A woman with brown hair and bangs is looking towards an older man with glasses. The man is wearing a dark jacket and has a serious expression. The background is blurred, suggesting an indoor setting.

Prepare for the Inevitable While Connecting to the Next Generation

Amy Florian



HOLIDAYS
**TAXES
RECEIPTS**

NOV

SEPT

PROVISIONS
LEGAL

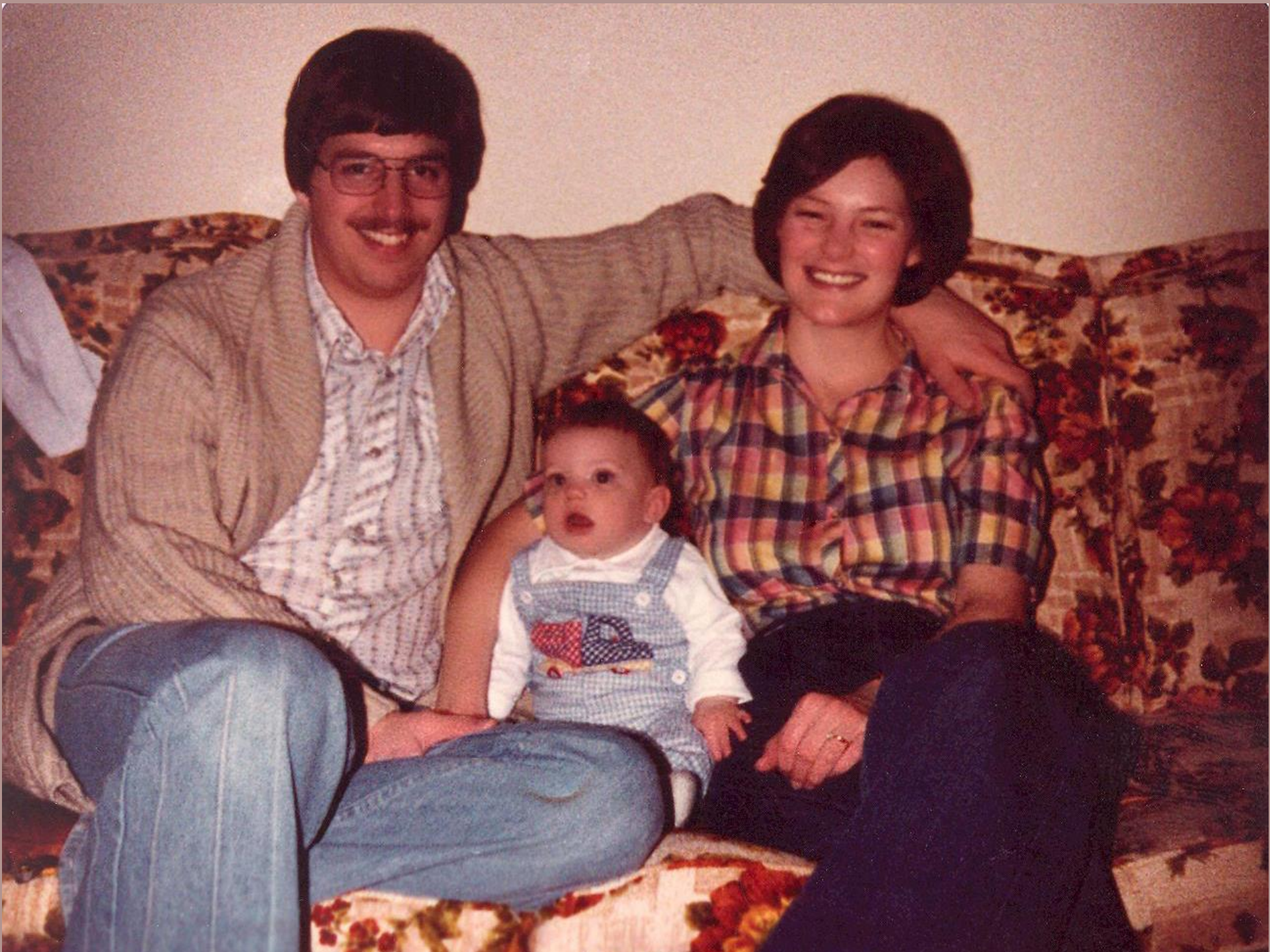
GUARANTEE

CHANGES

REVENUE







50% of Americans with minor children do not have a last will and testament.

