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Thu, Sep 10, 2026 3:01PM 28:38

SUMMARY KEYWORDS

life organization, Everplans, security, guidance, sharing, digital tools, estate planning, emergency preparedness, peace of mind, family legacy, information management, asset protection, personal records, user friendly, life management

SPEAKERS

Sarah Bunnell, Frank McAleer

F Frank McAleer 00:00

Hello, everybody. Welcome to the Patti Brennan Show. And as you've watched the show before, you know whether you have 2 million or 20 million. This show is for those of our clients who want to protect and grow their assets to live the best life possible, your best life possible. I'm your guest host for today, Frank McAleer, and my role at Key Financial is head of longevity and vitality planning. What does that mean? It means my role is to work with Patti and the team to identify resources that can help you, you know, approach and deal with any of the hurdles that come your way, especially as we all live longer lives. Examples are Medicare resources, aging in place resources, caregiving resources, theft and fraud protection resources, and today, one of the most important resources we have is all about life organization. You know, for years when you've worked with Patti and team, it's all about planning. This resource and all the other resources are about being prepared as well-not just planning, but being prepared. If you've ever had a, if you've ever had an experience what I call a mini treasure hunt, where all of a sudden you need records for estate planning for a family member, or you're pet sitting for someone and you don't know how to get into the house, and you need pet instructions or caregiving. You know, there's a lot of information to share when it comes to caregiving, especially as families are interspersed. So it really is a life organization tool, and I think what you'll find and like best about Everplans is it helps you organize your life. It's not just saying, "Here's a digital file cabinet. Go organize your life. No, Everplans will help you organize your life. And at first, I'm an Everplans client. I love it. It's helping me become much more organized, not just for me, but for my family. And when you first think about everything in your life has to be organized, there's a lot, and it can seem overwhelming. And that's a misconception. It's not overwhelming. It doesn't have to be all done at once. So, with that, let me introduce Sarah Bunnell. Sarah is managing director at Everplans, and her responsibility is head of customer success, making sure your experience with Everplans is successful and useful to you and your family. So, Sarah, let's start there. What are some of the misconceptions about Everplans?

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Sarah Bunnell 02:14

Hi, Frank. Thank you so much for having me. I really appreciate it. It's great to be here chatting with you about Everlans. I would say that the you hit it the nail on the head. One of the biggest misconceptions is that this is so much information; it's going to be very overwhelming. And the reality is that a lot of this information you know off the top of your head, but your family doesn't in case of an emergency. And then we all need to just be a little bit more organized in our own lives anyway, right? So think of how long it would take you to organize even just three critical items: the lock code to your phone, if you have a file or a password manager, if you have a will and who helped you or where it's located, a financial advisor and how to get in touch with them. Off the top of our head, or with just going through your email inbox, you could probably find that information. What three minutes, five minutes? Enter it in Everplans, save it and share it. And now your family, like what you talked about with that mini treasure hunt during a really stressful time, it you've taken such a burden off of their shoulders and you've given them peace of mind, so I think that's the first conception.

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Frank McAleer 03:24

Okay, sorry to interrupt you there for a second, but for baby boomers out there like myself, and maybe even some Gen Xers, I just want to back up for a sec. You know the old filing cabinet. You open it up, and there's a folder, and it identifies all the different topics. That's what this is, but it's digital and it's shareable. I think the more you learn about it, you're gonna really want to jump in. Like I, I've shared with Sarah before. Like my goal is when I put my head on the pillow at night, I know that everything's accounted for, all the information that people need about me in case anything happens. And I'm not just talking about death. I'm talking about injury, caregiving. They have access to it, and it's available. That's what Everplans is all about, as opposed to you know pulling out that even if you have an old-fashioned file cabinet. Oh my God, you got to go through all these papers. No, this is all there and organized. Like I said, Everplans will help you organize for that. So, Sarah, one of the things we've talked about in the past, the three pillars for Everplans are security, guidance, which I've already addressed, and then sharing, which is most important. So, and I know security. I just talked to a client today who's, you know, he was hacked before, and he's worried about digital tools. And I said, well, that's the reason we have these digital tools because people are getting hacked, and we want to make sure that you have resources that are incredibly secure with all your information. So let's start with security, and then we'll move on to guidance and sharing.

