



*The*

POSTAGE

# End-of-Life Checklist

Very few people like to think about dying, much less talk about it with their spouse, partner, family, or friends. The result is that most of us aren't prepared for our last days, leaving our loved ones with 100s of hours of legal and financial paperwork after we pass.

The Postage understands that people are nervous about these situations, so we've created a comprehensive checklist that walks you through the five core aspects of end-of-life planning.



## 1. Estate Planning



## 2. Will Preparation



## 3. Preparing a Funeral



## 4. Death Preparation



## 5. Final Wishes

Our goal is to help you and your family make the necessary preparations for your future in the present. Doing this work now allows you to have meaningful conversations with your loved ones while also relieving stress during your final days so you can spend quality time with your family.

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# Our Simple 9-Step Estate Planning Checklist from The Postage

No matter your age, income, or status in life, you need a plan of action if something happens to you. An estate plan fulfills that purpose. With this estate planning walkthrough from The Postage, you can better prepare for the future and take charge of the present by gathering necessary information now rather than later.

## How to Prepare the Essential Information, Permissions, and Documents of Estate Planning

Let's not sugarcoat things: effective estate planning involves thinking about the future in ways that might be uncomfortable. You must collect necessary paperwork, make some critical choices, and plan for the details you might not want to think about, like the possibility of passing away unexpectedly.

If you want to know how to begin planning your estate, we recommend following these nine steps.

1. Plan your last will and testament
2. Plan your advanced directive
3. Plan your digital estate
4. Choose who's in charge
5. Write your end-of-life plan
6. Plan your funeral
7. Write personal messages
8. Collect your paperwork
9. Communicate your plans

With this checklist for estate planning, you will have a clear plan of action that puts you in charge of your life.

## 1. Plan Your Last Will and Testament

When most people think of a last will and testament, they imagine formal proceedings in a lawyer's office where family members are read aloud their inheritances from their rich grandmother. That's just not the case for most people. Everyone needs to create a will so that their loved ones know what to do with their possessions.

At a minimum, you must account for the following:

- Physical Assets – real estate, bank accounts, vehicles, valuables, etc.
- Financial Assets – stocks, retirement accounts, investments, etc.
- Debts – what you owe against your assets
- Beneficiaries – the people who receive what you leave behind
- Trusts – the arrangements for how you will distribute what you leave behind
- Executor – the person in charge of the distribution

Instead of leaving behind an unorganized collection of materials, your goal should be to make sense of your life on your terms.

## 2. Plan Your Advanced Directive

While your last will and testament dictate what happens after you die, an advanced directive (also called a living will) details what you want to happen when you're still alive but unable to make decisions for yourself). Such items may include:

Who you want to make medical decisions if you can't communicate

What you value and want to be done

For example: If you have a medical event that requires life support or other intervention, do you want to receive CPR or be on a ventilator?

If you develop a serious illness or life-threatening condition, you should speak with your primary healthcare provider(s) about:

DNR - "do not resuscitate" orders that give direction to any emergency healthcare providers

POLST - "physician orders for life-sustaining treatment" detail specific treatments to all medical providers

Documents - keep these in a single location so your representative can find them

- Bills
- Insurance
- Finances
- Records

In short, this document tells people what you want to happen if you can't tell them yourself.

### 3. Plan Your Digital Estate

While not everyone communicates with people on social media, nearly everyone has a digital presence of some sort, such as an email account. You need to create concrete steps and protocols for what should happen to your online life after you die, especially regarding items such as:

- Social media accounts (Facebook, Twitter, etc.)
- Online groups
- Banking
- Streaming platforms (Netflix, Hulu, etc.)
- Technology
- Ecommerce sites
- Assorted logins and passwords

You must account for your digital activity so that your loved ones don't have to repeatedly prove your passing to companies in hopes of gaining control over your accounts.

### 4. Choose Who's in Charge

As a follow-up to the advanced directive you created earlier, you must also decide who will help you if you become incapacitated. Such people include:

- A durable power of attorney - the person who controls your finances, pays your bills, and conducts the business of everyday life

- Medical care directive - the person who makes the healthcare decisions

- Guardians - the person or people who will care for your minor child(ren), pets, and more

Depending upon your situation, you can choose a single person for all of these roles, but we recommend spreading the responsibility so that one person doesn't bear all the stress.

## 5. Write Your End-of-Life Plan

You should also determine what you want to happen after you pass away.

