



What to Know About Your Aging Parents Health, Legal, Financial & End-of-Life Issues

PERSONAL & HEALTH INFORMATION

- **Contacts:** Make a list of names and phone numbers of their doctors, lawyer, accountant, broker, tax preparer, insurance agent, etc.
- **Medical information:** Make a copy of their medical history (any drug allergies, past surgeries, etc.) and a list of medications they take.
- **Personal documents:** Find out where they keep their Social Security card, marriage license, military discharge papers, etc.
- **Secured places:** Make a list of places they keep under lock and key or protected by password, such as online accounts, safe deposit boxes, safe combination, security alarms, etc.
- **Pets:** If they have a pet, what are their instructions for the animal's care?
- **End of life:** What are their wishes for organ or body donation, and their funeral instructions? If they've made pre-arrangements with a funeral home, get a copy of the agreement.

LEGAL DOCUMENTS

- **Will:** Do they have an updated will or trust, and where is it located?
- **Power of attorney:** Do they have a power of attorney document that names someone to handle their financial matters if they become incapacitated?
- **Advance directives:** Do they have a living will and a medical power of attorney that spells out their wishes regarding their end-of-life medical treatment? If they don't have these documents prepared, now's the time to make them.

FINANCIAL RECORDS

- **Debts and liabilities:** Make a list of any loans, leases or debt they have – mortgages owed, car loans, medical bills, credit card debts. Also, make a list of all their credit and charge cards, including the card numbers and contact information.
- **Financial accounts:** Make a list of the banks and brokerage accounts they use (checking, savings, stocks, bonds, mutual funds, IRAs, etc.) and their contact information.
- **Company benefits:** Make a list of any retirement plans, pensions or benefits from their former employers including the contact information of the benefits administrator.
- **Insurance:** Make a list of the insurance policies they have (life, long-term care, home, auto, Medicare, etc.) including the policy numbers, agents and phone numbers.
- **Property:** Make a list of the real estate, vehicles or other properties they own, rent or lease and where they keep the deeds, titles and loan or lease agreements.
- **Taxes:** Find out where they keep copies of past year's tax returns.