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Sarah Bunnell 04:45

Fantastic, yeah. So security is the most important, right? And with Everplans, we take the steps to have a really robust security protocol. What that means in layman terms is so Everplans is HIPAA compliant, like your doctor's office. We're SOC 2 compliant like a bank. Those are annual certifications, so we're analyzed each year against those rigorous frameworks. We encrypt the information in the Everplan, which means it's indecipherable when it's sitting at rest in the platform and when it's being uploaded and downloaded. And then we use Amazon Web Services, and all of our servers are in the U.S. so those are the high points. But I also always talk about when we talk about the security pillar in the Everplan. Users should put as much as they feel comfortable. So if you don't want to put the lock code to your phone or the password to your password manager, that's fine. If it's written down on a post-it in the top desk drawer, if it's written on a beam in the garage, if it is in a notes file sitting on one of you know your iPad, your phone, this way your family knows that it exists and how to find it. And the same could be said, you know, during a time of loss, families are often looking for a will, a trust, important documentation. Just letting them know that there is a will and who to reach out to. That doesn't need to be sensitive information. So it is very secure. If you want to put all of your most secure information in the Everplan, we are literally built for that. But if that's a hurdle for someone, you don't have to start there. You could start by saying, "I have this written down on my home computer, and the combo is written down in the safe, and the combo to the safe is written down, you know, on a posted on the fridge.

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Frank McAleer 06:32

And I do know the approval process for us, and even some of the firms you work with throughout the country. That's a requirement. Like everybody vets that, you know. So we have vetted this, and we're confident that it's incredibly secure for you. And you mentioned loss of life. I want to make sure I share this point as well, because when you think about loss of life, you think about end of life. Is this an end of life tool? It's it's not. It's incredibly valuable for end of life. Remember when my parents died unexpectedly in 2011, having access to all their documents and whatnot. My mom was unbelievably organized, but it was all metal boxes. But she was organized. But it's not just end of life. It's any time in your life. Think about everything you have to keep track of: your tax returns, your estate planning documents if you have them, insurance policies, mortgage deeds and titles to your home. Can I have it all in one place? You can with Everplans So, so when I think about that, I'm like, okay, who's going to help? Who's going to help me organize this? And that's where the guidance comes in.

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Frank McAleer 07:30

So let's talk about how EverPlans really guides people to have the most organized life you can.

S Sarah Bunnell 07:37

Absolutely, and you know, you hit the nail on the head. It is very helpful to have an everplan in an emergency. It is equally helpful to have ever plans along the way. You buy a new home, you fill out a bunch of camp forms to send your kids to camp. You have a adult kid going off to college who's still on your insurance, but you need a POA. You know when you're sending them off. So the guidance is critical within the EverPlan, there's a spot to store absolutely everything. So we've been talking a lot about wills and trusts and financial information, but there's a pet section. There is a section for favorite family recipes, military credentials, charities that you and your family support, and so within each part of the ever plan, there's a form that prompts you to think about what different aspects you might need organized. So, if it's something like the advance directive, we show all the different components of the advance directive and walk the user through what they might want to consider. If you don't have an advance directive, then we have a piece of content titled an advance directive cheat sheet, and so you're able then to see where you have gaps in your planning. So the Everplan is guiding you to think about the critical pieces for each aspect. You add the pet. We're asking you what kind of food does your pet have? Allergies? What about the insurance? Is there a pet sitter, a dog walker, a cat sitter. So we're really organizing everything, and then we're using that same organizational framework in every section. So if you're thinking about how you want to be taken care of as you age, you can fill out a form about that. That is a great thing to share with somebody like a financial advisor to help guide you with long-term care insurance or coverage. So it's all about getting the information in there so that you have peace of mind, making sure that the critical pieces are organized, and then sharing them with your loved ones who really need to know about them. And to your point, it doesn't need to be a death. You could be stuck on a flight and an Amazon auto ship is coming to your house in a snowstorm.

F Frank McAleer 07:37

right, right, and one thing I love about the guidance, and I want everybody again, like I'm coming back to not feeling overwhelmed. You just have to get started with Everplans, and with Sarah mentioned, there's like an index on the left hand side with all these categories, and once you know they're there, you know, oh, I can go back to it. And organize this or organize that because what happens is, as you go through life, like it's almost weekly or every other week, I think of something that I haven't saved or I haven't recorded, I haven't put the information, but I know now. Oh yeah, I can go to Everplans and take care of that and get that off my mind. That's what I love about the guidance, and and also I have you can access Everplans via the web, and they have an app too. And I love the app because they get these little reminders, and they're smart reminders because they understand your life and what you might be missing and things like that. So it's not just thinking on your own. Everplans will send you these nice little reminders. Have you thought of this? Have you thought of that? And it's it's probably somewhat seasonal too, right? You know, tax season you have tax reminders and things like that. So, anything else about guidance?

