



The Essential Guide to Preparing for a Loved One's Passing: What Every St. Louis Family Needs to Know

Nobody wants to think about losing someone they love. But when you're facing this reality, having a clear roadmap can make all the difference between feeling overwhelmed and feeling prepared. As someone who works with St. Louis families during their most challenging times, I've seen firsthand how a little preparation can save enormous stress, family conflict, and financial complications later.

Let me walk you through the essential steps that can help protect your family's interests while honoring your loved one's wishes.

The Critical Conversations You Can't Postpone

Start with estate planning – immediately. If your loved one is still capable of making decisions, this is your top priority. I know these conversations feel uncomfortable, but they're essential. You'll want to cover their wishes about assets, including the family home, investments, and accounts. Don't forget to discuss their preferences for medical care and end-of-life decisions.

Here's what I recommend: consult with an estate planning attorney right away to draft a will and other necessary documents like power of attorney and healthcare directives. This step is absolutely critical to ensure your loved one's wishes are legally recognized and to prevent potential disputes among family members. If time permits, consider a trust as well.

Getting Your Financial House in Order

Create a comprehensive asset inventory. This means documenting everything – real estate, investments, retirement accounts, bank accounts, life insurance policies, and valuable personal items. Trust me, you don't want to be searching for these things later when you're already dealing with grief.

Gather all the essential documents now: property deeds, account statements, insurance policies, and any existing estate planning documents. Make sure someone trustworthy has the legal authority to access and manage these accounts, especially if your loved one becomes incapacitated.



Understanding Missouri's Probate Process

Since we're in Missouri, you need to understand how our probate process works. This is how assets will be distributed if there's no will or trust in place. Consulting with a probate attorney now can help prepare your family for the steps and potential challenges that may arise during probate proceedings.

The Location Game: Where to Find Everything Important

Ask your loved one for the location of key items and documents. You don't need to discuss all the details if that makes anyone uncomfortable – the main thing is knowing where to find the relevant information when the time comes:

- Contact information for family, friends, and acquaintances
- Any advance medical directives
- Copy or location of any will
- Safe deposit box locations and keys
- Social security number
- Location of keys and combinations
- Financial accounts and access information
- Life insurance policies (and check those beneficiaries!)
- Property deeds (consider beneficiary deeds)
- Vehicle ownership certificates (can be updated with TOD direction)
- Important outstanding debts
- Cemetery plots or prepaid funeral arrangements
- Tax submission status for the current year

Safe Deposit Boxes: Getting Access When You Need It

Many people store important documents in safe deposit boxes. While you can ask the bank to search for a will after someone passes, it's much easier if you already have access. Consider asking your loved one to add you to the bank's list of authorized users for any safe deposit boxes.

The Digital Age Dilemma

Digital assets need special attention. Cryptocurrency and NFTs can be nearly impossible to claim without exact knowledge of location and passwords. Since theft and



fraud are rampant with these assets, your loved one might be reluctant to share this information openly.

Consider agreeing on a secure location where this information can be found – perhaps the old-fashioned way with paper documents stored in a couple of safe locations. Don't forget about airline miles and loyalty reward program points either. Some people have significant amounts, though transfers are usually at the discretion of the program administrator.

Social Media and Online Accounts

Online accounts like Facebook, YouTube, Instagram, and LinkedIn don't have intrinsic value but many people want them memorialized, shut down, or transferred. Your loved one can establish a "legacy contact" at many of these services. Just be warned – this can be a lot of work that's not normally required of a personal representative.

The POD and TOD Trap

Be careful if your loved one is putting all assets into Payable on Death or Transfer on Death accounts. While these can be beneficial, if ALL estate assets are POD or TOD, there will be nothing left to pay debts, taxes, funeral expenses, or compensate the probate attorney and personal representative. Such estates become insolvent and complex to administer.

Funeral Planning: Do Your Research Now

You may find it easier to compare funeral options and expenses in advance. When the time comes, you'll have done your research and have one less thing to think about during an already difficult time.

The Emotional Side: Don't Wait

Say your goodbyes now. Don't wait for the last minute to express your heartfelt feelings. There are many things people realize they wish they had said when someone passes away. If you have the chance, take it.

Some people shy away from this because they worry it reminds the dying person of their approaching death, but they already know. The dying person often greatly values hearing your appreciation of the role they've played in your life, and may have words they'd like to share with you as well.



You Don't Have to Navigate This Alone

The probate process demands specialized knowledge that extends far beyond typical situations. Whether you're dealing with Missouri probate law, managing estate assets, or making difficult decisions about property, remember that every family deserves an advisor who truly understands their situation.

If you're facing these challenges, know that there are professionals who specialize in helping families navigate these complex waters. You'll still make the important decisions, but you won't make them in isolation.

Need specialized guidance during this difficult time? I'm here to help St. Louis families navigate the complex intersection of real estate and probate law. Reach out when you're ready – I understand these situations require both expertise and compassion.



Download eBook - The Essential Guide To Navigating The Probate Process And Settling An Estate



Schedule a Consultation

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