

Passare, Robert Shepard, Y Collaborative and Susan Liberman

How-to Write Your End of Life Plan: 3 Basic Steps

eBook #22

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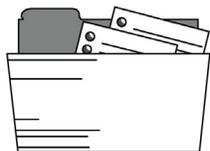
Everyone wants a graceful, peaceful end of life experience. Most of us understandably put off planning how we want to address this inevitable life event. It can seem like a daunting challenge to anyone. Yet it doesn't have to be. In fact, if you start your week taking the first step, your basic end of life plan could be in place before the weekend. That's an achievable goal that delivers long-term peace of mind for you and your family.

As part of our eBook series, Passare™, Robert Shepard, Y Collaborative™ and Susan Lieberman share resources and guidance to help you simplify the process to create a basic end of life plan. Passare helps guide you through one of life's most important passages.



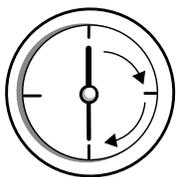
You Will Learn About:

1. What is a Basic End of Life Plan?
2. Introduction to the 3 Main Steps
3. Who Needs an End of Life Plan?
4. Why Plan Ahead?
5. Getting Started: Preparation
6. Step 1: Complete an Advance Healthcare Directive
7. Step 2: Write Your Will
8. Step 3: Decide Your Final Arrangements
9. Summary



The eBook includes:

- A. End of Life Planning Checklist
- B. End of Life Planning Resource List



Estimated Time Required:

20 minutes

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What is a Basic End of Life Plan?

A basic end of life plan includes relevant instructions and documents you need to put in place. By “basic” we mean the fundamental or baseline elements that make up a plan that ensures your final wishes are respected – and carried out.

Passare recommends an approachable way to think about end of life and to create a basic plan in 3 steps. These steps help you identify your wishes for end of life healthcare, asset distribution and final services. We’ve outlined this simplified approach to help every adult take action and put a plan in place now... whether you are 35 or 75.

While the issues surrounding end of life can be complex, this eBook describes the three main steps you need to take to protect your interests and final wishes. Each step includes a corresponding document which create your personal end of life plan. Once you’ve put your plan in place, you can share your plan with family and advisors to ensure that your final wishes are honored.

Introduction to the 3 Main Steps

While there are many issues to consider, to simplify this process we’ve focused on the three main topics that comprise a basic end of life plan:

- Complete an Advance Healthcare Directive (AHD)
Include final care and comfort procedures that you want or don’t want and appoint a healthcare proxy to make medical decisions if you become unable
- Make financial decisions and write your will
Include your wishes for your final services and for distributing your financial and digital assets and other possessions after you pass away
- Decide your final arrangements
Consider your options and make basic choices about what type of end of life celebration you would like and your final resting place

Who Needs an End of Life Plan?

Everyone needs a basic plan, and anyone can create one. If you or your loved one have dependents, own multiple assets including a business, property, investments or savings, we advise having a plan. You can always revise or expand your plan to fit your changing circumstances.

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Why Plan Ahead?

Your end of life plan provides you and your family with precious peace of mind. Recent studies show that most people believe it's very important. Consider these statistics:

- 90% say talking to loved ones about end of life is important, yet only 23% have done so
- 60% say they don't want to burden their families with making difficult end of life decisions for them, yet 56% haven't communicated their own end of life wishes
- 80% say that if they were seriously ill they would want to talk with their care provider about end of life care, yet only 20% have done so
- 82% say it's important to put their final wishes in writing, yet only 23% have done so

Putting your final matters in order doesn't have to be overwhelming or time consuming. With careful, thoughtful planning you can organize your final matters and make decisions to ensure that your wishes will be followed. The benefits of planning include:

- Personal control
Allows you to determine your final wishes for end of life
- Better decisions
Relieves your loved ones from having to make complicated decisions during a stressful time
- Financial savings
Reduces overspending that can happen when loved ones need to make immediate decisions
- Time
Allows you to consider options while you're healthy – from learning about issues and choices – to communicating your final wishes

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Getting Started: Preparation

Most of us are so busy living and enjoying our lives that it may seem counter-intuitive to plan for our death. Planning for yourself or your aging loved ones is an important, invaluable gift, and it may be easier than you think.