S Sarah Bunnell 10:47

I would say when I think of the reminders, when you come into Everplans, there's a bar on the left hand side that lists everything, but there's also a tabular view on what we call your dashboard page, and there you can see sections where you haven't maybe done as many things. So if you have 15 minutes, you can just come in and look and say, "Oh, I haven't really paid a lot of attention to this section. Or to your point, when it is seasonal, you go in and you pop in your latest tax returns, or maybe you're going through like a planning milestone. It could be applying to colleges with your adult children or soon-to-be adult children, it could be getting a new pet, buying a home, looking at a long-term care facility for your aging parents. Right, so it it could be all these different aspects of life where you come into the everplan. You the guidance helps you think about pieces you might be forgetting. You have 15 minutes. You get it done. That's your thing for the week or the month or the quarter. But it also could be, you know, you have a. We're coming into the start of school. You could go in as a parent and you could leave a voice memo or a legacy recording, and it could say, "Today was your first day of kindergarten. We've waited so long, but it also feels like it's been a blink of an eye. And you know, I've shared with you, my father passed away when we were young, and it was in the 80s, and we don't have a lot of recordings of his voice. And so, in the Everplan, you can do something like that. It takes two minutes, but what a gift for your family down the road in a positive way, right?

F Frank McAleer 12:21

Yeah. So yeah, yeah. Well, and now you're making me think of, and I'm sure the listeners, everybody tuning in, like, okay, this is awesome. But I have so many people that I want to share this with, and I don't want to share everything with just one person. Are there different sections I can share? So I think sharing is the most valuable part of Everplans. I think that's one of the main reasons EverPlans is in existence, right? So you can share this information with your loved ones and family members, whoever it is you want to you want to decide to be a a deputy. That's what you guys call it, right? and, I know you call it the the golden ticket. So obviously you feel the same way about the value of the sharing capability. So why don't you talk about that? Like, what do people need to know about sharing? You know, being able to share documents on Everplants.

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Sarah Bunnell 13:10

So I do call it the golden ticket. Statistically, we've done the research. We know that people want to be more organized for themselves, but what really pushes us over the edge to go the extra mile is for our loved ones, right? And so when you are in the Everplan, you're adding information piece by piece over time, and each time you're adding it, you have the ability to add what we call a deputy-that's a trusted person in your life to share information with. And some of the information that we're talking about now, you want to share with a spouse, an adult child, an executor, a beneficiary. But using that recording example, that's something that you want to share with your family later. So in the Everplan, you can go piece by piece. You can decide what you want to share with people now, later, or never. And so never would be like with my dog walker. I share the pet insurance, the pet information, the garage code to get into the house. But they would never need a copy of my financials. With my 19-year-old, I don't have one, but when I do, I would say, okay, in case of an emergency, I want you to have this, but I'm going to mark this for in case of an emergency or death because I wouldn't want somebody in our family having all of access to like financials and insurance information before it was appropriate. And so you can really go piece by piece, subsection by subsection. And people have many deputies. It could be you know mine and my own. I have my mom. I have my partner, I have my brother, and then in sharing after death, I have even more family, even more friends, and so as your life gets full, you you know you keep going and you keep adding over time, and things change.

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Frank McAleer 14:55

Now I'm also thinking about to our listeners, you want. Well, geez, how am I going to figure out how to utilize this? I will tell you, it's very user friendly, but please keep in mind on the Key Vitality Hub, we did a webinar with Sarah a few weeks ago that actually gives you a demo and walks through the process of how to do it. So make sure you tune in with that as well to understand once you dive into Everplants, how do I actually get this done? Like I said, it's pretty. I think it's pretty intuitive, but nonetheless, the webinar is going to be really helpful.

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Sarah Bunnell 15:30

I think what's great about having the webinar is we share tips and tricks. We talk about different family dynamics. We're showing screenshots, so it's a live demo, but when you log into Everplans, so you'll be invited by Key Financial, and you'll activate from an email. Part of the security is everybody creates a unique login and password, turn on two-factor authentication, and then there's a onboarding wizard that pops up a few different screens to help you get started, and then once you're in, you can just click around. So I think that to go and do it on your own, it'll be much more user friendly than you might be expecting. And then to have the webinar is really great backup.

