



Curve Ball
Life Planning™

- A PLAYBOOK -

PREPARING FOR THE UNTHINKABLE BEFORE IT HAPPENS

WH **Cornerstone**
Investments





When life throws you a curveball, *where do you turn?*

You never know when life is going to throw you a curveball.

It is in those moments of shock when you will be so thankful that you took the time, while your life was steady, to prepare for life's surprises.

We want to support you so you are prepared, the best you can be.

Being prepared in life is not admitting that something bad or fatal is going to happen. It's just something we should be all the time: prepared.

We would like to help you on your journey to find foundational stability now, so that when life's storms come, you are not weighed down any more than you have to be. We have developed this workbook for you to use to help you organize your financial and personal life, since they are so intertwined. We recommend you use this workbook to centralize your data, so you always have it at a moment's notice.

Hopefully you will never need this workbook, but if you ever do, we hope it brings you some stability during your difficult times. Please feel free to share it with others. Also, share with us ways it has helped you or how we can make it better for the future.

In hope and peace,

Bill Paula

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A WORKBOOK TO PREPARE FOR THE UNEXPECTED

Essential questions from those who have *lost a spouse*.



Before

Before you do anything, let's stop and take a breath.

Planning ahead is scary. It's thinking about the unthinkable. But whether you're happy and healthy or faced with uncomfortable uncertainty, this workbook will help you work through questions from a place of knowledge, not fear, ignorance or habit. Your future self will thank you.

1. Where are your financial documents stored?
Store all important papers in one place. These include: insurance policies, investments, annuities, birth certificate, marriage certificate, military discharge papers, property deeds, car titles, wills/trusts, social security and pension information.

2. Do you have your spouses computer passwords and logins to all major websites such as financial institutions, employer benefit sites, credit card bills and utilities? **Have you shared yours?**

3. Who is your support team? Can you name five people you'd call if faced with uncertainty?

Before (Continued)

4. Is your will or trust in place? Is it executed and funded (as appropriate?) Who is your contact for making changes?

5. Do you have an “end of life plan” in place so your loved ones know how you want to be cared for? **Consider using a document such as Five Wishes®.**

6. How can you be more involved with financial decisions **today**?

7. At what financial institutions is your money located? Do you have an emergency fund (a minimum of 6 months of living expenses) to handle a time of crisis?

Before (Continued)

8. Are your financial accounts and institutions consolidated?

Avoid having many different bank accounts at various banks. Combine like investment accounts such as rolling together various retirement accounts, as allowed. As you age or lose a love one it is so challenging to keep track of all of this.

9. Are appropriate assets held jointly?

These might include brokerage accounts, cars, bank accounts. If they are not, it will make accessing or selling them difficult or next to impossible.

10. Have you met with your financial advisor in the past year?

Write down any questions you might have and bring them to the meeting. Don't leave until you are satisfied that you have been heard and received answers you understand.

11. What is your immediate gameplan if there is a crisis?

Before (Continued)

12. If you or your spouse is currently facing an illness or uncertainty, how are you talking about future planning? **Remember, talking about plans doesn't mean that you've given up hope that your loved one will never recover or heal. Being prepared is an act of love and kindness.**

13. What are some logistics you worry about should something happen to your partner?

14. How are you feeling after going through these questions?
Prepared? Relieved? Anxious?

“Rise up: this matter is in your hands. We will support you, so take courage and do it.”

-EZRA 10:4



When the unthinkable happens, we are here to help.

We're passionate about empowering widows with their financial future. Our **Curve Ball™ Life Planning** paves the way for rebuilding the financial (and personal) lives of widows. If you're faced with loss and not sure where to turn, please give us a call. We have a **Rebuild Playbook** with specific action items.

Learn more at www.whcornerstone.com.

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