

Why in the world would we leave our loved ones a mess to deal with after we're gone?

Not what we really want to do, but often what happens.

We pay the bills, transfer money, buy a car, and review our investments. Now imagine for a moment that you are suddenly no longer here. Could the person you love more than anything else in the world do these things? And more importantly, could this person do these things while grieving your loss?

This is an uncomfortable topic to ponder.

For me, it's very real. I make a living helping your loved ones. Believe me when I say that, while I love my work, I'd rather not have my livelihood based on my clients' difficult times.

Here are some simple steps you can follow to make this easier:

- *When naming your executor*, think about whether that person is really capable of performing the activities required. If your spouse, eldest child, or closest sibling is your logical choice, but has never handled financial or legal matters, you might add a professional co-executor.
- *Keep records*. You can start a notebook, set up a filing system, make a list, or whatever's easiest for you. It's a "brain dump." Basically you're throwing down some breadcrumbs for someone else to follow. Don't put it off—it's important to start somewhere, and every little bit helps.
- *Location, location, location*. Make sure your executor knows how to find your original will, trust documents, life insurance policies, computer passwords, and anything else to keep the ball rolling. While you're at it, make a contact list so that your executor will know how to reach your CPA, investment advisor, attorney, etc.