F Frank McAleer 16:15

Okay, so if I'm the key client that signs into the Vitality Hub and then signs up for Everplans, and again, there's no cost for Everplans for clients. Aside from myself, who who would have access to the Everplan? Who like who who also can utilize it and put information in?

S Sarah Bunnell 16:32

Right. So you can set up as an individual or a household. That's two people who share a plan, and they would want to let you know how they want to be set up. At that point, the two people on the plan would have access. If they share, if the user chooses to share information back with Key Financial, then Key would have the information. But that's all in the hands of the actual user. So no one at Everplans can see the content of your plan, and no one at Key can see it without your permission, so it really is very much in the hands of the user to decide what you want to share with who and when.

F Frank McAleer 17:11

So if I, this is a very basic question, but I want to make sure everybody understands. So myself and my wife, if we both, because right now, like I've I've had ever planned since before, Kate, because I've known you for so long. But do we have to have the same username and password, or can we have separate usernames and separate passwords?

S Sarah Bunnell 17:29

Everyone should have their own username and password. Okay, that's a best practice in technology use that will help you from having trouble down the road. You shouldn't repeat your passwords. You should store them somewhere safe and not share them. Everplans would never call you for it or email you for it. And if you forget it or lose it, you can just simply, you know, redo it in a secure way on the site by clicking the button that you forgot it. So everybody has their own login and password, and the way that you're sharing the information is by making them a deputy.

F Frank McAleer 18:05

Now, one I know I've said it's not just an end of life tool, and really we don't. A lot of us don't know when our lives will end. But for for those who do have you know older parents or grandparents, one of the things I remember from first being introduced to Everplans is the thing I really liked is if you do have an end of life event, you need access to a lot of information quickly. You know to to to be able to access accounts and things like that. Talk a little bit about how helpful EverPlans is in an event like that.

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Sarah Bunnell 18:38

Absolutely, and and I I would lump in emergency there as well, right? It's these times when we need to have access to information that needs to have been decided before, right? You need to know if there is a will, if there is a trust, if there is a power of attorney, and then when there are, you need to know what they say, and so I think that in the Everplan it helps because you can let them know whether that's like a chase that they need to even start and go on, and then save them from having to rush around. Because as you mentioned, families are interspersed. My brother lives in Colorado. My mom lives in Massachusetts. I'm in Connecticut. You can't always be getting to the documents, and so in the Ever Plan, you can have uploads of them. You can have the location. You could have the professional that helped, and all of that is that treasure map. But it's in one spot, and then if you're in the Ever Plan and you're going through different sections, maybe a 15 minutes on a rainy Saturday morning, you're going to see areas where you maybe haven't done the work. For example, in my family, we all share recipes. We're all using our cousin Marie's banana bread recipe. The kids are asking for it when they're at our house, and we're a blended family. It's something where. Everybody wants to know, and so those are the types of things that we have in our Everplan. But we don't.

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Frank McAleer 20:06

Your mom have a famous recipe that's saved for later.

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Sarah Bunnell 20:08

Yes, she will not show us. We're in our 40s. She will not show us exactly how she's making her sauce. Right? It's we're an Italian American family. She's still like turning her back and putting in, you know, we're like, "What are you putting in there? But we joke in a in a non jokey way, but in a light way that better be in sharing after death, mom, because

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Frank McAleer 20:30

yeah,

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Sarah Bunnell 20:30

it's like a warm hug, and we think about it. It's the sauce for lasagna. It's that we're eating that Thanksgiving, Christmas. It is like a fabric of our family. It is part of her legacy, and you know,

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Sarah Bunnell 20:47

It's serious recipe, apparently, but it's true. I mean, these are the things when when and you know this, Frank, because we've both experienced this kind of loss, right? Very rarely is somebody you know struggling and wanting to know where that hidden bank account is, right? Right, right. Wanting to know where did all those videos go, and where did you know? How do we get that recipe? And who's the one who has Marie's favorite recipe? Because it's written down on an index card at my mom's house, but it's in my Everplan. And then, on a more serious note, we do have users who write in. We work with some different organizations who have pretty serious credentials. One of them is for military officers. The benefits for the military are very specific, and so they would be looking for particular forms. And so, those are the types of things that you can really live your family a gift by putting those details in the Ever Plan as well. So it is that mix, right? It's in the Everplan, as I mentioned before. There's a section on how you want to be taken care of as you age. But if we were in a group, I would say, okay, how many people think they're going to go live with the kids? You know, and a lot of hands will go up and say, "Okay, how many of you have had that conversation with your kids who are in their 30s and 40s and 50s since there's been a new baby, a move, a global pandemic, a divorce? Right. So having these sections that help us organize ourselves and our own thoughts and wishes and legacy, and then sharing those intentionally with our family when it's comfortable and when we can have those, it's really a true gift to a family, and that is part of our legacy.

