversation. Some with Parkinson’s experience handwriting that can become very cramped and tiny (“micrographia”). The variations in your handwriting can result in a bank or other firm refusing to accept your signature on a check or other legal document. Your signature might not match the signature cards on file. Consider having your lawyer prepare a document that confirms that you are living with Parkinson’s and micrographia is one of your symptoms and that all of the signatures at the end of the document are yours. The document can include perhaps three or four different signatures of yours at different times to reflect most of the more significant variants in your signatures. Have each signature witnessed and notarized once the social distancing restrictions are relaxed. Create several originals of this document. When you go to a bank or brokerage firm, or have an issue using your signature present the affidavit with the explanation and sample signatures.

### **Migraines**

A migraine can last for days. Your symptoms might include nausea, vomiting, light and/or sound sensitivity (photophobia and/or phonophobia), and even transient visual, sensory, language disturbances. You might consider a “limited” power of attorney that is effective immediately. Most powers of attorney are “general” which means they grant your agent authority to transact almost any legal, tax or financial matter you could do on your own. If you face the potential for unpredictable days of incapacity you may not need to grant someone the authority to change your IRA beneficiary, or to take other major actions. But you may well need someone to pay bills, file a tax return or take other actions that if delayed could be costly or problematic. Be sure the power is effective when you sign it. Many powers are done only to take effect at a future date when you are disabled (“springing power”), which as explained elsewhere could be problematic during Covid-19. When you make an appointment with any of your professional advisers caution them upfront that you sporadically experience severe migraines and may have to reschedule at the last minute.

## **Multiple sclerosis**

For some people living with MS, the potential for an exacerbation is a significant concern. If you have a revocable trust to coordinate your financial management through the times of future exacerbations, and in case of more significant future disability. Carefully review the provisions naming you as trustee (or co-trustee, when you serve with another person). Most revocable trusts provide that if you are disabled (defined something like being unable to manage your affairs), you're removed as a trustee. If you experience an exacerbation and cannot handle financial matters for several weeks because of optic neuritis, you would be removed as a trustee. But perhaps a few weeks later when the symptoms subside, you are fully able to handle your financial affairs. You would have to be reappointed as trustee of your own trust! All this could be avoided if the trust simply provided that you would not be deemed disabled unless you cannot handle your financial affairs for more than thirty to sixty days. That would avoid your removal for most or all exacerbations.

## **Epilepsy**

Depression is a common symptom of epilepsy, and suicide can be associated with that depression. If you have any existing life insurance policies review them to assure that if there are options to convert term coverage, which ends after a specified number of years, to permanent coverage. You don't want to lose the ability to maintain coverage you may already have. Most states require patients living with epilepsy to notify automobile licensing authorities of their condition. If you retain your license and drive try to obtain the maximum personal excess liability insurance coverage (also called "umbrella" coverage). Also, discuss with your attorney steps you can take to protect your wealth from lawsuits ("asset protection"). Most patients living with epilepsy have normal cognition. Be certain that your attorney and other advisers understand this. There remains considerable ignorance and misconception. Following a seizure some patients are disoriented. Because of this risk, before you sign a will or other important legal document have your neurologist document the last episode you had to deflect any challenge someone might later make that you were disoriented when you signed the legal documents. A bit of caution in advance might minimize the likelihood of a challenge at a later date.

## **Stroke**

Neurologic symptoms of stroke might include motor dysfunction, anxiety, panic attacks, apathy, and even psychosis. Those surviving a stroke have a 75% likelihood of their disabilities reducing their employability. Meet with a financial planner and accountant and update your budget and financial plan. The sooner you cut your expenditures, revise your investment plan, and begin planning for the likelihood of reduced earnings, the more likely you will be to avoid future financial problems.

## **Concussion**

Concussions can result in post-trauma amnesia, difficulty reasoning, and other symptoms. Consider having a psycho-social evaluation and neurological evaluation prepared to support your

attorney's determination that you are competent to sign a will or other document. If you are preparing legal documentation online without an attorney's assistance having this type of documentation included with your legal documents might be very helpful if anyone challenges your will or other documents. There can be significant variability in disability caused by concussion, and your disability can change over time.

