Your workbook

Gather these for your ClearPath review

- [ ] Insurance cards and life or final expense policies
- [ ] Will, trust, and power of attorney papers
- [ ] Your medications, doctors, and pharmacy
- [ ] Emergency contact names and numbers
- [ ] A list of your accounts (never passwords)

My questions:

Dee Porter-Fairley

Licensed Insurance Agent, Benefits Advisor

980-867-1814

bloomhealthandlife.com

Bloom Health Plan Advisors Inc, DBA Bloom Health & Life Insurance Services. Licensed in NC and SC. Educational information only. Not legal, tax, or financial advice. Not connected with or endorsed by the U.S. government or the federal Medicare program.

BLOOM HEALTH & LIFE

INSURANCE BENEFITS FOR EVERYDAY PEOPLE

THE CLEARPATH LEGACY GUIDE

10 Steps to a ClearPath Legacy

your at-a-glance planning guide

A brief guide to help you plan a clear path through life's transitions.

Dee Porter-Fairley

Licensed Insurance Agent

Benefits Advisor

980-867-1814

Call/text for assistance



Tips 1 to 5

Before life happens

1 Make an emergency plan

Write down who to call, where your papers are, and who checks on home and pets.

Ask: "Who is my first call, and do they know it?"

2 Name your decision-makers

Power of attorney (POA) papers let someone you trust handle health and money choices.

Ask: "Who can legally speak for me if I can't?"

3 Put your care wishes in writing

An advance directive tells doctors and family the care you would and would not want.

Ask: "Does my family know what care I'd want?"

4 Keep your will or trust current

Marriage, divorce, a move, a loss, or a new grandchild can leave old papers out of date.

Ask: "When did an attorney last review my will?"

5 Plan who will care for you

After a stroke, fall, or disability, who helps with meals, rides, bills, and bathing?

Ask: "If I needed help for 90 days, what's our plan?"

Educational information only. Not legal, tax, or financial advice. For wills, trusts, and powers of attorney, please consult an attorney.

Tips 6 to 10

Keeping your path clear

6 Close the coverage gaps

Health coverage may not pay for everything, such as long-term help with daily care.

Ask: "What would my coverage not pay for?"

7 Keep beneficiaries up to date

Policies and accounts often go to the person named on the form, not the one in your will.

Ask: "Who is listed on each policy and account?"

8 Plan secure account access

Choose one trusted helper and a safe, private way for them to reach bills and accounts.

Ask: "If I had a stroke, how would my bills get paid?"

9 Build a "where things are" folder

Keep cards, policies, your medication list, and key papers together in one known place.

Ask: "Could someone find my papers without me?"

10 Talk it through every year

Share your plan with family, then revisit it yearly or after any big life change.

Ask: "When will we sit down and talk about this?"

Planning ahead is love in action.

Not sure where you stand? Contact us at 980-867-1814