

## Putting Your Affairs in Order: A Checklist for First Responders

Let's face it: You work in a job that requires you to face life-threatening risks. While you should never lose confidence in the life-saving value of your training, your equipment, or your comrades, we all know that the unexpected can happen, often with the worst consequences.

But there are some concrete steps you can take to ease some of the stress and uncertainty that will unquestionably fall upon those dearest to you in the event of your passing. Nothing can remove the pain of loss, but you can take some actions now that will at least prevent unnecessary anxiety around your final affairs. Here's a checklist with common-sense measures that apply to almost anyone, along with a couple of special priorities for first responders.

- Get the important stuff together in one place, and make sure someone knows where it is.** You should ensure that property deeds, vehicle titles, official certificates (birth, marriage, etc.), and other such documents, along with the contact information for your life insurance agent, your financial advisor, your attorney (if you have one), your physician, and other important professionals are gathered together in a secure location. And then, you need to make sure your spouse or whoever will be handling your final arrangements knows where it is and how to access it.
- Execute a will.** This sounds simple and obvious, but almost half of Americans age 55 and older don't have a will. In your line of work, you can't afford to make this mistake. The fact is that if you pass without a will, you're giving the state the right to make the final decisions about how your assets and other parts of your estate are distributed. These are decisions you want to make yourself, and a legally executed will is the way to make sure you do. And by the way, make sure there's a copy in the same place as the documents referred to above.
- Complete a living will or advance medical directive.** These documents designate a trusted person to communicate with medical personnel on your behalf in the event you can't. This is another common-sense measure that you shouldn't leave to chance.
- Verify your beneficiaries.** If you have a pension, own life insurance policies, have accidental death coverage (maybe through your employer), or annuities, or—especially important for first responders who work for local or state governments—you contribute to a 401a or 457 plan, make sure that your designated beneficiaries are up-to-date. Assets in these plans and policies are provided directly to beneficiaries without passing through probate and are likely among your loved ones' "first line of financial defense" upon your passing. You want to

make sure that the right people are getting the money. Especially if you've been remarried, either due to divorce or death of a spouse, or if there have been other important changes in your family, you should make sure that your beneficiary designations are up-to-date.

- Review any funeral benefits available, and provide the contact information.** Many police and fire departments, and some states, provide assistance with funeral and burial expenses for families of fallen officers. If your department is in this category, make sure the appropriate contact information is included with the important papers mentioned above. Once again, this is a way that you can save your loved ones at least a little stress and uncertainty if the worst were to happen.
- Talk.** This is probably the hardest part, but the most important. No one likes to think about the end of their life or to discuss the matter with someone they love. But a simple, "just-the-facts" information session with your spouse or whoever will be handling your final affairs can actually allow for greater calm if the time were to come when the information would be needed. Simply going through the preparations you have made, making sure they know where to find everything if it's needed, and making sure they know whom to contact can, surprisingly, provide more peace of mind. And maybe the best part is that when you do this, you are effectively communicating your love and concern to those who matter the most. That's never a bad thing.

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