

A Practical Guide To

# Planning For Death

Steps to Clarifying Your Wishes



The last thing most of us ever want to think about is our own death. But the fact is it comes to us all, and sometimes sooner than expected.

Everyone dies with a to-do list, but if making your end of life plans is on that list, it can cause chaos for your loved ones. However, this chaos can be avoided easily if you face facts and deal with your end of life considerations now, in a practical way, rather than then in an emotional and crisis-driven way.

There are several basic aspects to planning for your death that include what your wishes are in relation to your health care, memorial arrangements and what is to be done with your body. The other major considerations are to do with family finances. Who will be in charge of your estate - that is, what you leave behind of value? How will your family be looked after once you are gone? How can your estate be protected from excessive taxation?

Let's start with planning ahead in terms of making your wishes known.

## **MAKING YOUR WISHES KNOWN**

The first step is to be clear about what you do and don't wish to happen once you die. By being clear about this, you can take the guesswork out of the process so that your distraught family will know that they are following your wishes and that you would be pleased and feel respected by the decisions they make and the actions they take.

### **Ways of Dying**

People die of old age (that is, natural causes), accident, or illness. There's nothing you can do about the first one, but there are some decisions you can make in the case of the others.

- Accident. If you are not killed outright in the accident, what would you wish to have happen in relation to your care?
- Illness. If you become ill with a disease that is terminal, you can express a wish to not have too much invasive treatment so that you will be allowed to die with some quality of life and dignity intact.

No matter what you decide, writing it all down is essential. No one is a mind reader, so it will take the burden off your family to not have to guess about your wishes. In addition, there are a lot of legal aspects involved in a person dying, and so proper paperwork in place can make all the difference between things going smoothly and a tangled maze of confusion.

### **Paperwork Involved in Passing**

There is a lot of paperwork involved in passing away. Knowing what to expect can prepare you and your family for all that will need to be done and make the process go more smoothly.

## **Living Will**

Your living will, or health care declaration, is a statement about what you do and don't want in terms of medical care if you are unable to speak for yourself. Simply put, you decide about how far you wish medical professionals to go in preserving your life.

After an accident or due to illness, you might need supportive care which will prolong life even if you will not have any quality of life; for example, being seriously injured and not responding to external stimuli, commonly referred to as brain dead.

Your living will should state whether or not you want to receive life-prolonging treatments at the end of life. Such procedures typically include:

- Transfusions of blood and blood products
- Cardiopulmonary resuscitation (CPR)
- Tests
- Dialysis
- Administration of drugs
- Use of a respirator, that is, a machine that will keep you breathing even if you can't yourself
- Surgery

...and more.

In some cases, it might also include not administering food and water - for example, because you are in a coma. Giving food and water through tubes will be continued by hospital staff indefinitely unless they are told to do so otherwise. Similarly, you could be kept on a respirator for years and given CPR countless times unless you issue a Do Not Resuscitate (DNR) order (see below). If you decide not to preserve life by artificial means, you will be kept comfortable with pain medications until you pass away.

## **Pain Medication Stipulations**

Some people choose to refuse pain medications as well. This is referred to as palliative care. The goal of palliative care is to keep a person as comfortable as possible, and focuses on quality of life and maintaining one's dignity until the end. Palliative care can be given in a hospital, hospice or the person's own home.

## **DNR**

If you do opt for DNR, you should also obtain an easily identifiable MedicAlert-type bracelet, anklet, or necklace so that in the event you are in an accident or taken ill suddenly, those who respond to your emergency will be able to see your wishes clearly and not do anything extraordinary to keep you alive.

## **Your Durable Power of Attorney for Health Care**

You can use a durable power of attorney for health care to name someone you trust as your health care agent. Your assigned agent will oversee your health care wishes such as the DNR and POLST (Physician Orders for Life-Sustaining Treatment) and make any necessary medical decisions for you if you are unable to do so yourself. Note that if you are conscious and can speak for yourself, they can't override your decisions even if they do not agree with them.

If you are not conscious, your agent can consent or refuse consent to any medical treatment as long as it doesn't violate the terms of your other documents. They can decide on doctors and facilities, access your health information as needed, and visit you even if visiting hours are restricted.

Who should you name as an agent?

Choose someone you trust who will be assertive in carrying out your wishes. They should live near you and be fully aware of your decisions. They can also be your financial agent if you wish, to take care of all money matters while you are ill such as paying rent/mortgage, utilities and so on while you are unable to do so. If you have a different financial agent, choose two people who can work together as a team.

