



Florida First Responder Estate Planning Toolkit

Protecting Those Who Serve

You face daily risks. Whether responding to a fire, protecting your community, or saving lives in medical emergencies, your focus is on others. But have you taken the steps to protect your own family if something unexpected happens? This toolkit is designed for Florida's first responders—firefighters, police officers, paramedics, and dispatchers—who want to take control of their legal and financial future. Inside, you'll find a practical overview of the most important estate planning steps you can take to safeguard your loved ones, preserve your assets, and ensure your wishes are honored. You've got a plan for emergencies. Now let's make sure you've got one for life.

Quick Protection Checklist

- ☐ I have a written will
- ☐ I have a revocable living trust
- ☐ I have named a guardian for my children
- ☐ I have a power of attorney
- ☐ I have a healthcare directive / living will
- ☐ My pension and life insurance beneficiaries are current
- ☐ My family knows how to access important documents
- ☐ I've spoken to someone about avoiding probate
- ☐ I have a financial safety net in place

Essential Estate Planning Documents (Florida)

1. **Will:** A legal document that directs how your assets are distributed and who will care for minor children. Without a will, the state decides.
2. **Revocable Living Trust:** Allows your family to avoid probate. Assets can be passed on faster and more privately. Great for homeowners and those with minor children.
3. **Power of Attorney (POA):** Lets a trusted person make financial or legal decisions if you're incapacitated.
4. **Healthcare Directives:** Specifies your medical wishes and appoints someone to make decisions if you can't.
5. **Beneficiary Designations:** Controls who receives your pensions, life insurance, and retirement accounts. These override wills-review them annually.

Florida Probate & Guardianship: What You Need to Know

What is probate?

Probate is the legal process that takes place after someone dies. It includes validating the will (if there is one), paying debts, and distributing assets. In Florida, probate can take months - sometimes over a year - and can cost thousands in legal fees.

What happens if you die without a will?

The state decides who gets your assets. It may not be who you want. Your spouse, children, or other family members could face delays, court costs, and stress.

What about my kids?

Without a clear plan, the court decides who raises them. Even if your family agrees, it still involves a court-appointed guardian and oversight.

How does estate planning help?

A properly set up trust can bypass probate altogether. It also ensures your children are cared for by the people you choose.

Emergency Planning Considerations

Emergency Contacts	Name / Phone
Primary Medical Decision Maker	
Financial Decision Maker (POA)	
Dependents / Special Needs	
Pet Instructions	
Safe Deposit Box Info	
Other Notes	

Your Legacy Plan – Personal Reflections

Take a moment to reflect on what matters most to you. Who do you want to take care of if something happens to you? What values or traditions do you want to pass down? Are there any special gifts, letters, or instructions you want to leave? What would peace of mind look like for your family? Use the space below to write out your thoughts, goals, or instructions. This is your legacy.

Document Organizer

(Use this table to record where key documents are stored)

Document	Where It's Stored	Last Updated
Will / Trust		
Power of Attorney		
Life Insurance Info		
Pension/Retirement Info		
Mortgage/Deeds		
Emergency Contacts		

Next Steps & Contact Info

Visit www.firstrespondersuccess.com or scan the QR code on our toolkit cover page to book your free First Responder Planning Call.

Email: chad@mylawyer.legal

Whether you're just getting started or need to update your estate plan, Moiguer & Brocato Law Firm is here to help Florida’s first responders with clear, effective legal strategies.

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