10TH Annual LWMMI Policyholder Conference

Chula Vista Resort and Water Park
Wisconsin Dells, Wisconsin
May 8 and 9, 2019


Wednesday, May 8, 2019
11:00 AM – 12:30 AM

Presented By:

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Author and Motivational Speaker

LWMMI
League of Wisconsin Municipalities Mutual Insurance
50% he lives? What happened? Our emergency fund is low, how long will the Money last? How long will he get paid, with vacation? Medical insurance? What does insurance covers? Do we have any disability? Short term? Long term? How long will Medical? How much is all this costing? He was hit by a Van? Did they have insurance? Are we going to end up at some nursing home? *No no no…Wait Wait Wait…Will he wake up? How much better can he get?* What’s the phone PIN? When is my Mom’s plane getting in? Is my son ok? **But, if 50% he dies?** Our Wills are drafted, not signed…? But we’re married, so do I stay in the house. I can’t afford the house. Die at any second? How can I take care of him? How quickly do I need to go back to work? How long till I go bankrupt? Living will were discussions, not legally binding? Quality of Life. How will I know? Line? Coma? Widow— Single mom? 50/50 chance he won’t make it off the table? The paramedics thought he was for sure a DOA…
kid stuff

Grief

Time

Money

Insurance

Legal

Had to start somewhere

Van owned by father

Possible access

Start a diary - record events, process, what happens

Insurance

You or associated working on case

Paralegal?

Who have most contact with?

Cost estimates

What on your experience?

Experts that need to be there

cr

call the physicians?

Financial analyst (forensic)

Accident reconstruction

Loss expert

Employment trends

Strategy?
Less than half of Americans, 44%, have a will and 70% don’t have a living will.

28% of Americans have no emergency savings, 49% have only 3 months.

1/3 will be disabled for 90 days or more as an adult.

Only 46% have estimated how much they need for retirement.

54% of Americans retire broke, dependent on others.

Checklist
• essentials
• money
• insurance
• Legal
• what-if’s
Get Your Shit Together!

Life and Death Planning: Low effort, high reward.

There are a few simple things I wish I had taken care of before my life went sideways, like a will, living will, and some details jotted down. Should the ground fall out from under your feet—plan now for a softer landing. In fact, it's easy to finish the planning and basic papers your life needs.

In 2009 my husband was killed in an accident. In the following hours, weeks, and months I was shocked by the number of things we had left disorganized or ignored. Critical documents you can spend a fraction of the time doing now. Here are those core items, streamlined.

Get your shit together now and breathe a huge sigh of relief. You can do it.

GET STARTED

Yes, please remind me!

Stay motivated with a monthly nudge and any new, essential info we think you'll want to be aware of.

Email Address

First Name

Last Name

Free Templates
Checklist
Will
Living Will
Power of Attorney
Details
Download All

Helpful Links
WSJ: 25 Documents you need
BBC: Planning a Good Death
Everplan: Long Before a Death

Checklist
Wills
Living Will
Insurance
Money
Details
Thoughts
About
Contact
Blog
Press

Facebook
Twitter
Social

Checklist
• essentials
• money
• insurance
• Legal
• what-if’s
Will (Last Will and Testament)
• Who-gets-what, guardianship, money, funeral, etc.

Power of Attorney (POA) Financial, Digital, Medical
• Make decisions for you – not necessarily end of life.

Living Will/Advance Care Directive
• End-of-life wishes. What you do & don’t want care/body.

Other Documents: Pour Over Wills, Transfer of Deed, Trusts & Addendums + HIPAA Release / DNR / Letter to Doctor / Organ Donation / Funeral Directions / Dementia Provision / Hospital Visitation
## Essentials

### What: Account Information
- Cell phone
- Banking
- Retirement
- Online accounts
- Entertainment
- Auto-pay
- Digital/Cloud storage

### Emergency Plan
- Phone numbers
- Emergency contacts
- Pickup/drop off plan
- Back-up childcare/pets
- Extra key to house
- Meet up location
Money & Insurance

money = time

Emergency Fund
immediate access
time/cushion

Save/Spend Budget
needs, wants and priorities

Long Term Savings
retirement
college
home or second home

Insurance = back up

Disability (short and long)
Life
Health
Long-term care
Auto
Umbrella

Compare Quotes
• Call and compare
• Policy Genius
• Mint.com
Power of Attorney (POA) Financial, Digital, Medical

- Make decisions for you – not necessarily end of life.

A *power of attorney* (POA) lets you appoint someone to handle financial and legal matters on your behalf. They will be legally permitted to take care of important matters for you, including paying your bills and managing your investments, if you are unable to do so for yourself.
Legal: living will

Living Will/Advance Care Directive

- End-of-life wishes. What you do & don’t want care/body.

Do in Advance. Be Direct.

End of Life Wishes and Instructions

Define for us your Quality of Life.
- What is most important to you?
- What is unacceptable to you?
- Where is your line? & How will we know?

Be Very Specific

Then, we won’t guess, fight, or always wonder…
What-ifs
"Someday, this will all be yours."
Pick Three Things

Keeps me up:
_________________________________________________.

Been on my list:
_______________________________________________.

Will be relieved:
_______________________________________________.

• I will do ________________________ by _________________.

• I will ask _________________ to help and/or keep me accountable.
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What happened? Our emergency fund is low, how long will the Money last? How long will he get paid, with vacation? Medical insurance? What does insurance covers? Short term? Long term? How long will Medical? How much is all this costing? He was hit by a Van? Did they have insurance? Are we going to end up at some nursing home? What’s the phone PIN? No no no... **The odds are 50% he lives and 50% he dies.**Wait Wait Wait...When is my Mom’s **1. Disability will start in 4 weeks.** plane getting in? 50/50 chance he won’t **2. Or, emergency savings covers until life insurance pays.** make it off the table? **3. Either way the house is covered.** Our Wills are drafted, not signed...? I can’t afford the house. Is my son ok? But we’re married, so do I stay in the house. **Now: Will he wake up? How much better can he get?** How can I **His Quality of Life is clear and I am the Medical POA.** take care of him? **The Living will and Wills are with the attorney and copies at...** How quickly do I need to go back to work? How long till I go bankrupt? were discussions, not legally binding? Do we have our ‘paperwork? Line? Coma? So. I’m a Widowed-Single mom? Explain that test result to me again.
Thank you!

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