The American Bar Association offers a PDF toolkit of ten forms that can help you [with Advanced Care Planning](#).

Requirements will vary depending on where you live, but can be used as the starting point for what you need to organize.

The Maine Legal Services for the Elderly also offers [practical step-by-step guidance](#).

### **Organ Donation and Body Disposition Paperwork**

Most of your agent's authority under a durable power of attorney for health care will end once you have died. It might be a good idea to also give your agent permission to oversee the disposition of your body; that is, what happens next. Some people choose organ donation, in which case professional staff would take the items that can benefit others and then release the body for funeral arrangements. One donor can save eight lives and help up to 50 people through corneas, tissues and more.

Be sure your wishes are clear - they ask on your driver's license but you should also have your wishes stated clearly so there is no doubt, because time is of the essence to keep the organs usable after a person dies. For more information, visit the United Network for Organ Sharing at: <https://www.unos.org/donation/>

Once the organs have been "harvested", your body can be released for burial or cremation, as you choose.

Leaving your body to medical science

Medical schools always need bodies for research and instruction. If you decide to do this, you would need to find out the rules in your state and find a medical school which wishes for the donation. No money is paid to your family for the body but they will take care of all aspects of transportation. They will also arrange for cremation and the burial of the ashes or scattering of them.

Families may request that they have a chance to receive the ashes. This can take one to two years. Consult with your nearest medical school as to what paperwork will be required and their rules and regulations for accepting the body.

In addition to all of the end of life decisions that need to be made and the paperwork for them, there are a number of key considerations once you die. This includes funeral arrangements and administering the money and possessions you leave behind. Let's look next at decisions about your funeral arrangements.

## **PLANNING IN RELATION TO FUNERAL ARRANGEMENTS**

Some people shudder at the very idea of their own funeral, while others have very clear wishes and preferences they will itemize and then expect to have someone carry out. This could be your healthcare agent or financial agent, or a member of the family that you trust can handle the responsibility and also carry out your wishes.

### **Paperwork after You Pass**

The hospital or hospice where you die will give your next of kin or agent a death certificate stating date and time of death. When you start to make funeral arrangements, the funeral parlor will ask a range of questions and file for certified copies of the death certificates.

Your family will need certified copies for many purposes, such as closing bank accounts, notifying pension plans and so forth. Therefore, order at least six copies, or more, if the estate will be complicated. They cost \$22 each and will be included in your itemized funeral bill if you are using funeral services.

### **Burial or Cremation?**

This choice will be determined in part by whether or not you have donated your organs or your body.

Most people think of funerals as a coffin with an open lid, but you can have a closed coffin if you wish. It makes sense depending on cause of death and if a donation has been made. From a purely practical point of view, an open coffin will cost more compared to cremation due to embalming (using a chemical solution so the body does not decompose too rapidly), cosmetics and so on.

On the other hand, the loved ones you have left behind might get a better sense of closure if they can see you after you have passed away. The choice is up to you, but the final say should

be on the part of the person in charge of your affairs in the event that, for example, you were in a serious accident and an open casket would be a lot more upsetting to your family and friends than a closed one.

There are a range of options for burial depending on one's faith and budget. For example, Jewish funeral arrangements will happen as quickly as possible after death. They will not include embalming and the coffin will be as simple as possible due to the belief that the body should decompose and return into the earth as soon as possible.

Some people get squeamish at the idea of burial and decide on cremation. Others cannot bear the thought of it. For example, cremation is now widely accepted by the Catholic Church, but some Catholics still get worried about the idea.

Cremation can work out less expensively depending on the casket you choose. It will be a wooden one that will be taken to the crematorium chapel and from there to the facilities for cremation. You will usually get the ashes a few weeks after the cremation.

Most states have regulations about scattering ashes - including if, when, where, and by whom. If you are in a state that does not permit scattering, you will need a niche to place the ashes in. Most cemeteries have a memorial garden for this purpose, with prices ranging depending on the size of the niche (single or double) and the location, such as inside a particular building or outside in the open air.

### **Other Choices**

Funerals can be as simple or as elaborate as you like. You can choose items one by one, or go with one of the packages that most funeral parlors provide as a convenient way to make sure that nothing is overlooked.

The packages will usually involve memorial cards with your name and dates on one side, and perhaps a photo on one side, and a religious or nature-based image on the other. They will also include a guest book for people to sign when they come to the viewing/wake and a box of thank you cards for those who send flowers and other tributes. The printing costs and arrangements will all be taken care of for you.

