

Nine documents are common starting points, though not all nine apply to every situation. Check which ones are relevant to yours.

What these documents are called, what they can do, and how they have to be signed and witnessed are set by state law, and the rules change. Use this list to know what to ask for. Have an attorney licensed in your state prepare or review anything you intend to rely on.

TALK TO AN ATTORNEY ABOUT THIS

Have an attorney licensed in your state prepare or review any document you intend to rely on. The four that most often go wrong without advice: a power of attorney too narrow to cover what is actually needed, an advance directive that conflicts with what the healthcare agent believes, beneficiary designations that contradict the will, and out-of-state documents a local institution refuses to honor. A template cannot catch any of these.

Document	What it does	In place?	Where it is kept
Durable power of attorney	Names who can make financial and legal decisions		
Healthcare power of attorney	Names who can make medical decisions		
Advance directive	States what treatment is wanted, and what is not		
HIPAA authorization	Lets providers share medical information with a named person		
Will	States how assets should be distributed		
Trust, if applicable	Manages assets outside the will process		
Beneficiary designations	Generally control who receives an account, whatever a will says		
Insurance policies	Health, long-term care, and life, gathered in one place		
Military discharge papers	DD-214, needed to access VA benefits		