Start Now

End of life planning includes important tasks. Now is the best time to begin your plan. We suggest that you set aside time when you're relaxed and in a comfortable location where you can focus without interruption. Invite a friend or loved one to join you for support.

Learn Basics

It may be helpful to learn about topics and costs relevant to end of life issues. We suggest that you focus on essential information you'll need to complete the three main steps we've identified. This may include life-saving treatments, palliative and hospice care, and options for distributing your assets and planning your final services. Check online resources or ask your healthcare providers, local hospice programs or final service providers for referrals and information.

Consider Choices

It may be helpful to think about your preferences regarding final care and services and distribution of your assets. Consider these questions:

- Are there treatments, procedures or types of care that I want or do not want at my end of life?
- Whom do I want to make decisions about my healthcare or financial matters if I'm unable to do so?
- What type of final service(s) do I want after I pass away?
- To whom will I leave financial or digital assets, or personal assets after I pass away?
- Whom do I want to ensure that my will is carried out after I pass away?

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Discuss Options

It's important to discuss end of life with your loved ones and advisors to gain more insights. For tips on starting the conversation with loved ones, visit www.passare.com and download the eBook "[How-to Manage End of Life Planning](#)" or see "End of Life Planning Resource List" later in this eBook for expert resources and guidance.

Make Decisions

When you're ready, decide on the following end of life matters:

- What you want for your final healthcare and comfort needs
- How you want your assets distributed after your death
- How you want to be remembered at your funeral or final services
- Your choice for a *Healthcare Proxy* to make medical and financial decisions for you if you become unable
- Your choice of an *Executor* to manage your assets after your death; you may choose to appoint a *Digital Executor* to manage your online accounts and digital content



Choose trusted friends, loved ones or advisors to serve in roles noted above. Be sure the people you choose understand your wishes and are able to accept the responsibility. You may find that the same person can fill multiple roles.

Collect Forms

Find the following forms that will become part of your basic end of life plan:

- [Advance Health Care Directive \(or living will\)](#)
This legal document, called an AHD, provides instructions for what kind of care and treatment you want if you become unable to make your own decisions
- [Last Will and Testament](#)
This legal document includes your wishes for distributing your financial and digital assets and other possessions after your death; it may include your wishes for your final services

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- [Funeral Planning Checklist](#)

Our document helps you organize and plan your final arrangements

Most healthcare providers and hospitals offer AHD forms onsite. End of life documents vary by state and are available free online. Expect to pay additional costs if you consult an attorney to help you prepare these documents.



Take a few minutes to answer these questions.

1. How can you start a conversation about end of life with loved ones?
2. Where can you learn about end of life topics like final care and funeral services?
3. Where can you find end of life legal forms?

Step 1: Complete an Advance Healthcare Directive (AHD)

It's important to decide the type of care you want when facing end of life. Making your wishes clear in your AHD removes the decision-making burden from loved ones and helps ensure that your wishes are honored. Here are the actions typically involved:

- **Find the correct AHD form for your state**
Be sure you understand its provisions and limitations.
- **Identify the care you want if you become unable to make decisions**
Consider including provisions for life-saving measures, hospice or palliative care.
- **Appoint a Healthcare Proxy (HP) to make medical decisions if you can't**
Some AHDs allow you to name an HP. Be sure the person you name understands your wishes and is able to accept this responsibility.
- **Fill out the form, sign and date it**
Most states require that your AHD be signed by one or more witnesses and/or a notary public.

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- Give copies of your completed AHD to family or advisors
Keep a copy in a secure place and share its location with trusted loved ones.
- Revise your AHD if your health changes
You have the right to revoke or change it anytime.

For more information on final healthcare matters, visit www.passare.com and read the eBooks “AHD: Advanced Healthcare Directive” and “Long-Term Care Options and Planning.”



Take a few minutes to answer these questions.

1. Which healthcare providers can advise you if you need help completing your AHD?
2. How often will you revisit your AHD to ensure that it meets your final care needs?

Step 2: Write Your Will

If you own anything of value, we recommend that you prepare a will. This legal document includes your final wishes for distributing your financial, material and digital assets after your death. It may also include your wishes for your final services.

Writing a will can be as simple as writing or typing out how you want your assets to be transferred to loved ones or charitable organizations after your death. If you don't have a will when you pass away, your estate will be handled in probate court, and the court may distribute your property differently than what you would like. We recommend that you consult an attorney to prepare and/or review your will to ensure it complies with your state's requirements.