- Who's in charge – a person who can handle the details
- Obituary – reflections on your life and whether you want them shared
- Organ donation
- Bodily remains – burial, cremation, or green
- Funeral arrangements – how you want people to commemorate your life

We encourage you to make these plans so your loved ones don't have to, so they can simply focus on mourning your loss.

## 6. Plan Your Funeral

It's not morbid to make these plans yourself. Think of it as one last event on your terms, so you get to decide what happens at your funeral.

- The type of event – church, secular, memorial, wake, celebration
- The people – attendees, speakers, pallbearers, etc.
- The details – music, videos, food, decor, readings

Just make sure you're also respectful to the needs of your friends and family, as they're the ones grieving your passing.

## 7. Write Personal Messages

One of the most cathartic exercises you can perform is creating communication for your loved ones that they receive from you after you pass away. Doing so allows you to impart wisdom, instruction, and kind words at crucial times even though you aren't present. Frequent options include:

- Ethical will – an essay detailing your beliefs, practices, and reflections upon your life in the world
- Letters – messages sent to specific people, often to close old wounds or to give final goodbyes
- Notes – time-sensitive communication your loved ones receive at certain special events in the future (A wedding or graduation)

Much like planning your own funeral, this exercise isn't morbid. It's the opportunity to ensure that nothing is ever left unsaid.

## 8. Collect Your Paperwork

At this juncture, we've talked about several separate bits of information. Now it's time to store your documents in a single location. Not only does this help you in the present in times of an emergency, but it ensures that your loved ones and representatives can find everything when the time arrives. You'll need all of the following:

- Everything listed above – last will and testament, advanced directive, DNR, POLST, end-of-life plan, etc.
- Titles
- Deeds
- Insurance
- Birth/Adoption certificate
- Social Security cards
- Medical records
- Marriage license
- Legal documents
- Messages

Feel free to collect anything else you might deem relevant. This checklist for your estate plans focuses on the essential elements.

## 9. Communicate Your Plans

Now that you've created and collected all of your paperwork and plans, it's time you talked about them to people you trust:

- Legal professionals – ensures everything is official since some documents need to be approved and notarized
- Financial professionals – confirms your finances are secure, stable, and accurate
- Trusted confidants – the family and friends who will take care of everything when you pass away

You could have the most air-tight collection of documents possible, but if no one knows about them or where to find them, it will all be for naught.

### Secure Storage for Your Estate Planning Documents

The Postage makes estate planning effective and efficient. Our online platform is simple to navigate and features bank-quality security measures. You can upload all of your information and documents, organize them swiftly, and assign viewing permissions to the delegates you choose. The power to proactively plan for the future in the present is in your hands.

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## Our 9-Step Will Preparation Checklist

Despite what you see on television and in movies, everyone needs a will. Unfortunately, most Americans die each year without stating exactly what they want to happen to their children, possessions, and other effects — which then creates trouble and stress for their loved ones. As a company dedicated to helping you proactively plan for the future, The Postage has created a handy checklist to assist you with preparing a will that protects you and everyone else involved in the process.

Once you create a will, we recommend you speak to both legal and financial professionals to ensure the document is sound, secure, and safe.

## Do I Need a Will?

Absolutely. Even if you don't own castles, cars, and considerable business holdings, you need a responsible and concise way to tell your friends, family, and other interested parties what you want to happen with what you own.

To take it a step further, you need a traditional will to dictate who you want to take care of your minor children if you pass away before they turn 18. Without one, the court will assign the closest surviving family member to care for them, no matter what your relationship might be with that person. Thus, even if you don't have any possessions to give away, you need a will to make sure the right person takes care of your children.





## What Needs to Be in a Will?

At its most fundamental, your last will and testament is a legally binding document that states who gets your belongings after you die. Thus, regardless of the size of your estate, what you include in your will should encompass the following:

Your beneficiaries – the people receiving gifts from you

The terms of distributing those assets – how, when, and why those gifts will be distributed

Who's in charge of the distribution – the person or people responsible for ensuring the terms of the will are executed according to your wishes

Who's in charge of the other details – the person or people assigned to any other tasks described in your last will and testament, as well as advanced directive and other directives

Everything else revolves around ensuring that your executor can efficiently deal with those four elements and with as few loopholes as possible. If your will lacks clarity and specificity (or if you don't have a will at all), your estate could be stuck in probate court as lawyers parse what they think you thought you wanted to do.





## How to Prepare Your Will in 9 Simple Steps

The best way to take care of your family before you pass away is to create your last will and testament. For most of us, it takes a mere nine steps, some of which can be more difficult than others.

