SENIOR LAW DAY COLLABORATIVE | WESTCHESTER, NY

Getting Organized for the Future

A practical guide to planning ahead for yourself and the people who love you

Marni Blank, JD

End-of-Life & After Loss Consultant

ABOUT MARNI

End-of-Life Planner & After Loss Consultant



I focus on end-of-life and legacy planning, creating a safe space to learn and talk about death, dying, and grief. That includes accountability in completing advance directives and end-of-life planning, and helping with pre- and post-death administrative support.

- Death Doula
- End-of-Life & Legacy Planner
- Mediator
- Recovering Attorney
- After-Loss Consultant



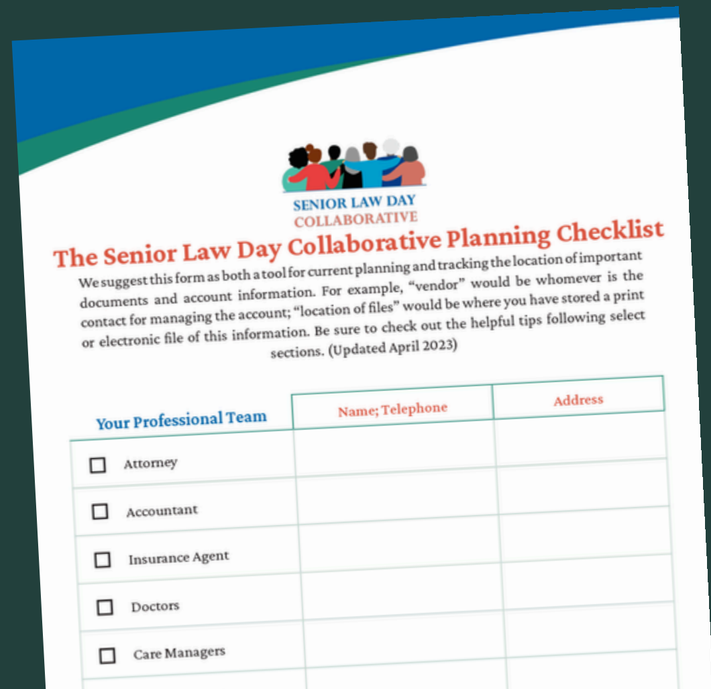
TODAY'S SESSION

What We'll Cover Today

- Why planning ahead matters, and what happens when it doesn't happen
- My 7-step planning framework
- Healthcare proxy and power of attorney, in depth
- Wills and trusts, and where your attorney's job starts
- End-of-life wishes and funeral planning
- Getting your digital life and important documents organized
- Tips for staying organized once you've started

Your take-home tool

You'll leave today with the Senior Law Day Collaborative's Planning Checklist. As we go, I'll flag the sections worth prioritizing, and toward the end we'll look closely at a few key pages together.


SENIOR LAW DAY
COLLABORATIVE

The Senior Law Day Collaborative Planning Checklist

We suggest this form as both a tool for current planning and tracking the location of important documents and account information. For example, "vendor" would be whomever is the contact for managing the account; "location of files" would be where you have stored a print or electronic file of this information. Be sure to check out the helpful tips following select sections. (Updated April 2023)

Your Professional Team	Name; Telephone	Address
☐ Attorney		
☐ Accountant		
☐ Insurance Agent		
☐ Doctors		
☐ Care Managers		

THE BIGGER PICTURE

Why This Work Matters

66%

of adults in the U.S. do not have a will or their end-of-life planning in order

Source: Caring.com

28%

of Americans 65 and older live alone, more than 16 million people

Source: U.S. Census Bureau, 2023

The most common barriers to planning: thinking it isn't needed yet, not wanting to think about death or serious illness, not wanting to burden people, not knowing enough about the choices, needing help filling out the forms, and plain lack of time.

Harvard Health Publishing

WHY IT MATTERS

Organizing Is the Gift, Not Just the Plan

- It makes your wishes clear, so the people who love you aren't left guessing
- It means someone you trust can actually help you, not just want to
- You're not leaving a mess for someone else to sort through during the hardest week of their life
- And it lets you live more present right now, because you're not quietly carrying the weight of “what if”

GETTING HONEST

Why We Put It Off, and the Myths That Keep Us Stuck

WHY WE WAIT

Avoidance: if I don't think about it, maybe it won't happen

Time scarcity: it's never urgent, until it is

Overwhelm: it feels like a huge task with no clear starting point

Assuming someone else will handle it

Cultural or generational silence around death

MYTHS WORTH RETIRING

“I don't have enough money to need a will.”

“I'm too young to think about this.”

“My family will figure it out.”

“I don't need this because I'm single.”

MY FRAMEWORK

Your 7-Step Planning Journey

The goal isn't to do everything today. It's to leave a thoughtful roadmap for the people who support you now, and the people who carry on after you're gone. Planning ahead is a gift, to them and to yourself.