The hearse, cars, limousines and so will also be taken care of according to your wishes. The funeral parlor vehicles will take you to and from the parlor to the church if there is a service at a house of worship, and from there to the cemetery or crematorium. You can also have a service at the funeral parlor and/or at the crematorium or graveside if you don't wish to go to a house of worship.

### **Memorial Markers**

Each cemetery has different rules and regulations you should check before you purchase a plot or a niche. For example, in some cemeteries there are headstones, while in others there are memorial plaques made of bronze. Some plots will hold two people, others as many as three.

The headstone will be the most expensive option and usually has to be contracted by an outside stonemason, or one that the cemetery recommends. If the cemetery stipulates a plaque, find out if it is included in the price of the plot.

The plaque will usually have a maximum letter limit, so they will usually offer "templates" of choices in terms of name, date, a saying (such as "In Loving Memory"), and a logo sometimes (such as a seal or flag for a veteran, a rose, lily and so on). Some plaques actually have a built-in vase you can pull in and out of the plaque, making it easy to leave flowers.

In terms of a niche in a memorial garden, the price should include an inscription on the wall. You can arrange with the crematorium as to when you wish to put the ashes in the niche. You can then invite people for a memorial service on that occasion as well. Some memorial gardens permit flowers, others do not. Once the ashes are in the wall, the inscription will be created. It will usually be name and date only.

If you are planning ahead and making these purchases prior to your passing, be sure your family knows all of the arrangements and has the deeds to the plot or niche. There will usually be an "opening fee" required to inter someone in the location, so be clear about what additional fees will be involved.

## **Flowers**

Some people love flowers, while others prefer to have the money donated to a good cause. It could be one related to the illness they might have had, such as the Leukemia Society, or it could be related to a cause dear to their heart, such as Mercy Corps or the Humane Society. Be clear about your wishes and tell people exactly how they can donate.

Cemeteries will often have rules and regulations about flowers in order to maintain the property easily, so be sure you are clear about the rules so the flowers don't all go to waste. "Sprays," that is, flowers tied up with a ribbon, are acceptable at most cemeteries, but huge baskets and arrangements on stands are often not allowed. State these rules in your outline of requirements so people know what to send if they wish to. Simple arrangements are permitted in the built-in vases once the plaque has been placed, usually about two to three months after the burial.

No one likes to picture their own death and the practical aspects of what happens to them after they die, but by thinking about it now you can plan ahead to make sure your wishes are followed, and to help take the stress off your family during what will already be a difficult situation.

One of the key aspects of dying is financial. Let's look at this issue in the next section.

## **ESTATE PLANNING AND MANAGEMENT**

Estate planning and estate management refer to what happens to your money and possessions after you pass away.

As you have probably guessed by now, end of life medical expenses and funeral expenses can add up significantly. The average funeral in the US costs around \$16,000 and emergency care in a hospital can add up to a couple of thousand for the ambulance and around \$30,000 a day in a cardiac intensive care unit, for example. Even with good insurance, co-pays can result, leaving behind a significant financial burden if you don't plan ahead.

Estate planning can help ensure your family doesn't get any nasty shocks. Estate management refers to the handling of the estate until such time as all obligations have been fulfilled and your will has been administered according to your wishes.

There are various ways to plan your estate. The first will be to make a will. Depending on what you are leaving behind, the executor of your estate will have to deal with particular legal, financial and taxation issues. These may include trusts and dealing with probate court.

### **A Living Will**

We have already discussed a living will above in relation to your medical care. All legal documents should be created, signed and attested/notarized to ensure they will be followed.

### **A Last Will and Testament**

A last will and testament is a legal document that clearly states how a person wants his or her property disposed of after they die. Last wills are especially important in order to appoint a guardian for minor children and to pass on property to those you wish to receive it in such a way as there will be no dispute involved (that is, a contesting of the will).

These days, you can create simple wills online. However, every state and country is different, so even if you just use them as a starting point to get your wishes written down, you should still have the papers looked over by a local attorney.

### **A Trust**

A trust is any arrangement in which your property is transferred, either before or after you die, with the intention that it be administered and controlled by a trustee for another person's benefit (such as a minor child). A trust can be used to provide for the support of a minor or special needs adult, or to ensure that the estate is not subject to excessive taxation. A local attorney can help you set up one or more trusts for those you are leaving behind.

### **Probate**

Probate law governs the method by which the assets of a deceased person are gathered, his or her creditors paid, and the remainder of the estate distributed to the beneficiaries stated in the will or the beneficiaries listing or Transfer on Death (TOD) instructions for 401ks and other pensions. The executor will usually only have to go to court if the estate is valued as above a certain threshold amount, such as \$25,000.

