LEBENTHAL
GLOBAL ADVISORS LLC

WOMEN, WEALTH & WHAT MATTERS | EPISODE 12

The Questions You'll Wish You Had Asked Your Parents

A guide to starting the conversation before you need to.

You don't have to ask everything at once. Start with one question. The goal isn't to finish a checklist — it's to make sure no one is left guessing.

1. IF SOMETHING HAPPENED TOMORROW...

- ■ Who is their financial advisor, accountant, and attorney?
- ■ Where are the accounts, insurance policies, and estate documents?
- ■ Do we have access to their digital accounts and passwords?

2. WHO IS LEGALLY ALLOWED TO STEP IN?

- ■ Is there a durable financial power of attorney?
- ■ Is there a healthcare proxy and living will?
- ■ Is the will current? Are beneficiary designations up to date?

3. WHAT WOULD YOU WANT IF YOUR HEALTH CHANGED?

- ■ If you couldn't live alone, what would you want?
- ■ What medical treatment would — or wouldn't — you want?
- ■ What matters most: independence, comfort, or being near family?

4. ANY OBLIGATIONS OR PROMISES WE DON'T KNOW ABOUT?

- ■ Is there a pension, annuity, or old life insurance policy?
- ■ Are there debts, loans, or personal guarantees?
- ■ Have financial promises been made to specific family members?

5. WHAT MATTERS THAT ISN'T ON A FINANCIAL STATEMENT?

- ■ Who should receive specific personal items and heirlooms?
- ■ What are your funeral or memorial wishes?
- ■ What should happen to your digital accounts and photos?

"The crisis itself is hard enough. But it becomes so much harder when no one knows where anything is — or what Mom and Dad would have wanted."

Start with one question. Share this guide with your family. Keep the conversation going.

Tracy Byrnes, MBA, CDFA® | Vice President, Women & Investing | Lebenthal Global Advisors, LLC

tbyrnes@lebenthal.com | tracybyrneswealth.com | LinkedIn: @tracybyrnes