

The 5-Minute Minute System

The Rule:

"If you didn't document it, you didn't do it."

The 5-Minute Minute Format

For every trustee decision, write:

1. Date: _____
2. Decision: _____ (approved / denied / deferred)
3. Amount: \$_____ (if applicable)
4. Reason / HEMS Category: _____
5. Supporting Documents on File: _____
6. Who Was Notified: _____
7. Trustee Signature: _____

Example:

"June 10, 2026. Approved \$5,000 distribution to Jane Smith for medical expenses. Verified HEMS health purpose. Supported by insurance EOB and doctor's note on file. Approved as sole trustee. Notified Jane and her mother."

Quick Reference — What Minutes Prove:

- You exercised discretion thoughtfully (not arbitrarily)
- You considered all beneficiaries' interests
- You made the decision at the time you claim (not retroactively)

Five Common Minute Templates

Template 1: Distribution Decision

Date: _____. Approved distribution of \$ ____ to _____ for _____. HEMS category: _____. Supported by _____ on file. Approved as _____ trustee. Notified _____.

Template 2: Investment Decision

Date: _____. Decision: Reallocated \$ ____ from _____ to _____. Reason: _____. Authorized by _____. Notified _____.

Template 3: Beneficiary Request

Date: _____. Beneficiary _____ requested _____. Decision: _____ (approved / denied / deferred). Reason: _____. Supporting documentation: _____. Notified _____.

Template 4: Co-Trustee Decision

Date: _____. Co-trustees _____ and _____ met to decide _____. Decision: _____ (unanimous / majority). Dissenting trustee: _____ (if any). Reason: _____. Notified _____.

Template 5: Beneficiary Communication

Date: _____. Notified beneficiary _____ of _____. Method: _____ (phone / email / in person / letter). Key points communicated: _____. Follow-up required: _____.

Minutes don't need to be long.
They need to exist. They need to be timely.