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Frank McAleer 22:30

Yeah. So I'm thinking I can't help but think back to the old filing cabinet. We talked about security, and we know how secure those filing. How many espionage movies have we seen where the guy comes in at night with the flashlight in his teeth and he's going through the files? Okay, so that eliminates that. There's no guidance in that. That that cabinet's not giving you any guidance, so we have that. And sharing is, you know, obviously, if someone wants to share a document, they'll take, they're going to steal it themselves. But we're not. That's not what we're talking about. We're talking about the ability for those in control of the documents to share with the loved ones, like you say, now or later. What are the three ways to do it? Now, later,

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Sarah Bunnell 23:10

Right. Not everybody in our life needs every piece of information. Right. And later doesn't also mean, oh, I don't trust that family member. But using like a college example, it just might mean they don't need to have the responsibility of that type of information. Maybe at 19, but if there was an emergency, you would want them to be in the know.

F Frank McAleer 23:32

As you can see, there's so many. We could tell stories forever about how people have utilized ever plans. We've done that a little bit today, and and getting ready to close, is there anything that you want to share that you haven't shared yet, or that we you want to make people aware of? Again, I think the overwhelming part is don't be overwhelmed. You don't have to do it overnight, but anything else.

S Sarah Bunnell 23:54

So I think one misconception that we've touched on is that this might be for something something for people who are older or aging, and I don't agree with that sentiment because I think that it's so much easier to get started organizing now. And I was just-we're an employee benefit for a bank, and I was just speaking to the bank, and they've hired several new employees. Some of them were around 25, and I said, "If something happened to you, how would your family know who your leasing company is? Where you have your second key? Is it your old college roommate down the street? Would they know that? How would they get into your phone or see where your photos and videos are? Understand how to get in touch with your best friend, right? So it's still really, really important, no matter what age. And so I think that we always think about some of these items as a later in life, but not. But they're just not. How could your family, if you were 25 and you had a 401k at your company, have you told your. Family about that, and so there's a great way in the Everplan to get started. It's always easier the less information you have, and then the plan grows with you. And our lives change. You know, my brother and I move out. You know, we go to college. We start our lives in different cities. My mom has a dog now. She's sharing the pet section back with us, and so I think when you look at it like that full circle, just it's a great thing to go ahead and get started. As you start having major components of your life, you start putting in pieces. It grows with you. You share it over time with your loved ones, and then everybody has peace of mind, including you, because you're much more organized. And I'll tell you when I'm at the doctor's office and I'm pulling up the insurance cards, and it's something where I know they're there or a copy of a passport. It's incredibly useful for life management, and of course for everything you know on the way to the end.

F Frank McAleer 25:57

Yeah. So I think the bottom line: ever plans can be whatever you want it to be, as big or as small. It's really up to you. The opportunities, and it's limitless as far as I can tell. Anything that that you would like to be organized, depending upon your taste and and and how you want to handle your life. So, I know I'm glad I have it. I'm not I'm not fully there yet. I will tell you, I have a lot more work to do and ever plans, but it really has helped me feel more confident about the future and understanding that I have two grown daughters that I want them to know, you know where everything is in case of emergency, whatever. My wife as well, so I think we've covered everything. So thank you, Sarah. Thank you so much.

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Frank McAleer 25:57

And you can always call Key or ask for me if you need some extra help. But I don't, I don't think you will. But if you do, someone at Key is always here to help you. And thanks everybody for your time. Thanks for tuning in, and we'll see you soon. Thank you.

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Sarah Bunnell 27:03

Thank you.

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Sarah Bunnell 27:21

It's really such a joy to chat about it.

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Sarah Bunnell 27:21

I think you know if you are thinking about it as a listener, go and get started. Put in three pieces of information, and you're off. You know, it really is that simple. And so, I appreciate the opportunity to chat about it. It's yeah, it's important.