41% of baby boomers (age 55-64) don't have one.

- RocketLawyer Survey, April 2012

74% of adults have no healthcare proxy, living will, or advance directives

- The American Journal of Preventive Medicine, January 2014

The most engaged clients see their advisor as a “strong leader” who engages in “difficult conversations I need to have” and “helps me see the long term.”

When asked what trend will have the greatest impact on this industry, the #1 answer is:

Holistic planning/Total life and wealth advice

- Morningstar magazine; Feb – March 2016 issue; pg. 36

One of the four most predictive factors on whether clients want to work with you for life:

Extensive planning and guidance for aging and retirement

Agenda

1. Necessary documents and how to use them to connect to the rest of the family
2. Resources and protocols
3. Action Steps

Descriptions of documents to
get in place ahead of time –
Make them part of intake and
annual review

Minimum Recommended Updating

- Decade
- Divorce
- Death
- Diagnosis
- Decline

Living Will

82% say it is important to have their end-of-life wishes written down;
Only 26% have done so.

FIVE WISHES[®]

MY WISH FOR:

1
The Person I Want to Make Care Decisions for Me When I Can't

2
The Kind of Medical Treatment I Want or Don't Want

3
How Comfortable I Want to Be

4
How I Want People to Treat Me

5
What I Want My Loved Ones to Know

www.agingwithdignity.org/five-wishes.php



EMSA #111 B
(Effective 1/1/2009)

Physician Orders for Life-Sustaining Treatment (POLST)

First follow these orders, then contact physician. This is a Physician Order Sheet based on the person's current medical condition and wishes. Any section not completed implies full treatment for that section. Everyone shall be treated with dignity and respect.

Last Name	
First /Middle Name	
Date of Birth	Date Form Prepared

A **CARDIOPULMONARY RESUSCITATION (CPR):** *Person has no pulse and is not breathing.*
 Check One Attempt Resuscitation/CPR Do Not Attempt Resuscitation/DNR (Allow Natural Death)
 (Section B: Full Treatment required)
 When not in cardiopulmonary arrest, follow orders in **B** and **C**.

B **MEDICAL INTERVENTIONS:** *Person has pulse and/or is breathing.*
 Check One **Comfort Measures Only** Use medication by any route, positioning, wound care and other measures to relieve pain and suffering. Use oxygen, suction and manual treatment of airway obstruction as needed for comfort. Antibiotics only to promote comfort. **Transfer if comfort needs cannot be met in current location.**
 Limited Additional Interventions Includes care described above. Use medical treatment, antibiotics, and IV fluids as indicated. Do not intubate. May use non-invasive positive airway pressure. Generally avoid intensive care.
 Do Not Transfer to hospital for medical interventions. **Transfer** if comfort needs cannot be met in current location.
 Full Treatment Includes care described above. Use intubation, advanced airway interventions, mechanical ventilation, and defibrillation/cardioversion as indicated. **Transfer to hospital if indicated.** *Includes intensive care.*
Additional Orders: _____

C **ARTIFICIALLY ADMINISTERED NUTRITION:** *Offer food by mouth if feasible and desired.*
 Check One No artificial nutrition by tube. Defined trial period of artificial nutrition by tube.
 Long-term artificial nutrition by tube.
Additional Orders: _____

D **SIGNATURES AND SUMMARY OF MEDICAL CONDITION:**
Discussed with:
 Patient Health Care Decisionmaker Parent of Minor Court Appointed Conservator Other:
Signature of Physician
 My signature below indicates to the best of my knowledge that these orders are consistent with the person's medical condition and preferences.