1	**Healthcare Proxy, Living Will**	Who makes medical decisions if you can't, and your medical wishes, documented for your proxy
2	**Power of Attorney**	Who makes financial decisions if you can't
3	**Financial Preparation**	Insurance, long-term care, security
4	**Will / Trust**	How your estate is distributed
5	**End-of-Life Wishes**	Body disposition, memorial, rituals, traditions
6	**Important Docs & Digital Legacy**	One centralized, findable place for it all
7	**Legacy**	How you want to be remembered



BEFORE WE GO DIGITAL

Emergency Contacts

If someone walked into your life tomorrow, would they know who to call and where to look?



YOUR PROFESSIONAL TEAM

- Attorney and accountant
- Insurance agent
- Doctors and care managers
- Benefits coordinator
- Vet/Pet Sitter

FAMILY, FRIENDS, AND ORGANIZATIONS WHO SHOULD BE NOTIFIED

YOUR IMPORTANT PAPERS

Where Things Live



01

Keep signed originals in a fireproof box at home, not a bank safe deposit box. Family often can't get into those quickly when it matters.

02

Ideally, have a digital version that you can reach if you are not home, or if something happens and you need a backup copy.

03

Know the difference between where a copy lives and where the original lives.

04

Make sure your proxy, agent, or executor actually knows where this list is.

Healthcare Proxy & Power of Attorney

A signed form is step one. Making sure it's findable when it's needed is the part people skip.

HEALTHCARE PROXY & LIVING WILL

Who makes medical decisions if you can't, and what you want them to know.

- Does your healthcare proxy have their own signed copy, not just a promise that one exists?
- Does your doctor's office have a copy on file for your chart or in your portal?
- Where is the original stored in your home, and would someone actually know to look there?
- Have you told your proxy, out loud, exactly where to find it and your healthcare wishes/values?

POWER OF ATTORNEY

Who makes financial decisions on your behalf if you're unable to.

- Does your agent have a signed copy of the document itself?
- Do your bank and other financial institutions have a copy on file where one is needed?
- Where's the original kept, and does your agent know that without being told twice?
- Have you actually walked your agent through what they're authorized to do?

Will or Trust

Documents the distribution of your estate upon your death.

- [ ] Keep a copy of your will, and a note of where the signed original is stored, with your other important papers or held with your attorney.
- [ ] Who is your attorney? Write down their contact information.
- [ ] Check that everything is still up to date and reflects your current wishes: every 2 to 3 years, or after a big life event (retirement, death of a partner, selling a home, new grandchildren).

WHAT TO WRITE DOWN

Your Financial Accounts & Debts



LIST YOUR ACCOUNTS

- Bank accounts: checking, savings, money market
- Investment accounts
- Credit cards

LIST YOUR DEBTS

- Mortgages and home equity lines of credit
- Personal loans
- Any other debt: business loans, promissory notes

A safety rule, not a suggestion

Never write down passwords or full account numbers. List the institution and just the last four digits, enough for someone to find and verify the account without putting it at risk.

End-of-Life Wishes & Funeral Planning

- Burial, cremation, or direct cremation
- Religious or cultural services
- Preferred charities for memorial donations
- Deed to a burial plot, if you have one
- Instructions to loved ones about your body's disposition, memorial, rituals, and traditions



DON'T FORGET

Planning for Your Pets

Who will care for them?



NAME A GUARDIAN

- Name a guardian in your will or trust, and have a backup option
- Make sure they've actually agreed
- Set aside funds: estimate costs for food, vet care, and grooming

LEAVE INSTRUCTIONS

- Feeding schedules, medications, quirks
- Favorite toys, routines, vet info
- What makes them feel safe and loved

Your Digital Footprint

240

online accounts, on average, per internet user

$4.3B

in reported elder fraud losses in 2024, up about 26% from the year before (FTC)

$38,000

average dollar loss per elder fraud victim in 2025 (FBI)

Your digital life includes:

- Social media
- Banking & investment accounts
- Shopping accounts
- Subscriptions
- Email
- Photos & videos
- Healthcare records
- Utilities on autopay
- Websites, domains & IP

Organizing Digitally: Start Free

START HERE, NO COST

Apple Legacy Contact: built into iPhone, at no cost

Google Inactive Account Manager: built into Gmail, at no cost

Facebook Memorialization Contact: built into Facebook settings

IF YOU WANT MORE

Paid password managers: Dashlane, Keeper, NordPass, RoboForm

Paid digital vaults for documents: Everplan, Trustworthy, My Life & Wishes

The free tools do the job. Paid tools add convenience and extra layers of security/privacy of your data.

Setting Up a Legacy Contact (iPhone)

1. Go to Settings, then tap your name
2. Tap Password & Security, then tap Legacy Contact
3. Tap Add Legacy Contact, and authenticate with Face ID, Touch ID, or your passcode
4. Share the access key with your Legacy Contact. It's what they'll need after you're gone.