1. Investigate your information
2. Assemble your assets
3. Determine your debts
4. Bless your beneficiaries
5. Elect your executor(s)
6. Guarantee your guardian(s)
7. Tag your trustee(s)
8. Watch your two witnesses
9. Weigh out your last wishes

Luckily, if you're already making other preparations like planning your estate and creating your advanced directive, then you already have much of this information assembled. Let's walk through each step together.

## 1. Investigate Your Information

When we say “information,” we’re referring to documents and records such as your:

- Birth certificate
- Social Security card
- Marriage license
- Insurance
- Medicare/Medicaid
- Deeds for property
- Birth certificate(s) and Social Security card(s) for minor child(ren)
- Relevant legal and financial documents for assets

The more you collect, the more the lawyers and accountants can ensure you have the right information included in your will.

## 2. Assemble Your Assets

We aren’t talking about traditional liquid assets like the money you have in your savings account (though that counts). We’re taking a big picture view of everything you own, no matter how remote:

- Bank accounts
- Stocks
- Bonds
- Property / Real estate
- Ownership stake(s)
- Investment(s)
- Valuables – jewelry, art, and other items that appreciate in value
- Personal memorabilia

At the risk of repeating ourselves, the more thorough you are now, the clearer you can make the directives in your will.

## 3. Determine Your Debts

As you might imagine, you also need to account for any money you might owe, especially against the assets listed above. The details can get murky and confusing in this situation. Not only might you not be able to endow something that you owe money on, but your estate might have to sell off other assets to pay your debts.

If that happened, your estate would remain in probate as lawyers and your executor deal with the fallout of your poor planning. An executor is the person or persons responsible for ensuring that the terms of your last will and testament are met according to your specifications. The simpler you make the executor’s job, the more efficient the distribution of your estate.

## 4. Bless Your Beneficiaries

You should make a concrete list of who will receive what from your estate. More importantly, you must be very clear about the gift's intention so that the executor(s) and lawyer(s) know exactly how to proceed. Common setups include:

- Monetary gifts to help someone's finances, both now and in perpetuity
- Property ownership
- Controlling interest in a business or financial arrangement
- A family memento you want to pass onto future generations

You can place additional stipulations upon when, why, and how a beneficiary can obtain their gift. Still, those must be iron-clad if you want your will to escape probate court in a reasonable amount of time.

## 5. Elect Your Executor(s)

In many cases, this person will be your lawyer, but not everyone has one of those. The executor can also be a close friend or family member working with a contracted lawyer to guarantee your wishes are fulfilled. Thus, you should pick someone (or a couple of people) who you trust implicitly but won't necessarily be swayed by the circumstances.

## 6. Guarantee Your Guardian(s)

While you need to select your guardians for your advanced directive if you become incapacitated, you also need to choose the person or people who will attend to your minor child(ren) if you pass away before they turn 18.

This guardian does not have to be your executor(s) or your trustee(s). Our logic is that not everyone is great with money, the law, and children. It's probably better if you spread around the responsibilities so that one person doesn't have to do everything for your estate.

## 7. Tag Your Trustee(s)

Depending upon the nature of how you spread around your estate, you might need to assign trustees to watch over certain assets until your beneficiaries either come of age or fulfill the requirements you created in your will. These trustees will attend to the terms of the arrangement — typically financial — to ensure that your estate is intact and in good health when your beneficiary is ready to take control.

## 8. Watch Your Two Witnesses

This one is a bit trickier. Not only do you need to find two people you trust to watch you sign your will and then sign it themselves, but those people cannot be beneficiaries in your will. Many experts recommend that your executor, guardians, trustees, and witnesses all be completely different people. The more separation you have between the people involved in your last will and testament, the easier it should be approved and set into motion.

## 9. Weigh Out Your Last Wishes

While your advanced directive is a separate document from your last will and testament, it still includes information that applies to situations after you pass away. Thus, you should assign someone besides your executor(s) to handle those details, especially the following:

- What to do with your body
- The details of your funeral
- Sharing your ethical will
- Distributing any personal mementos that don't fall within the scope of the regular will

Much like your will, you should ensure that your last wishes are in a safe place where they can be located and carried out.

## The Postage Helps with Essential Will Preparation

Every time a celebrity dies without any sort of last will and testament, it becomes news. We are collectively shocked that someone famous — with legal teams, management, and financial advisors around them — hasn't made the necessary preparations for the end of their life. But instead of thinking, "This could happen to us," many of us think, "That wouldn't happen to me if I were wealthy."