### **Taxation Issues**



Taxes are like death - something you can't escape from. However, careful planning can protect your estate so your beneficiaries can get as much of it as possible. Planning ahead is the only way to protect your family in case the worst should happen to you.

Investopedia has a very handy 16-step checklist for estate planning essentials that is worth following: <http://www.investopedia.com/articles/retirement/10/estate-planning-checklist.asp>

One of the best ways to plan ahead is to buy life insurance. Let's look at your various options in the next section.

## **LIFE INSURANCE OPTIONS**

There are many different types of life insurance coverage to choose from, and each will meet a person or family's needs in different ways. The type and amount of insurance that you buy will have an impact on how protected your family or dependents are after your death.

The first step is in deciding if you need insurance or not. If you have any loved ones who are financially dependent on you in any way, then you should get life insurance.

The life insurance and/or death benefit policy should be enough to cover all of your end of life expenses such as final medical bills and funeral expenses.

When deciding on the amount of coverage and the kind, consider who you are leaving behind and buy enough coverage for all dependents. If you have a spouse, you should get enough insurance to cover your final expenses and replace your income for a period of time.

If you have younger children, more life insurance is better to provide for them until they're grown and old enough to be independent. You might also wish to make specific provisions for their college education and/or set up a trust fund.

If you are a single mother, insurance is a must to protect the interests of your family. If you are a married woman, estimates put your value as a stay-at-home mom in the region of \$125,000. That is how much outside help would cost if you were no longer there to do all the work you do in terms of childcare and so on. If you also bring a wage into the house, your existing salary should be added on top of the \$125K when determining coverage.

The main insurance policies available are:

### **Term Life Insurance**

- This is considered to be the simplest type of life insurance and is also the cheapest.

- You can buy more coverage for less money, but the coverage only lasts for a set time period - that is, a term such as 30 years. If you die within that term, your beneficiaries will receive that amount, such as \$100,000.

### **Term Universal Life Insurance**

- This is a hybrid insurance policy that is more flexible than a typical term policy.
- It allows you to extend the policy term once in the plan to give you more coverage without the need for a medical exam.

### **Whole Life Insurance**

- This insurance covers your entire life as long as premiums are paid.
- This is more expensive insurance, but it can pay off in the right circumstances.

### **Universal Life Insurance**

- This insurance contains an investment component, that is, the policy is tied to a money market account so you will get interest on your premiums and that sum will be collectable by your beneficiaries.
- Beneficiaries have a choice of payouts.
- You can adjust premiums and death benefits to be paid as needed.

### **Variable Life Insurance**

- This is similar to universal life insurance but offers more investment options.
- You can invest in stocks, bonds and money market mutual funds. The value of your policy may grow more quickly, but you also have more risk.

If your investments do not perform well, your cash value and death benefit may decrease. Some policies, however, guarantee that your death benefit will not fall below a minimum level.

### **Variable-Universal Life**

- If you purchase this type of policy, you get the features of variable and universal life policies. You have the investment risks and rewards of variable life insurance, but also the ability to adjust your premiums and death benefit as with universal life insurance.

Note that your needs may change over time, meaning you might need to adjust your choices.

Prudential has a useful chart that shows the [similarities and differences between each type of policy](#).

The Insurance Information Institute (III) has a very useful section on life insurance that can take you through [your decision-making process](#).

Choosing the right life insurance can be one of the biggest decisions you ever make financially, so review all your options carefully. Also check to see what benefits, if any, you are receiving from your workplace. In some cases, in the event you leave the company, you might still be able to retain the coverage or turn it into an individual policy.

## FINAL THOUGHTS

No one ever likes to think about death, especially when things are going well in life, but these are exactly the times you should consider the future carefully. Life insurance can actually be a valuable investment your family can reap the benefits of for years to come. It will protect them from any sudden shocks triggered by your death.

The It's Ok to Die website <http://www.oktodie.com/preparation-checklists> offers a range of checklists that can help you get organized and help your family know what to expect in the event of you passing. The more organized you are, with everything in one safe place, the easier it will be on everyone to respect your wishes and make the process as smooth as possible.

The Before I Die resource section <http://www.thirteen.org/bid/> can give you more information about your various options, and includes real-life stories to help guide you through your decision-making process.

It's never easy to think about our own death, but death is a fact of life none of us can escape. That being the case, empower yourself by planning ahead so you can be sure your loved ones will be well looked after even when you are no longer there to take care of them yourself.