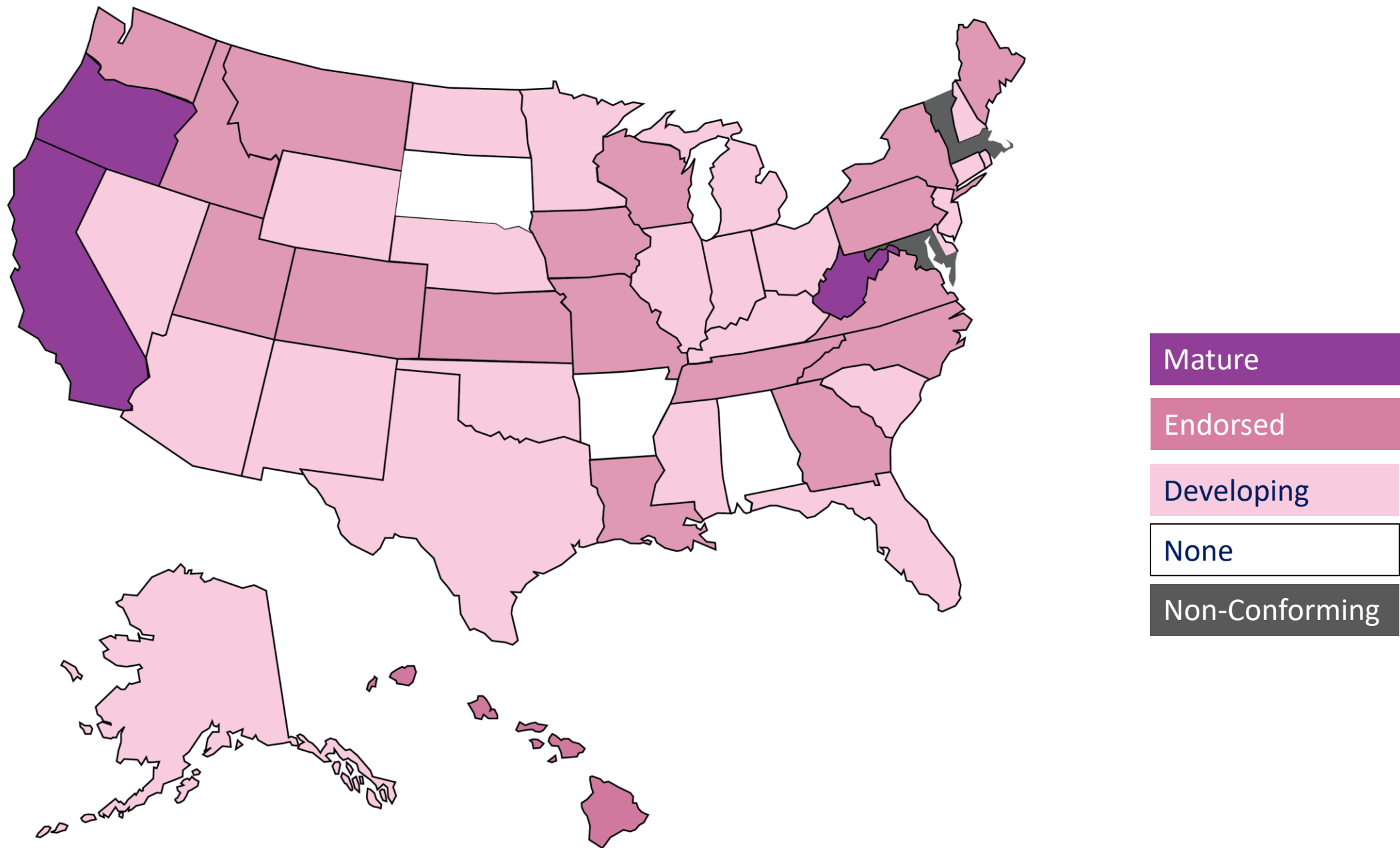
Print Physician Name	Physician Phone Number	Date
Physician Signature (required)	Physician License #	

Signature of Patient, Decisionmaker, Parent of Minor or Conservator
 By signing this form, the legally recognized decisionmaker acknowledges that this request regarding resuscitative measures is consistent with the known desires of, and with the best interest of, the individual who is the subject of the form.

Signature (required)	Name (print)	Relationship (write self if patient)
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Summary of Medical Condition	Office Use Only
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National POLST Paradigm Programs – www.polst.org



Power of Attorney for Healthcare – aka Healthcare Proxy

HIPAA Considerations

DURABLE POWER OF ATTORNEY FOR FINANCES AND OTHER PROPERTY

Background

The Durable Power of Attorney for Finances and Other Property is designed to make it possible for families to handle problems of disability, without resorting to the Probate Court. It provides the structure for financial and business decisions to be made by an agent during disability. This document is important to all persons, regardless of age, due to the authority that can be transferred under it, without Court intervention, during those periods in which a person becomes disabled, which are often unpredictable and unexpected.

