Estate Planning Essentials for Unmarried Couples

Protect Your Partner • Protect Your Future

If you're living with your partner but not married, the law doesn't automatically protect you. Without proper planning, your partner may have **no rights** in medical emergencies, financial decisions, or inheritance. Use this checklist to take control and protect each other.

- **Health Care Power of Attorney**: Without this, doctors may turn to your blood relatives instead of your partner during a medical emergency. **Action:** Name your partner as your decision-maker for health care.
- **Property Power of Attorney**: Allows your partner to manage finances and property if you're incapacitated. **Action:** Choose someone you trust to handle bills, accounts, and legal matters if needed.
- **HIPAA Authorization**: Hospitals can legally refuse to share your medical information — even with the person you live with — unless you grant permission. **Action:** Sign a release so your partner can receive updates on your condition.
- **Last Will & Testament**: Without a will, Illinois intestacy laws control where your assets go — often to parents or siblings, not your partner. **Action:** Create a will to ensure your wishes are followed and your partner is protected.
- **Review Beneficiary Designations**: Accounts like life insurance, retirement, and payable-on-death accounts pass **outside your will** — meaning your partner only receives them if properly listed. **Action:** Check and update all beneficiaries to reflect your current wishes.
- **Bonus: Cohabitation Agreement (Optional but Powerful)**: Outlines property rights, financial contributions, and expectations. **Action:** Prevent future disputes by clearly documenting ownership and responsibilities.

Next Steps:

- Review this checklist with your partner
- Take action on one item this week
- Contact our office to help you put a full plan in place

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