THE FIDUCIARY INSTITUTE
Guiding Fiduciaries to Excellence

When Additional Support May Be Needed

A Practical Checklist for Allied Professionals

Allied professionals across disciplines are often among the first to notice when a client's needs are becoming more complex. This checklist is designed to help identify situations where involving a professional fiduciary may be helpful. It is not intended to assess legal capacity or provide legal advice.

You may begin to notice one or more of the following patterns:

Daily Life and Decision-Making

- ☐ Difficulty following through on decisions or instructions
- ☐ Increasing confusion about responsibilities or next steps
- ☐ Repeatedly changing decisions with significant consequences
- ☐ Difficulty understanding or remembering important information

Financial and Administrative Concerns

- ☐ Unpaid bills, shut-off notices, or unopened mail accumulating
- ☐ Difficulty managing bank accounts, benefits, or basic finances
- ☐ Increased vulnerability to scams or financial exploitation
- ☐ Important documents missing, disorganized, or misunderstood

Health, Safety and Care Coordination

- ☐ Missed medical appointments or medication mismanagement
- ☐ Declining personal safety, hygiene, or living conditions
- ☐ Resistance to care paired with increasing risk
- ☐ No one clearly responsible for overseeing care decisions

Legal, Estate and Authority Issues

- ☐ No clear decision-maker (POA, trustee, guardian, etc.)
- ☐ Outdated or incomplete estate planning documents
- ☐ Complex trusts, legal matters, or benefits that are unmanaged
- ☐ Court involvement, or the possibility of court intervention

Family and Support System Dynamics

- ☐ No family or informal support available
- ☐ Family members disagreeing about decisions or care
- ☐ Concerns about undue influence or conflicting interests
- ☐ Caregivers experiencing burnout, conflict, or role confusion

Why These Observations Matter

When these factors are present, a client may need:

- Formal decision-making authority
- Ongoing oversight and accountability
- Neutral, legally recognized support

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- Protection of personal, financial, or legal interests

A professional fiduciary is trained to step in when responsibility, authority, and accountability are required, often working alongside other professionals.

The Allied Professional's Role

You are not expected to diagnose, assess capacity, or solve these situations alone. Instead, allied professionals add value by:

- Observing patterns over time
- Documenting concerns neutrally
- Maintaining clear professional boundaries
- Communicating with the client or the client's family appropriately when complexity increases

Awareness and communication support ethical, legal, and person-centered outcomes, and protect both the client and the professional.

When in Doubt

If you find yourself thinking:

"This is becoming more than my role can support alone..."

that may be the right moment to explore whether additional professional oversight, such as a professional fiduciary, could be helpful.

About The Fiduciary Institute

The Fiduciary Institute is a national, standards-driven organization that integrates training, tools, community, and research into a unified ecosystem for professional fiduciaries. The resources on this page are grounded in The Fiduciary Method™, our proprietary framework for structured, defensible decision making.

Learn more at www.thefiduciaryinstitute.com