



faith . discipline . patience

When is the last time you sat down and had an in-depth money talk with your spouse or significant other?

If you hit the proverbial telephone pole on the way home tonight would she be able to handle her financial affairs?

Does she have all the passwords she'll need to pay bills or access documents? Does she know whom to call for help or will she have to rummage through your desk and hope she finds what she needs?

Will she know what life insurance company to contact, or does she maybe know the name of your life insurance agent?

Did you remember to make sure she's listed as the primary beneficiary on your retirement accounts? And did you make sure she had a relationship with your financial advisor, and that she was comfortable with the overall investment approach?

Did you leave some accounts in your name only? If so, will your loved one know how to handle the probate process or know where to go for assistance?

Did you ever get around to consolidating all your accounts or will she now have to contact each and every financial institution and follow their similar but different procedures for retitling accounts or opening beneficiary accounts or transferring the money elsewhere?

Will she have enough money to see the kids through their education?

Will she be vulnerable to people anxious to help but with their own agendas?

These are not fun questions to consider but if you love someone these are questions you should be able to answer.

If you are unable to answer these I suggest you start with a sit-down with your loved one. Then, create a list, a roadmap, for the survivor to access in case you're gone. Names, phone numbers, email addresses, passwords.

You'll feel better once you've done this. It's the responsible thing to do.

Good luck.

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