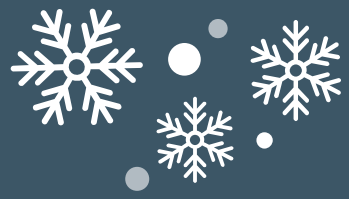
WHAT TO DO BEFORE HEADING SOUTH FOR THE WINTER



Before you depart, use this checklist to ensure that your home is secure, your affairs are in order, and your estate plan is up to date.

Personal Preparation

- ☐ Pack clothing and other personal belongings appropriate for the weather in your destination.
- ☐ Fill your necessary prescriptions or ensure that you can refill them while you are away.
- ☐ If you plan to drive to your destination, do the following:
  - ☐ Take your car in for routine maintenance and an inspection.
  - ☐ Check with your automobile insurer to ensure that your coverage includes your destination state.
- ☐ Arrange for someone to care for your pets or prepare them to travel with you.

Home Preparation

- ☐ Empty your refrigerator.
- ☐ Unplug any appliances that will not be used during your absence (e.g., television, computer, small electrical appliances, etc.).
- ☐ Adjust or program your thermostat.
- ☐ Winterize your water pipes, if necessary.
- ☐ Ask your insurer about additional steps you may need to take to keep your homeowner's insurance policy active while your house is unoccupied.

Security Measures

- ☐ Stop or forward your mail delivery and other regularly scheduled services.
- ☐ Check your security system or consider purchasing a doorbell camera or similar device to monitor your home while you are away.
- ☐ Ask a neighbor or trusted friend to stop by periodically to monitor your house or property.
- ☐ Call your bank and credit card companies to alert them about your extended travel, especially if you will be in a foreign country.

Estate Plan

- ☐ Review your estate planning documents and answer the following questions:
  - ☐ Do you know where the original documents are?
  - ☐ Do your named *fiduciaries* (i.e., trustee, personal representative, guardian of a minor child, agents under a financial or medical power of attorney) know how to obtain your estate planning documents if something happens to you?
  - ☐ Do you want to change any of your named fiduciaries? Are they still willing and able to act?
  - ☐ Are your named beneficiaries still alive? Are there any additional individuals or charities you would like to include in your estate plan? Do you want to adjust any inheritance amounts or the manner in which you are leaving an inheritance to a beneficiary?
  - ☐ Are your beneficiary designations in your retirement accounts and life insurance policies up to date? Do the named beneficiaries match the rest of your estate plan?
- ☐ Contact an experienced estate planning attorney licensed in your destination state to review your existing documents for compliance with the destination state's laws.

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