



# Ducks in a Row

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# Agenda

- Introduction
- Legal & Financial Pillars
- Healthcare & Quality of Life
- Digital & Logistics
- Conversation Strategy
- Conclusion & Q&A



# Introduction



## Life has no guarantees

- Unexpected fatal heart attack on a drive northward
- An unexpected fall that eventually resulted in death
- A slippery fall caused a head injury
- Why **proactive planning beats reactive crisis** – ER at 2 am

We have **no way to predict the future** and when it will be our or our significant other's turn to move on.

**The Goal:** Shifting the perspective from “taking over” to “partnering for peace of mind”.

# Legal & Financial Pillars?

## The Essential Trio:

- Will/Trust
- Power of Attorney (Financial)
- Healthcare Proxy

## Access Denied

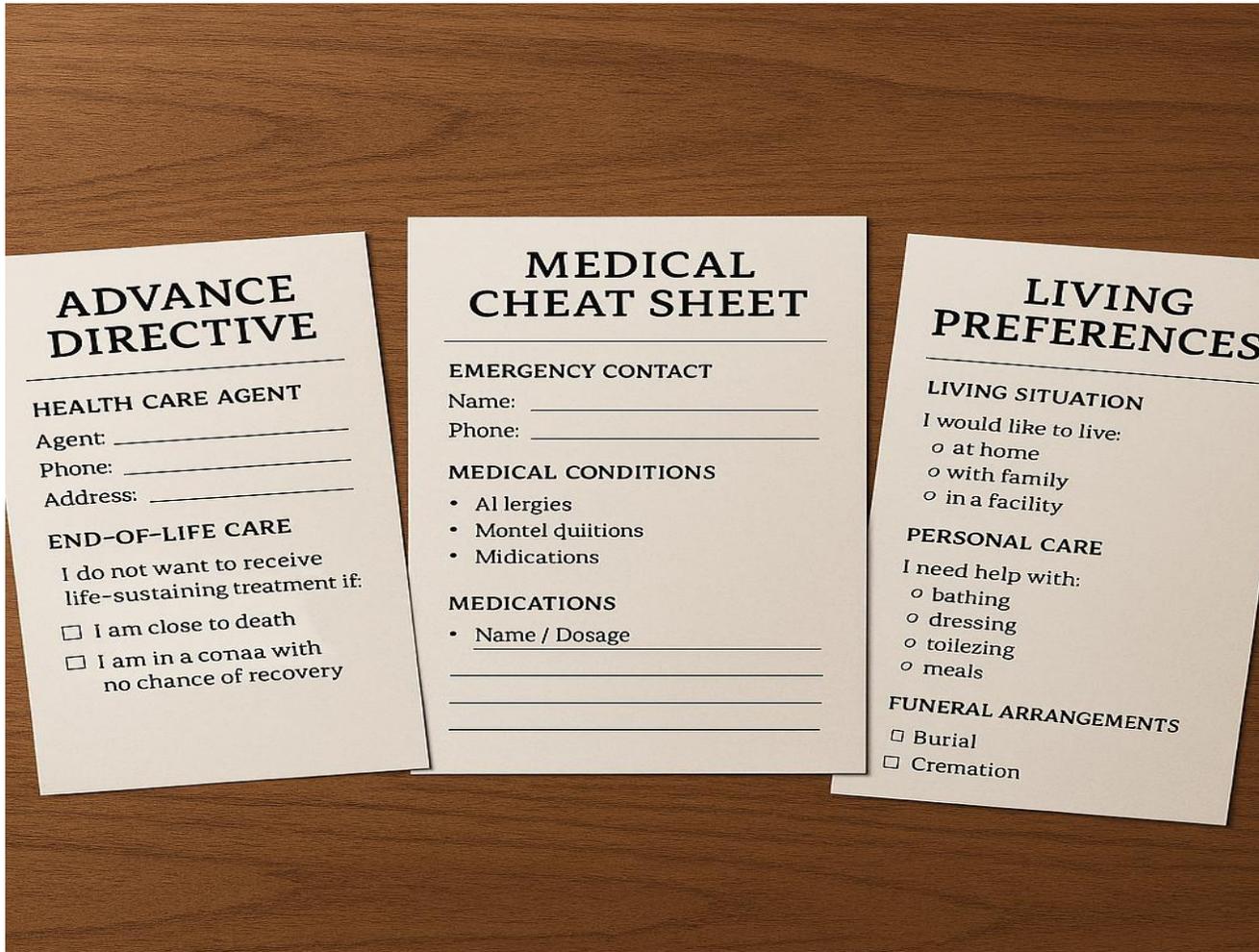
- Knowing where the money is, isn't enough – **You need the legal right to touch it.**

## The Document Audit

- Social Security cards
- Titles
- Insurance Policies



# Healthcare & Quality of Life



## Advanced Directives

- Living Wills
- DNRs (Do Not Resuscitate)

## The Medical “Cheat Sheet”

- Medication Lists
- Specialist Contacts
- Pharmacy Info

## Living Preferences

- Aging in Place
- Assisted Living

# The Digital & Logistics “Ducklings”

## The Digital Legacy

- Passwords
- Two-Factor Authentication
- Social Media Accounts

## The Home Inventory

- Downsizing basics
- Identifying “hidden” assets
- Sentimental items

## The Communication Hub

- Shared systems (apps & folders)
- Siblings/Children/Caregivers on the same page with your wishes