But statistics show this isn't the case.

The Postage hopes to change those numbers and get people ready for the future. We help with your will preparation needs by giving you a secure and easy-to-use online platform where you can organize your documents and assign delegates to crucial information.

Everyone should make proactive preparations for the end of life, including estate plans, advanced directives, last will and testament, and more. The more you can complete before you pass away, the less stress your loved ones will feel. More importantly, they will have more time to grieve your loss in their lives instead of taking care of your paperwork.





## Our 5-Step Preparing a Funeral Checklist

As the old saying goes, “Funerals are for the living.” However, The Postage wants to change the conversation about death and dying, starting with planning your funeral. We’ve created an easy-to-follow funeral preparation checklist with only five steps:

1. Assemble your last wishes
2. Choose the type of ceremony you want
3. Determine what you want to happen at your funeral
4. Decide what should happen with your body and remains
5. Calculate how it will be paid for

We’ve also assembled additional components for each to help you with organizing. The more pre-planning for your funeral that you do now — especially before an end-of-life scenario — the more time your loved ones will have to grieve your passing instead of event planning.

## 1. Assemble Your Last Wishes

You must determine what you want to happen in your last days of life and those first few days after your passing. You should do so now, long before you come close to death. If you wait until the end, your loved ones will be sad about losing you, and you might not be in the right frame of mind to make informed choices.

Your last wishes should include the following information:

- Advanced directive
- A durable power of attorney – who makes financial and legal decisions
- Healthcare power of attorney – who makes health decisions
- Last will and testament – what happens to your estate after you pass
- The disposition – whether you want your body buried or cremated
- Your obituary – whether you write your own or you assign someone else to write it

Proper funeral planning begins with the days right before you pass away.

## 2. Choose the Type of Ceremony You Want

We encourage people to plan their funeral because it's intensely personal and intimate. It begins by deciding precisely the type of event you want, as the options are conversely wide-ranging and culturally specific.

- Religious service
- Memorial
- Wake
- Visitation
- Viewing
- Graveside service
- Celebration
- Scattering of ashes
- Dinner party

You can even pick and choose several of these options, depending upon what you want and how you think your family and friends will want to remember you. It's about your life and passing, but it's also about who you are leaving behind.

### 3. Determine What You Want to Happen at Your Funeral

If you want to ensure that the events meet your exact wishes, you need to be clear and specific with your preparations. While you might prefer to give general guidelines, we've learned that details make the difference.

- Attendees
- Venue
- Decorations
- Refreshments
- Music
- Video
- Speakers
- Readings
- Personal messages from the departed
- Pallbearers
- Sharing of heirlooms (not deemed necessary for inclusion in the formal estate)

You might also want to consider naming the person who will be responsible for your funeral. We recommend picking a close friend instead of a partner or child so that your loved ones can use the time to grieve.

Don't think of this as party-planning — though we know some people who are planning big events for their funeral. Think of it as removing a significant burden from your loved ones.





## 4. Decide What Will Happen to Your Body and Remains

Now that you've figured out how your loved ones will memorialize your passing, it's time to decide how you want your body treated. There are two basic options:

1. Burial
2. Cremation

Your choices typically depend upon your religious and cultural beliefs, but many people are beginning to opt for a range of different options. We've seen many of the following choices made by our family and friends:

- Full embalming casket burial, whether in-ground or in an above-ground location
- Limited processing pine box burial
- Eco-friendly shroud burial
- Home burial
- Urn
- Conversion into keepsake or memorial
- Donation to medical science

Additionally, you'll need to select when you want your body to be attended to, depending upon the timing of your funeral.

- Keeping your body preserved for an open-casket viewing
- Cremating your body to give your loved ones more time to assemble for your funeral
- Storing your body if it takes more time to prepare the means and location for where your body will be interred

Again, this should be your choice, not your family's. You don't want them to make the wrong decision for you, especially if your body's post-death status matters to you.



## 5. Calculate How Your Funeral Will Be Paid For

This part is tricky since you can't always determine the exact pricing for a funeral in advance. We do recommend calling funeral homes in your area to gain an estimate for how much a funeral might cost — especially if this will be a multi-stage event over a few days. From there, you can make the following preparations for financing your funeral:

- Set aside money in a specific bank account
- Purchase funeral insurance as part of your life insurance package
- Set aside specific heirlooms to be sold to pay for everything
- Specify parts of your estate that can be liquidated as payment

Depending upon if you want a basic setup with cremation or an involved event with full burial and interment, the average funeral can cost between \$6,000 and \$12,000. Not only is that a wide range in terms of price, but you don't want to have your family assume debt for your funeral when you could have made preparations in advance.