A note on Android

Android doesn't currently offer an equivalent legacy-contact feature. Ask me during Q&A if you'd like alternatives for Android.

Legacy: What Do You Want Remembered?

- Letters, rituals, and values, not just accounts and assets
- What do you want remembered, shared, or passed on?
- Your legacy is more than financial: it's your stories, pictures, how you spent your time, and your relationships



BEST PRACTICES

Give Yourself Dedicated Time

01

You don't have to fill this out in one sitting. A little at a time still counts as progress.

02

As you go, you'll notice what you don't have or still need to gather. That discovery is useful information on its own.

03

You might feel completely prepared in one section and totally stuck in another. That's normal, not a failure.

04

Put time on your calendar for this, the way you would for anything else that actually matters to you.

BEST PRACTICES

Getting Organized Is Only Half the Job

A signed document nobody can find isn't a plan yet. It's a plan once someone else can act on it.

1. Give real copies to the people who need them: your proxy, your agent, your doctor, your executor, not just a mention that it's “in the file.”

2. Store originals somewhere fireproof and easy to reach, and make sure that's not a secret only you know.

3. Pick one trusted person and walk them through the whole picture: paperwork, accounts, passwords, all of it, not just the places that feel urgent.

BEST PRACTICES

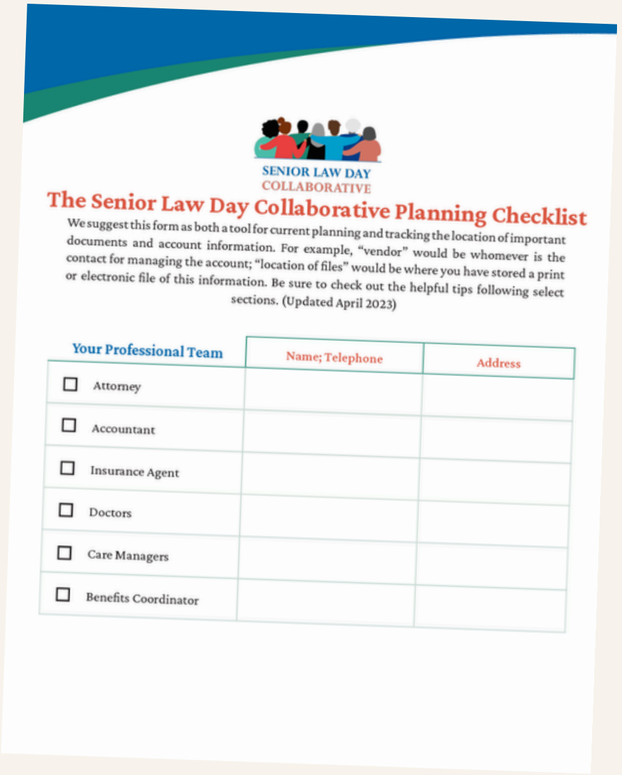
Keep It Current

1. Revisit your plan once a year. It doesn't need to be perfect, just current.
2. Update it after any big change: a move, a new diagnosis, a new grandchild, a falling-out or a reconciliation.
3. If you change who you trust, tell the people affected, not just your paperwork.

YOUR TAKE-HOME TOOL

Meet Your Worksheet

The Senior Law Day Collaborative's Planning Checklist is where everything we've covered today gets written down: attorney and accountant contact info, account locations, advance directives, digital access, funeral wishes, and more.


SENIOR LAW DAY
COLLABORATIVE

The Senior Law Day Collaborative Planning Checklist

We suggest this form as both a tool for current planning and tracking the location of important documents and account information. For example, "vendor" would be whomever is the contact for managing the account; "location of files" would be where you have stored a print or electronic file of this information. Be sure to check out the helpful tips following select sections. (Updated April 2023)

Your Professional Team	Name; Telephone	Address
☐ Attorney		
☐ Accountant		
☐ Insurance Agent		
☐ Doctors		
☐ Care Managers		
☐ Benefits Coordinator		

START WITH THESE THREE PAGES

- Advance Directives
- Important Contact Information
- Beneficiary Designations

You'll get a printed copy at the end of today's session. It's a record-keeping tool, not something to fill out from memory in the moment, so take it home and work through it at your own pace.

BEFORE YOU LEAVE TODAY

Your Next Steps This Month

1. Take the worksheet home and begin to fill it out
2. See where there may be blanks that you need to think more deeply about or seek some support for
3. Gather the documents you mention to keep securely in a folder/binder & consider a digital copy as well

QUESTIONS, AND STAYING IN TOUCH

Questions?

Marni Blank, JD

End-of-Life & After Loss Consultant

Book a free 20-minute consultation to talk through your own planning, or a loved one's.

Free guides for getting your documents and digital life in order are on my website.

beginwiththeend.co

marni@beginwiththeend.co

