



*Legal and Financial Steps to Take
Before Diagnosis of Alzheimer's Dementia*

December 6, 2017

Resources

1. **Property Ownership** (MSU Extension MontGuide):
Describes the three main forms of property ownership, plus real-life examples of estate settlement for each.
<http://store.msuextension.org/publications/FamilyFinancialManagement/MT198907HR.pdf>
2. **Transferring Real Property Owned in Joint Tenancy or in a Life Estate Without Probate** (MSU Extension MontGuide):
Describes the process when real property is owned as joint tenants or is subject to a life estate, the distribution method is determined by Montana Law.
<http://store.msuextension.org/publications/FamilyFinancialManagement/mt201606HR.pdf>
 - a. **Acknowledged Statement of Termination of Joint Tenancy** (PDF)
<http://dphhs.mt.gov/Portals/85/sltc/documents/legaldeveloper/legalforms/Acknowledged%20statement%20terminate%20life%20estate%20-%20final.pdf>
3. **Wills** (MSU Extension MontGuide):
Outlines why and how to construct a will, including costs, restrictions and changes after its completion.
<http://msuextension.org/publications/FamilyFinancialManagement/MT198906HR.pdf>
 - a. **Acknowledgement of Fiduciary Relationship and Obligations Personal Representative, Guardian, or Conservator** (PDF)
www.montana.edu/estateplanning/documents/acknowledgementoffiduciaryrelationship.pdf
4. **Dying Without a Will in Montana: Who Receives Your Property** (MSU Extension MontGuide):
Includes legal terms and detailed examples of possible scenarios for distribution of property should a person die before writing a will.
<http://msuextension.org/publications/FamilyFinancialManagement/MT198908HR.pdf>
5. **Non-Probate Transfers** (MSU Extension MontGuide):
Describes the various forms of ownership that allow the deceased's property to bypass probate and transfer directly to beneficiaries.
<http://msuextension.org/publications/FamilyFinancialManagement/MT199509HR.pdf>

6. **Talking With Aging Parents About Finances** (MSU Extension MontGuide):
Gives advice for dealing diplomatically with family finance issues.
<http://msuextension.org/publications/FamilyFinancialManagement/MT199324HR.pdf>
7. **Power of Attorney** (MSU Extension MontGuide):
Explains how to give another person authority to make financial decisions for you through a legal document known as a power of attorney. Information about the Montana Uniform Power of Attorney Act passed by the 2011 Montana Legislature is provided. Features of the new Statutory Power of Attorney form are also explained.
www.msuextension.org/publications/FamilyFinancialManagement/MT199001HR.pdf
 - a. **Power of Attorney Statutory Form** (PDF)
www.montana.edu/estateplanning/documents/powerofattorneyform.pdf
 - b. **Durable Power of Attorney for Health Care and Medical Treatment** (PDF)
<http://dphhs.mt.gov/Portals/85/slrc/documents/legaldeveloper/legalforms/POAMedical.pdf>
 - c. **Agent Certification Statutory Form** (PDF)
www.montana.edu/estateplanning/documents/agentcertificationpoa.pdf
8. **Montana Department of Public Health and Human Services-Senior and Long-Term Care Division Resources:**
 - a. Health Care Power of Attorney: <http://dphhs.mt.gov/SLTC/aging>
 - b. Legal Guide to Long-Term Care Planning:
<http://dphhs.mt.gov/SLTC/aging/legalservicesdeveloper/ProtectiveLegal>
 - c. Estate Planning:
<http://dphhs.mt.gov/Portals/85/slrc/documents/legaldeveloper/2EstatePlanning.pdf>
9. **Montana State Auditor/Commissioner of Securities & Insurance Resources:**
 - a. Montana Long-Term Care Insurance 2017 Rate Comparison Guide:
<http://csimt.gov/wp-content/uploads/2017-LTC-Rate-Guide.pdf>
10. **National Government Agency Resources:**
 - a. How to Pay and Plan Ahead: <https://alzheimers.acl.gov/planning.html>
11. **Organizational Resources:**
 - a. Long Term Care Worksheet (AARP Foundation):
https://assets.aarp.org/www.aarp.org/_cs/health/lrc_worksheet.pdf
 - b. Alzheimer's Association: Montana Chapter: www.alz.org/Montana
 - o Legal Planning: www.alz.org/i-have-alz/legal-planning.asp
 - o Financial Planning: www.alz.org/i-have-alz/financial-planning.asp

- End-of-Life Planning: www.alz.org/i-have-alz/end-of-life-planning.asp
- Planning Ahead www.alz.org/care/alzheimers-dementia-planning-ahead.asp

- c. Compassion and Choices: The Dementia Provision: www.compassionandchoices.org
 - Tools to Manage End-of-Life Care: www.compassionandchoices.org/eolc-tools

- d. Family Caregiver Alliance: www.caregiver.org/alzheimers-disease-caregiving
 - What Every Caregiver Needs to Know About Money:
www.caregiver.org/what-every-caregiver-needs-know-about-money
 - Where to Find My Important Papers:
[www.caregiver.org/sites/caregiver.org/files/media/where to find important papers 150803.pdf](http://www.caregiver.org/sites/caregiver.org/files/media/where_to_find_important_papers_150803.pdf)

- e. Mayo Clinic:
 - Anticipating end of life needs:
www.mayoclinic.org/healthy-lifestyle/caregivers/in-depth/alzheimers/art-20044065?pg=2