## Write An Emergency Financial Roadmap

If you are sick, have an exacerbation or flare-up, or just need a hand, whoever is going to help you will need a financial roadmap. If you're struggling with fatigue or other challenges, this step will help you as well. Type up a list on your home computer or iPad "Financial Emergency Roadmap." Save it. If you can password protect the file you should do so. List all relevant details of your financial life on this roadmap. Some examples of what you might list include:

- Each monthly recurring bill you pay. Indicate how it is paid (e.g. automatically charged to a credit card, debited to your checking account, etc.). List the name of the vendor, your account number, phone number, and approximate amount. If you are not able to handle bills this will be the first thing a loved one or someone else you rely will have to address. This checklist will make it easy.
- Each non-monthly recurring bill you pay. This could be your life insurance premium, property taxes on your home, etc. Indicate the same information as above as well as when it is due.
- Income sources and where and how they are deposited. This could include dividends and interest on investment accounts, salary, disability compensation, etc. Indicate who pays it, when, account numbers, contact person details, etc.
- Provide contact information on key people: your CPA (or whoever prepares your tax return), insurance agents, lawyer, banker, financial adviser, etc. Be sure to list a name, company, account details if applicable, phone number and email.
- Provide any other emergency instructions in case you cannot handle any of your financial matters for the next year.

Part of this process should ideally include using a password vault where you can save every account number, password, etc. in a cloud portal that you can permit a trust person to have access to in an emergency.

## Review your Financial Plan

If you've never put together a financial plan, now is the time to start. If you have a financial plan, now is the time to review and update it. There have been tremendous economic dislocations from Covid-19 and no one can predict what will occur with the economy, jobs, businesses, the stock market or more. So, reviewing where you are and what you can do now is vital. Wherever you are on the income or wealth spectrum, everyone needs the basics.

Create a budget showing expenses and income (cash flow). Update it for how your job or income might be impacted. If you are retired, projecting lower income from investments may be safer.

Once you have a budget, put together a balance sheet, that is a snapshot of everything you own and owe. Review what options might be available to you to improve your current status. Review life insurance to confirm it meets your needs. Review investments to confirm they are properly organized and allocated (e.g. an appropriate allocation of your investment dollars to stocks, bonds, etc.). Be sure you have an appropriate rainy day fund. Once you have both a budget and balance sheet try to have a financial forecast completed showing what your future financial picture will look like. These steps should be the foundation to your financial security and all planning. Even if unpleasant or difficult, addressing these essential steps during upheaval like now is vital.

If you have a financial planner seek their input. This can easily be done by phone or web meeting to protect everyone's health. If you don't have a financial adviser you should seek one out. Even if your means are small many of the large investment firms provide an array of tools on their websites and many will provide for modest or no cost access to a financial adviser. Take advantage of this. If you're feel you're in a tough spot your inclination may be to avoid facing these realities. But the sooner you tackle them head on the sooner you can make whatever changes are in your control to address your situation. If you are wealthy you might assume that this process is unnecessary for you, but even those of substantial means can overspend, fail to allocate (and adjust) investment assets prudently, harming their financial status. So, pretty much everyone will benefit from the process.

When you go through this process be certain to use real costs that reflect your personal health considerations. Using estimates a financial planning program might suggest could understate your actual financial needs.

## Create An Investment Policy Statement

An Investment Policy Statement ("IPS") sets forth guidelines for how your assets should be invested. This should flow from the analysis done above for your financial plan. This can be important to guide an agent or other person helping you manage your investments if you cannot do so. Memorializing how you invest can also help you better target your investment plan. That is always important, but especially so during periods of turmoil. If you have family trusts or other "buckets" of investment funds, create an overall family IPS and a separate IPS for each trust, IRA, entity or other investment bucket.

## Automate Your Bills, Deposits and Other Finances

With the health challenges of brain disease your or a love one has, it is and may remain dangerous to venture out to banks, brokerage firms, and other places. Even as the economy reopens, you will need to exercise caution for some time, perhaps until a vaccine is available. Even your loved ones will have to be careful to avoid bringing the virus back to you. Part of the solution, which will make your life easier and safer even after the current challenges resolve, is to get your financial affairs as organized as possible, and to the extent feasible, on autopilot.