# The Conversation Strategy

## The “When” and “How”

- These type of discussions are **never easy**
- Use this **presentation to approach the subject**
- Approach the subject as a **“Preparedness for success”** verse **“I am totally lost”**
- **The “Door-Opener” Technique**
  - **Estate Planning** – What are the kids doing?
- **Patience over Pace**
  - **Acknowledge that this a marathon, not a sprint**



# How to get started?

## Consider using a Checklist – Ducks in a Row Checklist

- Personal Information
- Setup an Emergency Phone Contact
- Funeral & Burial Arrangement Discussion
- Obituary
- Investments
- Banks
- Safety Deposit Box
- Income
- Will
- Valuables Inventory
- Distribution of Property
- Investments
- Payments
- Tax Documents
- Credit Cards
- Mileage Points
- Insurance (Life, Auto, Home)
- Vehicle Titles
- Property Information
- Health/Medical
- Doctors
- Medication
- Social Media/Internet Accounts

***Make it a goal to accomplish one or a group of items from your checklist on a weekly basis.***

# How to get Started (Continued)

Consider a **digital tools** to assist in centralizing your information.

- A **Password Repository** where Password, Credit Card, Bank, and Notes can be shared in an encrypted and secure manner. (Bitwarden is FREE)
- Bring a copy of your important paperwork (i.e. Wills, Power of Attorney, etc.) and scan them to a **digital file in the Electronics Club**. Then store them in a **shared folder in the Cloud** (One Drive, Google Drive, iCloud)



# How to get Started (Continued)

- Use Excel (or other Spreadsheet) to manage your account information, property, assets,

<b>401 K &amp; IRA Accounts</b>		
<b>Individual #1</b>		
Vanguard	\$ -	Fed Money Market Fund
Empower - Retirement	\$ -	Stable Value Fund
Schwab	\$ -	Galliard Stable Return Fund C
<b>Subtotal for Individual #1</b>	<b>\$ -</b>	
<b>Individual #2</b>		
Company X 401 K Plan	\$ -	
<b>SubTotal for Individual 2</b>	<b>\$ -</b>	
<b>Sum of 401 K &amp; IRA Accts</b>	<b>\$ -</b>	
<b>Propert(ies)</b>		
Property 1 - State	\$ -	<b>Address/Property #</b>
Property 2 - State	\$ -	<b>Address/Property #</b>
Property 3 - State	\$ -	<b>Address/Property #</b>
Property 4 - State	\$ -	<b>Address/Property #</b>
<b>Total Estimated Property Value</b>	<b>\$ -</b>	
<b>Mortgage(s)</b>	<b>\$ -</b>	
<b>Residual Value</b>	<b>\$ -</b>	

# How to get Started (Continued)

- Use Excel (or other Spreadsheet) to manage your account information, property, assets,

Vehicles		
Vehicle #1	\$	- Estimated Value per Kelly Blue Book
Vehicle #2	\$	- Estimated Value per Kelly Blue Book
Vehicle #3	\$	- Estimated Value per Kelly Blue Book
	\$	-
Liquid Assets (Cash or Bank Accts)		
Bank #1	\$	- Bank Name # Last 4 of Acct#
Bank #2	\$	- Bank Name # Last 4 of Acct#
Bank #3	\$	- Bank Name # Last 4 of Acct#
Bank #4	\$	- Bank Name # Last 4 of Acct#
<b>Total Liquid &amp; HAS Accounts</b>	\$	-
Health Savings Accounts (HSA's)		
HSA #1	\$	- Institution Last 4 of Acct#
HSA #2	\$	- Institution Last 4 of Acct#
<b>Total HAS Accounts</b>	\$	-
<b>Total Liquid &amp; HAS Accounts</b>	\$	-
<b>Total Net Worth</b>	\$	-

# Summary

- **Take it piece by piece** - just like a puzzle, or eating everything that's in that chest freezer.
- **Focus on the “Critical” items** that would be needed if you or significant other were not around. (Power of Attorney, Access to funds)
- **Consider Digital Tools** to make it easier to organize, maintain, and share. (Excel, Password Repository, Financial Planner)



Remember:

**“Organization is an act of Love”**

# References

- Worksheet for Important Document - <https://www.nia.nih.gov/sites/default/files/2023-04/worksheet-important-documents-and-paperwork.pdf>
- Top 10 Documents to have Copies of in Case of Emergency - [https://www.storagequarters.com/blog/top-10-docs-to-have-copies-emergency#:~:text=Important%20documents%20are%20those%20th at%20are%20related,paperwork%20\\*%20Property%20deeds%20and %20mortgage%20documents](https://www.storagequarters.com/blog/top-10-docs-to-have-copies-emergency#:~:text=Important%20documents%20are%20those%20th at%20are%20related,paperwork%20*%20Property%20deeds%20and %20mortgage%20documents)
- Important Legal Documents: A Checklist for Seniors - <https://inglesideonline.org/blog/important-legal-documents-a-checklist-for-seniors/>
- Ducks in a Row Checklist – Modeled after presentation by Shelly Sullivan in the Roadhaven’s Computer Club on Feb, 19<sup>th</sup> 2025.

# Questions?



# My Contact Information

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