

IF ONLY...IF ONLY... IF ONLY I HAD.....

1. Prepared a Will or a Trust my assets would have gone to those I wanted them to go to and not to those the state designated by its “cookie cutter” formula.
2. Updated my beneficiary designations on my Will/Trust, life insurance policies, retirement accounts, 401Ks, Payable on Death account designations, etc., I wouldn’t have disinherited my new grandchildren, had assets targeted to someone I had a falling out with, left them to someone who had passed away, etc.....
3. Updated those I had chosen to act on my behalf in connection with my medical and financial powers of attorney, I wouldn’t be depending on someone who is deceased, is no longer competent to handle my affairs, has shown him/herself unable to act in my best interests, etc.....
4. Created an inventory of my important contacts, assets and liabilities, retirement plans, insurance policies, described how my bills are paid, disclosed my funeral arrangements or wishes, etc., I would have not caused pain, suffering and needless expense for my spouse, children, other family members or friends when they had to take care of me, or close out my affairs upon my passing. Also, my assets wouldn’t have gone unclaimed and become the property of the state.
5. Contacted Mal Hillman, the Information Organizer, by calling 248-980-5588, or emailing mjhillman@stessaservices.com, or checking www.stessaservices.com and clicking on “Critical Information Inventory”, I would have avoided the problems described above, plus many, many others. (FYI: Stessa Services LLC is bonded and insured and also helps seniors and those with disabilities stay current with their bills.)