Purpose

Historically, an individual has the right to control all aspects of his or her financial and business affairs. However, if an individual becomes disabled, his or her right to control the aspects of his or her business and financial affairs may be denied, unless that person has previously delegated this authority to another person. Typically, in the case of disability, a guardian is appointed, and that guardian makes decisions on behalf of the disabled person based on what the guardian believes to be in the best interest of the disabled person. However, the appointment of a guardian can be a cumbersome and expensive process, and does not assure the disabled person that his or her desires will be carried out.

The Power of Attorney for Finances and Property Act provides an alternative to the appointment of a Court ordered guardian. Essentially, through the Durable Power of Attorney, the disabled person (the Principal) can delegate his or her decision making power to a trusted agent (the Agent) and can make sure that the Agent's power to make financial and business decisions for the disabled person will be effective to the same extent as though made by the disabled person. The Durable Power of Attorney for Finances and Property not only avoids the need for a Court appointed guardian, but also allows the Principal, before he or she becomes disabled, to set forth specific instructions and preferences with respect to financial and business decisions to be acted upon after disability.

Choices

The basic form of the Durable Power of Attorney is set forth in the Act. However, the form is very flexible and provides for numerous alternatives and modifications that may be made to the basic form, in order to tailor it to the wishes and desires of the Principal executing the document.

Professional Fiduciaries

NHS Organ Donor Register

donorcard

It allows me to help others to live after my death

Answers to questions:
www.organdonor.gov

State requirements & registries:
<https://organdonor.gov/register.html>

WILL AND TESTAMENT

deceased person's will, leaving all property of an estate to the surviving spouse and providing for full guardianship of the children.

Will of John Doe

Jane Doe formerly known as Jane Smith, of the County of _____, State of _____, do hereby revoke and annul my last will and testament. Following the death of my late husband, I have executed this will and testament. Following the death of my late husband, I have hereby superseded all previous wills and testaments. My wife Jane Doe. Hereby my husband Jon Doe.