To the extent you can have bills charged automatically to your credit cards, or debited against your checking account, and have your credit cards automatically paid out of your checking account, you will reduce the need to handle mail which can present a risk, or to leave your home. If you suffer a relapse or exacerbation, having as many of your ongoing bills automatically paid and charged, and as many deposits automatically deposited electronically, will reduce the risk of foul play, make your worries less, and reduce the tasks a successor trustee (or co-trustee) under your revocable trust or the agent under your durable power of attorney (these documents are explained below) will have to carry out.

If you haven't done this, review credit cards bills (e.g., electric bills phone bills Internet bills, and so forth) and use the vendors websites to set up automatic payments. If you're receiving income similarly contact the payors and set up electronic payments only. If you've put this off before, now is the time to put into place as much of this as you can. If you've done some of this already, do more. The more automated your daily finances are the safer you will be. This will reduce bill and other confidential mail coming to your home. You might prefer to minimize the mail you handle during Covid-19. Even after Covid-19 resolves it can reduce the risk of scammers pilfering your mail to commit identity theft.

## Do a Wallet Dump

If you don't have an accurate record of everything in your wallet, dump your wallet on your kitchen table and take a photograph of every item, front and back. Save these in your phone. Be certain your phone is backed up to the cloud. In an emergency you can find every item so you can follow up and have cards cancelled and order replacements. If your smart phone is not yet password protected, search how to do that and add that feature before you start shooting pictures of your license, credit cards and other sensitive material.

## Estate Planning Documents Generally

The following is a list of the key documents that every adult should have in place. It's ever more important during these trying times that everyone have critical documents that meet their needs. The first step is for you to make sure you have these documents. If you don't you should find a way to get them in place as quickly as possible. While the ideal approach is to hire an attorney, for those who cannot afford that cost, online resources may be the option. The second step, if you have existing documents, is to review them and confirm that they are adequate to get you through this difficult period. Given the need for social isolation, and in particular for those with underlying health conditions if the documents seem to suffice you may want to defer changes to a later date. Not sure if what you have suffices? Some advisors may be willing to discuss the status of your current documents as a courtesy to help you determine whether or not immediate changes are necessary.

## Do a Legal Document Dump



If you have any existing estate planning documents (see lists and discussions below) be certain that you have an electronic copy in an accessible place. All of these should be saved on your home laptop which should be backed up to the cloud. But you should also have a PDF of every estate planning document in the cloud where loved ones can access it in an emergency. Be certain key professionals (e.g. your lawyer, CPA and wealth adviser) and key trusted family members, have copies or access to wherever you have stored these documents. Do not store documents in the same place all your passwords etc. are located as those should not be given to your professional advisers.

Documents to include may be copies of the following final signed documents:

- Beneficiary designation forms for every retirement account, insurance policy, etc.
- Will.
- Revocable trust.
- Power of attorney.
- Irrevocable trusts.
- Health care proxy.
- Living will.
- HIPAA release.
- DNR.
- POLST.
- Deed for each property owned.
- Governing documents for any business entity: partnership agreements, shareholder agreements, operating agreements and buy sell agreements.
- Life insurance policies.
- Disability insurance policies.
- Long term care insurance policies.

Most people do not have an organized collection of all their key legal documents noted above. Don't sweat it, just get the process going. Start with a list of each document you need to find. Use the above list as a starting point and then tailor it to your situation. While you could delete items that are not relevant, it would be better to write "None" or "Not applicable" after a category. That will clarify for anyone trying to help you that the documents don't exist. Otherwise they might still spend time trying to confirm that. Then tailor any item listed to your situation. For example, if you have several trusts, list the name of each on your legal document master list. If you have three IRA accounts and hence three beneficiary designations, indicate the three accounts under "Beneficiary Designations." If it takes you time to collect all the documents, just proceed ahead at whatever pace works for you. As you proceed, update the legal document master list and save the current master list and all documents you have collected to that point as described above.