Here are some actions to take to complete Step 2:

- Find the [Last Will & Testament form](#) for your state
Note that not all states have a specific form for preparing a will.
- Identify and inventory your assets
Assets may include financial and digital assets, and personal items like jewelry, art-work and other heirlooms.

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- **Appoint an Executor to administer your estate**
Name a person who understands your wishes and accepts this responsibility. You may also appoint a Digital Executor to manage your digital assets. Your Executor has legal authority to settle the final matters of your estate.
- **Name beneficiaries**
List organizations or people whom you want to inherit your assets after you pass away.
- **Include final service wishes in your will**
State your choices for service options, personalization and final resting place.
- **Sign and date it**
Most wills require that it be signed by witnesses and a notary public.
Consult an attorney if you need help completing your will.
- **Make copies**
Keep a copy in a secure place and share its location with loved one. Give copies to your Executor and other advisors.
- **Revisit your will to make changes**
You have the right to revoke or amend your will at anytime.

For more information on preparing your will, visit www.passare.com and read the eBooks “[How-to Write a Will](#)”, “[How-to Choose Your Executor](#)” and “[Estate Planning: The Basics](#).”



Take a few minutes to answer these questions.

1. What personal valuables and assets do you have and where is information about these assets stored?
2. What online accounts and digital content would you like your executor or digital executor to manage for you?

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Step 3: Decide Your Final Arrangements

Your end of life wishes are the personal choices you make about a service and final resting place. There are multiple options to consider and no wrong choice. Once you have decided on these matters, you can also consider funding your choices. Some people consider pre-payment plans, while others prefer pre-paid insurance. There are many benefits to having your end of life events pre-planned and/or pre-paid, including reducing stress and financial burden on your family or loved ones.

Consider these options as you plan for your final arrangements:

- **Complete a planning checklist**
Our [Funeral Planning Checklist](#) helps you to organize and plan the details associated with your final services and end of life celebration.
- **Choose your ceremony and/or service**
Options include traditional, life celebration, graveside, memorial, cremation, direct burial, home or green funeral services, or making an anatomical gift to medical science.
- **Personalize the event**
You may customize many elements of your funeral by choosing funeral products and adding music, food, flowers, technology and other personal touches.
- **Decide your final resting place**
Options include burial locations, or scattering or transforming remains in to works of art, jewelry or other inspiring alternatives.



Take a few minutes to answer these questions.

1. How will you personalize your service to reflect your personality, life and/or values?
2. Where would you like your final services be held, for example, in your place of worship, at a cemetery, or in a loved one's home?

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Summary

Your basic end of life plan will be useful only if others know you have one. Communicate your plan to your trusted loved ones, advisors and representatives. Copy and store documents in a secure, easily accessible place and revise them as needed over time. The most important reason to communicate your plan is to ensure that your final wishes will be carried out after you pass away.

Completing the three main steps to create a basic end of life plan will deliver a lifetime of peace of mind. Taking these steps now reduces stress later when it may be a less optimum time. To learn more about end of life planning and other related topics, please visit: www.passare.com for articles, Infographics, How-to Guides, expert resources and more.

Visit www.passare.com and read the Passare eBook: "How-to Plan Your Funeral" for more information on planning your final services. Read the eBook: "How-to Manage End of Life Financial Planning" for more information on resources to help you pay for your final services.

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Checklist: How-to Write Your EOL Plan: 3 Steps

Preparation

- | Learn about final care, asset distribution and final arrangement options
- | Make final decisions, identify your Healthcare Proxy and name beneficiaries

Step 1: Complete Your Advance Healthcare Directive

- | Find the correct AHD form for your state
- | Identify the care you want if you become unable to make decisions
- | Appoint a Healthcare Proxy to make medical decisions if you are unable
- | Complete, sign and date the AHD with witnesses and/or a notary public as required
- | Revisit and revise your AHD if your health changes

Step 2: Write Your Will

- | Find the correct Last Will & Testament form for your state or a will template
- | Identify and inventory your assets; include financial, personal and digital assets
- | Appoint an Executor to administer your estate; appoint a Digital Executor to manage your online accounts and digital content
- | Name beneficiaries whom you want to inherit your assets

