



June Brides



Power of
Attorney

Health Care
Surrogate

HIPAA

In honor of any upcoming June weddings, I'd love to share my estate planning checklists for newlyweds.

A. Durable Power of Attorney

My number one suggestion is to update your Durable Financial Power of Attorney to include your spouse.

A Durable Power of Attorney ("POA" for short) enables your trusted loved ones (called "Agents") to access and manage finances, investments, insurance policies and anything else that needs a signature. If your car lease, apartment rentals, investments and bank accounts are titled in the name of one spouse, the POA avoids the expensive and drawn-out court process of having to be appointed guardian by the court for your own partner.

B. Health Care Surrogate Designation

Make sure your spouse is your Health Care Surrogate and has a HIPAA authorization. Many people believe that the fact you are married to another gives you the right to speak on their behalf in the event of a health crisis. This is not the case. If you cannot communicate, how do you prove you are the current spouse (rather than ex-spouse). These important documents will ensure that if your spouse is hospitalized, you will not be left out in the dark.

C. Checklists and Extras

As an Estate Planning Attorney, I have developed a list of some extra pieces of information for my clients to organize. Here are some that you should have on hand:

1. Provide your spouse with a digital asset, email, and password list in case of emergency.
 2. Create a "Home Maintenance" checklist
 3. If you own your home, you may want to add your new spouse to the deed.
 4. Create a list of bank and investment accounts. Some accounts you may want to create jointly while others may remain separate.
- My list of "Extras" continues to grow as I am sure your lives are growing. Congratulations!