## Review Ownership (Title) To Each Asset

Many people do not understand and are often not even aware to how their assets are owned. This is critical to how your assets are managed if you are incapacitated, the risk of someone stealing your assets, and how your assets pass on your death. It can also be critical for asset protection

planning (safeguarding what you own from lawsuits). Review the exact ownership (“title”) to each of your assets. For example, if you have a bank account that is “POD,” or pay on death to a named person, on your death it will pass to the person named. That might be what you want, but having the asset only in your name might mean it will pass under your will (or revocable trust) and be held for the intended person in a trust that will protect those assets from lawsuits, divorce and estate taxes. The simple answer is not always the best.

## Write a Letter of Instruction

Write a personal letter to your loved ones addressing emotional, personal and other issues. This might include:

- Key information.
  - If this is already in your financial roadmap just say consult that roadmap and where it is. No need to repeat the same information here.
  - Where are key original documents located and how can they be accessed?
  - Do you have a safe deposit box and what is in it?
  - Where are key passwords, account numbers and similar information located and how can they be accessed?
  - Who are key persons that may be important to contact in an emergency
    - Doctors.
    - Dentist.
    - Religious adviser.
    - Lawyer.
    - CPA.
    - Financial planner.
    - Trust officer.
    - Insurance consultant.
- If you are incapacitated where and how would you like to live.
- How you want children or grandchildren raised.
- Why you distributed your estate as you did in your will (or revocable trust).
- What final health care and end of life decisions you might want respected.
- What religious beliefs and wishes you have.
- Any requests for funeral and similar arrangements.
- How personal tangible property (art, collections, sports memorabilia, etc. are to be distributed). Most wills (revocable trusts) don’t list this detail (in part because it can change so often) so provide the details of your wishes here.

## What if You Are Temporarily Staying with Family in Another State

You might be sheltering during the coronavirus outbreak with family who lives in a different state. For example, if you live in New Jersey, you might have gone to South Carolina to stay with family temporarily. This can be complicated. Will your New Jersey (home state) documents be valid in the state you are temporarily in? The sure way to find out is to have a lawyer in South Carolina (the state you are temporarily in) review them. This is not something you can use an inexpensive online service for. You might consider having new documents done in the new

location but those would supersede the old documents from your home state, and you might have to incur the cost of revising those documents and resigning when you eventually return home.

## Can You Sign Electronically?

A critical issue for anyone signing any estate planning documents is what has to be done to make those documents valid. This is a complex question and the rules are changing daily. Each state has different rules determining what is required for a document to be valid. A will might be the most stringent and require a notary and witness to sign the document in your presence, and that might preclude remote notarization or witnessing using e-signatures and web meetings like Zoom, GoToMeeting or WebEx. But many states have adopted emergency legislation, or orders by Governors, to relax some of these requirements. The temporary rules vary widely by state and many are only effective while a coronavirus emergency is in force. So, you really have to be careful. You should be able to find the new rules for your state by searching online, but given the complexity, perhaps now more than ever, if you want to sign a valid document you might need legal counsel.

## Durable Power of Attorney for Financial Matters

This is a legal document in which you name a person, called an agent, to handle legal, tax, financial and other matters if you cannot do so. Having a power of attorney in place now may be particularly important so that your agent can transact business for you and help you avoid unnecessarily having to go to a bank or other business location.

Here are a few thoughts to think about: If you have an existing document look at who you named as agents. Are they still people that you can rely on? Some people name close friends or family who live at a distance. But in this difficult time, it may be best to have somebody local who can help you address specific matters. Is the document so old that banks or others might be concerned about its validity? Many powers of attorney are “springing” powers that become effective only if you are incapacitated and cannot manage your affairs. If your document says your agent cannot act until you are incapacitated, you might want to change that to a new power that lets your agent act immediately (i.e. not contingent on your being disabled) so that your agent can help you today. The restriction of only being effective when you are disabled might make your form useless in the current environment.