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| Sign and date the will before witnesses and/or a notary public; consult an attorney if you need help

| Make copies for your Executor, other advisors and yourself

| Revisit your will to make changes or revoke or amend it

Step 3: Plan Your Funeral

| Choose your ceremony and/or service options

| Select personalized products, including music, food, flowers, technology and other personal touches you want

| Decide your final resting place

| Review financial benefits under your funeral insurance policy, trust or federal insurance plan

| Complete our Funeral Planning Checklist

| Include your final service wishes in your will or estate plan

For additional help creating your EOL plan, read the “Basic End of Life Resource List” in this eBook. Visit www.passare.com for more information and expert resources from Passare that can help simplify end of life management.

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End of Life Planning Resource List

The following are links to helpful end of life planning forms:

Advance directives for all 50 states:

<http://uslwr.com/formslst.shtm>

<http://www.caringinfo.org/i4a/pages/index.cfm?pageid=3289>

<http://www.nhdd.org/public-resources>

Digital assets tracking form:

<http://www.yourdigitalafterlife.com/resources/>

Funeral insurance checklist:

<http://www.funeraldirectorslife.com>

Funeral planning checklist:

<http://blog.passare.com/2014/03/12/plan-funeral/>

Last will and testament forms for all 50 states:

http://www.yourfreelegalforms.com/item_620/Last-Will-and-Testament.html

<https://www.rocketlawyer.com/form/last-will-and-testament.rl>

<http://www.ilrg.com/forms/lastwill.html>

Power of Attorney form for all 50 states:

<http://www.uslegalforms.com/powerofattorney/>

The following links provide helpful information about end of life healthcare, financial and legal and funeral planning:

AHD:

<http://www.passare.com/advance-healthcare-directive-ahd>

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Hospice Care:

<http://www.passare.com/advance-healthcare-directive-ahd>

Long Term Care:

<http://www.passare.com/long-term-care-options-and-planning>

Estate Planning:

<http://www.passare.com/estate-planning-basics-0>

<http://www.passare.com/forming-trust-0>

Executor:

<http://www.passare.com/how-choose-executor>

Financial planning:

<http://www.passare.com/how-manage-end-life-financial-planning>

<http://www.passare.com/life-insurance-review-0>

Digital assets:

<http://www.passare.com/how-manage-digital-assets>

http://www.passare.com/sites/default/files/infographics/The-Top-4-Ways-to-Preserve-Your-Social-Media-Presence-Infographic_0.jpg

Wills:

<http://www.passare.com/how-write-will-1>

<http://www.passare.com/understanding-probate-0>

End of life and funeral planning:

<http://www.passare.com/how-manage-end-life-planning>

<http://www.passare.com/how-prepare-loved-ones-end-life>

<http://www.passare.com/how-plan-your-funeral>

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From birth to death, life is a series of passages. Passare allows you to connect and collaborate with your family any time, anywhere to easily explore and plan for end of life.

With Passare, you can engage with trusted end of life experts and relevant resources that guide you through one of life's most important passages and ensure that the specific needs and wishes of you and your family are honored. Please visit www.passare.com for more information on how we can help simplify end of life management.



Robert L. Shepard graduated from New College of California, School of Law, in May 1998 and gained an advanced degree at Golden Gate University's LLM masters program in taxation. Robert L. Shepard's practice is focused on preventative law. With a new and forward-thinking process, Shepard has helped over 1,000 clients protect and ensure their assets get passed onto the next generation with minimal government interference.



Co-founder of [Y Collaborative](#), Nancy Rust is a Certified Senior Advisor and trained Hospice Volunteer. With deep knowledge & sensitivity, Nancy helps individuals, families and organizations by providing valuable resources and facilitating necessary conversations surrounding end-of-life issues. Visit [Y Collaborative](#) to learn more about how Nancy Rust and Y Collaborative can assist you



Susan Abel Lieberman, Ph.D. co-founded Y Collaborative with Nancy Rust and worked to develop the initial website before selling her share of the business at the end of 2012. Her new book, *Death, Dying and Dessert: Reflections on 20 Questions About Dying*, was published in spring 2013. She is certified in thanatology by the American Association of Death Education and Counseling and facilitates a Death, Dying and Dessert group that meets regularly to explore issues related to death and dying. Susan holds a Ph.D. in public policy and is ordained as an interfaith minister.

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