Personal Property Memorandum

States where a personal property memorandum is legal part of will

AL, AZ, AK

CA, CO, DE, FL, HI

ID, IN, IA, KS

ME, MA, MI, MN, MO, MT

NE, NV, NJ, NM, ND

SC, SD, UT, VA

WA, WI, WY



LIMRA: 62% are MORE CONFUSED after meeting with an advisor

Include Long-Term Care, Disability, Annuities, Student Loan Coverage

Diminishing Capacity Letter

Standard Protocol for Cognitive Issues

Educate ahead of time

Watch for signs and document it

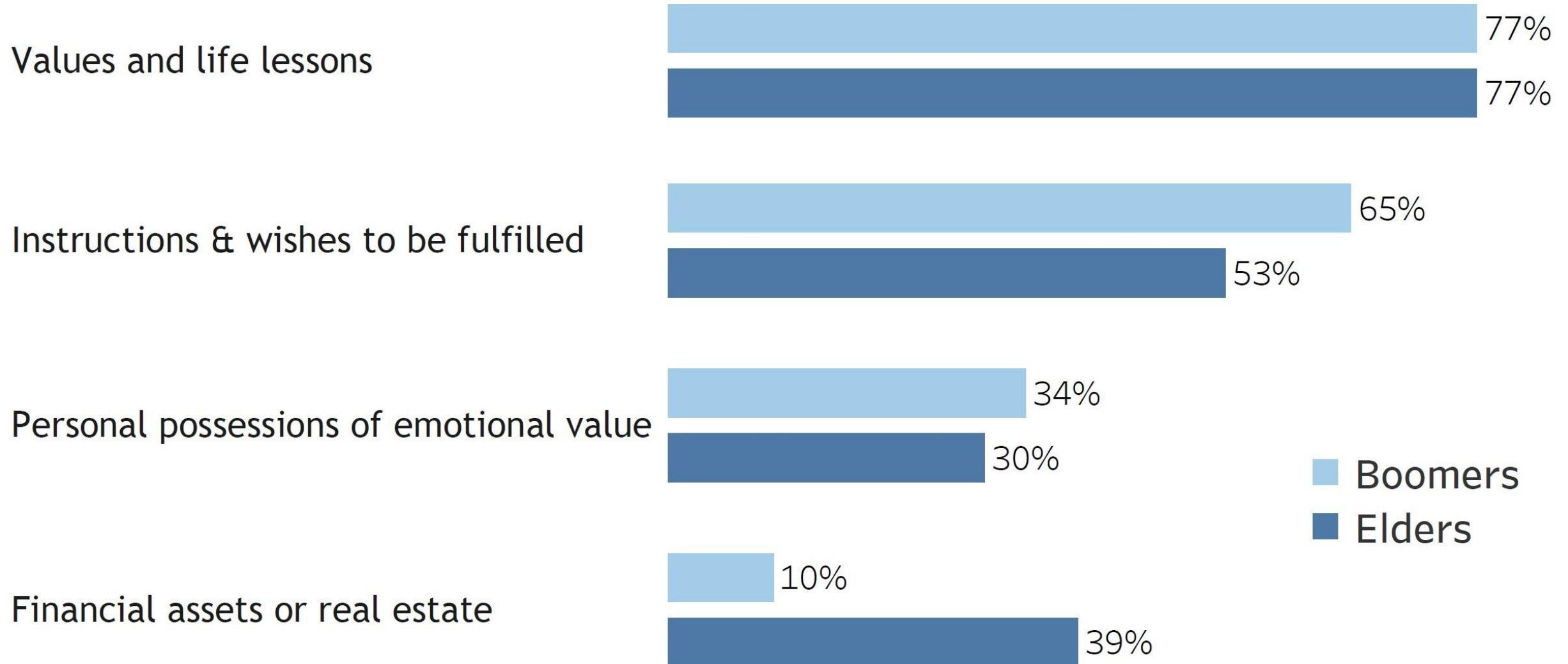
Talk to the client first

Involve others and compliance

Transition to power of attorney as
it becomes necessary

Ethical Will/Legacy Instruments

Survey question: Please indicate how important it is for you personally to receive/provide any of the following as an inheritance. (% very important)



for the
2002

For my great grandson Carl: f.

Dec 1-1980

As I now look at my great grandson's picture, Carl Willenborg, who is only a few months old, I visualize his future.

You are now in best of care by a good mother and father. Your carefree days will lead you to your school books, and a more serious life. After a few years have gone by, you will feel yourself standing along.

Scripture says it is not good for man to live alone, and a new problem is at hand. So look around, choose well, and a long, happy married life is ahead. But remember the serious agreement you have made; "For better or worse, for richer or poorer, in sickness and health, until death do us part".

When the Lord calls for one of you, a new problem will show up--you will be alone again, so my advise is "stick to your faith, and trust in the Lord".



Your Great Grandpa

Ben B. Willenborg

gdg-95

- Ethical Will Kit (*Baines*)
- Life Legacies - www.life-legacies.com
- So That Your Values Live On: Ethical Wills and How to Prepare Them (*Reimer & Stampfer*)
- Like a Library Burning: Sharing and Saving a Lifetime of Stories (*Farnsworth & Hoyt*)
- Telling My Life Story: The caregiver's guide to conducting life review (*Hogan*)
- The Family Love Letter (*Pagano & Scroggin*)

- **Ellen Goodman's Conversation Project:**
www.TheConversationProject.com - Starter Kit for initiating discussion on wishes; new Starter Kit for dementia situations
- **Lasting Matters Organizer:** printable or downloadable PDF; excellent organizer of documents.
www.lastingmatters.com
- **Gift of Grace:** www.mygiftofgrace.com
A card game to initiate and stimulate family discussions
- **Prepare:** www.PrepareForYourCare.org - Helpful questions, videos and explanations on completing advance directives



You as the Quarterback and Hub - build connection to next generation, build loyalty, be referrable

Digital Lock-Box Services

- Some RIA's and broker-dealers offer one
- EverPlans
- Principled Heart
- Final Road Map
- Best Bequest
- AfterSteps
- DocuBank
- SecureSafe

Extra Value-Add

Create branded resource lists

Support groups & counselors

Books and pamphlets

Memory care specialists/facilities

Newsletters that aren't just financial -

tips on scams, dementia, health



Action Steps

1. Determine which documents you will incorporate
2. Make documents part of intake and of annual review for every client
3. Create branded pages of resources & information and gather helpful booklets and leaflets
4. Develop your standard office protocols
5. Make sure you and your family complete these!



CORGENIUS

ADDING HEART TO THE BRAINS OF BUSINESS

amy@corgenius.com

847.882.3491

www.corgenius.com

Chicago two-day class on ALL transitions, keynotes and workshops, client education events, in-office training, more information.

On Amazon: “No Longer Awkward: Communicating with Clients through the Toughest Times of Life” and “Compassionate Communication: Desktop Reference for Times of Transition”