

## **CONSIDERATION OF ESTATE ISSUES**

(This document forms part of the 8 page 'Finally Fixed!' brochure)

**J**ust about everybody creates an estate during their lifetime, some being worth considerably more than others.

- They comprise assets and liabilities, as well as many documents, including Wills and Powers of Attorney, linking the worth of the estate to family members.
  - The more complex an estate becomes, the more important the data and documents that relate to it.
  - Ultimately an executor has the task of determining not only the estate's value but also to whom it is to be transferred.
  - If vital and accurate information is *not* available, the emotional and financial costs will be high.
  - It is a fact of life, however, that busy, productive people can rarely invest the time to devote to sorting out the critical data and documentation (*"I'll get around to it one of these days ..."*).
  - It would indeed be a shame if circumstances arose wherein all the good intentions of building an estate were compromised due to a lack of preparation.
  - On the reverse side are just six questions, which are designed to help you assess your own situation.
  - We invite you to respond to each in a 'hand-on-heart' manner so we can discuss the issues further if you feel it is appropriate.
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## Quick Questionnaire

### inviting 'hand-on-heart' responses on estate issues

No.	Question	Your rating 1 = Min, 10 = Max Person 1   Person 2	
1.	If a situation arose wherein you, or people close to you, needed to find key documents such as Wills, Powers of attorney, Appointment of Enduring Guardian, etc., how confident are you that they could all be located at short notice?		
2.	If for some reason you wanted to provide an up-to-date list of personal and business-related assets & liabilities (and if applicable, joint & several guarantees) how sure are you this could be done within, say, the time needed to take a shower?		
3.	Assume that prior to going on a vacation three days from now, you want to ensure that a close family member has a concise list of all your life insurance (and related) policies, where they are, and what they cover you for, what is your level of certainty this could be done in time?		
4.	An emergency erupts at your home and you need quickly to locate and carry all your estate-essential documents and information to safety; how confident are you this could be done in the few short minutes available to you?		
5.	Imagine that next week, you wish to provide to those whom you believe 'should know' the summarised details of your estate, 'where everything is', details of bank accounts, credit cards, and similar, how do you rate your current state of readiness to do this?		
<b>Client rating on items 1 to 5</b>			
6	What level of importance do you attach to resolving any vulnerabilities that might have occurred to you while considering your responses to these 'What-if?' questions?		