Another consideration has been brought to the fore by the current unique and difficult coronavirus experience. If you’re preparing a new document consider permitting the agent to communicate decisions via email, electronically signed documents, and perhaps even via Skype, FaceTime and similar services. It is not clear that banks or other providers will accept this, but it might nonetheless be worth considering. You might also hold banks and other third parties harmless (i.e. have the legal document indemnify them) for relying on such electronic communications to encourage them to be more accepting.

You might review the detailed powers given to the agent to determine if they should be restricted broad and may consider tax and other provisions in these documents. While that still may be the

ideal you should differentiate optimal provisions and documents from what will suffice to help you for the time being. You might choose to just make a note of other items you want to change when the Covid-19 challenge resolves and only address changes now if urgent.

## Living Will

This is a document in which you express healthcare wishes. This may include desires for medical treatment under different circumstances, end of life wishes, the desire for organ and tissue donations for medical research, for example research on concussion, Alzheimer's disease or other brain disease or conditions that you might wish to help. Be certain that you have a document in place and that the wishes set forth are what you want to communicate.

Consider whether your living will, DNR or other health care documents expressly prohibit intubation. Some standard forms expressly and totally prohibit intubation regardless of circumstances. That could be a tragic mistake. During the current coronavirus tragedy, intubation may be necessary to survive a bout with the virus. This should be distinguished from a statement that you may not want intubation if you're in a persistent vegetative state or terminally ill with a short time to live. You don't want your documents to prevent the care you might need during Covid-19 to save your life.

## Health Care Proxy and HIPAA Release

This is a document in which you name an agent to assist if you are unable to act for yourself. Healthcare proxy designates an agent to make medical decisions. Be certain that you have a signed document and that the name people named as agents are able and willing to assist. If for example you named a family member who lives a thousand miles away it may be preferable to have somebody closer by, certainly through the current circumstances. Typically, when an agent made medical decisions, they would be in the hospital speaking to your care providers and perhaps signing documents. That is not practical during Covid-19.

Consider expressly authorizing electronic communication of decisions as discussed above under powers of attorney. With coronavirus being so contagious your agents are unlikely to have access to be in the hospital and to physically meet with your care providers. A HIPAA release authorizes a named agent to access your private health information can communicate with medical providers, but not make medical decisions for you. The considerations for this document are similar to those for your health care proxy.

## Create an Emergency Envelope

Make sure your documents are available for an emergency. Consider creating an envelope with copies of critical documents, such as your health care proxy, HIPAA release and living will, to take with you should you have to go to the hospital. Include also a list of your current health conditions and a listing of all medications, vitamins and supplements you take. Leave this envelope in a place that is obvious and easy to access in an emergency. Even if you have

documents saved electronically having a hard copy in an envelope to take with you if you have to go to the hospital is prudent. If you can, leave a copy in your car and if applicable in your pocketbook as well.

## Will and Revocable Trust

A will is a document in which you name guardians if you have minor children and provide for how your assets can be distributed many people have what is referred to as a “pour-over will”. This pours or transfers assets on your death, that are in your estate, into a trust that would then provide for your dispositive plan. While no doubt unpleasant to think about during these trying times, be certain that you have documents in place, that the executor’s name to administer your estate are people that you still feel confident naming and that the dispositive scheme is in fact what you want. Many people have ignored their documents for so many years or decades that little of what the documents contain is what they presently want. At the present time you may just prefer to assure that the basic structure and people named is consistent with your wishes. If it is, you may opt to defer addressing other important issues until the current crisis has concluded. If you have to change your will, consider how you can validly sign a will, and whether remote or electronic signing will work in your state. Some states permit a “holographic will.” That is a will that you write in your own handwriting and sign. But the rules vary by state and handwriting a will has to be done with great caution as your handwritten document won’t practically be able to include many of the standard provisions that even a simple online form might include.

## Conclusion

These are difficult times and certainly everyone’s focus is on their own personal health and the health of their loved ones. But beyond that being certain that your legal documents and finances have intended to can reduce the potential for problems and difficulties. If you are a loved one is living with brain disease, steps you might benefit from taking now during the Covid-19 emergency are likely to serve you well in the future too. Don’t delay, be proactive and improve your protection.