### The Postage Can Help with Planning for Your Funeral

Preparing your funeral is an involved process. Not only do you have big decisions to make, but the process involves a range of documents your loved ones will need to access both during your last days and after you pass.

The Postage helps with your funeral preparations checklist by providing a secure and user-friendly online portal where you can store all your relevant information about your life while planning for the future. Such documents include:

- Medical files
- Insurance information
- Last will and testament
- Advanced directive
- Last wishes
- Funeral plans
- Messaging for your family and friends after you pass

Even better, you can assign when, where, and how specific people can see all that information. We call them delegates, and you have the power to choose whomever you want, depending upon what you deem best.



## Our 4-Step Death Preparation Checklist

No one knows for sure when they're going to die. Rather than worrying about when the time will come, The Postage believes in proactive preparation for yourself and your loved ones. With our comprehensive death preparation checklist, you'll learn about the decisions you should make, the documents you need to collect, and how to best organize the details of your life for when the time comes — however long or short that may be.

There are four documents you must always keep in proper working order:

1. **Last will and testament**
2. **Advanced directive**
3. **Funeral plans**
4. **Ethical will**

Taking care of the items on this list will give you and your family peace of mind about the future, as you aren't leaving behind any loose ends for others to tie up when you pass away.

## 1. Assemble Your Last Will and Testament

Despite what you might think, if you own anything, have dependents, or have any financial or legal responsibilities, you need a last will and testament. This document provides specific directions to your friends, family, and loved ones about your life, and it should include the following:

- Your estate: your assets, debts, bank accounts, stocks, bonds, etc.
- Your beneficiaries: who will receive the items in your estate
- The details: the terms of how your beneficiaries receive their parts of your estate
- The executor: the person or people in charge of the details

You must be clear and explicit when it comes to estate planning. Any ambiguity here will place your estate in probate for a judge to review, costing undue time, money, and stress for your loved ones. For this reason, we recommend you work with legal and financial experts when creating your last will and testament so that it's legally and financially airtight.

## 2. Create an Advanced Directive

Known as a “living will” in some states, an advanced directive delivers specific instructions for doctors and your loved ones on what you want to happen if you are incapacitated or die suddenly. An essential part of your death preparation checklist, this planning document relieves stress on your loved ones by providing clear decisions for potentially tricky situations.

It should contain the following:

### Medical decisions

- DNR: Can a doctor resuscitate you if you die?
- POLST: Specific orders regarding medical care (e.g. nutrition, ventilator, etc.)
- A medical power of attorney
- Where you want to spend your last days: hospital, hospice, or home

### Financial decisions

- A durable power of attorney
- Who pays your bills?
- Who makes the choices?

### Bodily decisions

- Burial v. cremation
- Interment of remains
- Organ donor
- Donation to science

While you don't necessarily need to have a lawyer review this document, it wouldn't hurt to verify that everything you've decided is legally sound. The last thing you want to do is cause confusion during your last days about what you want to happen to your body.

### 3. Develop Your Funeral Plans

The Postage encourages people to plan their own funerals, as it lessens the burden on families and friends left behind. Your grieving loved ones do not need to worry about your funeral details.

Things to consider for your funeral can include:

- Type of event
- Location
- Attendees
- Speakers
- Readings
- Decor
- Refreshment
- Music
- Video
- Pallbearers

Whether you choose a somber reflection or celebratory event, you should ensure that your funeral expresses how you want to be remembered while also giving your loved ones the space to mourn you.

### 4. Write Your Ethical Will

The ethical will, a concept originating from Jewish cultural traditions, is growing in popularity as a heartfelt way to share your final thoughts outside of the legal — and often stuffy — estate planning proceedings.

An ethical will's themes and contents typically include:

- Beliefs
- Favorite stories
- Family recipes
- Apologies
- Regrets
- Reconciliations
- Personal messages
- Distribution of heirlooms not included in the estate

While an ethical will is not legally binding, judges can use it to determine intent if an estate goes into probate. Moreover, it provides your loved ones with your final thoughts in a way they can reflect upon for years to come.

## The Importance of Completing Your Death Preparation Checklist

Making plans for the end of your life doesn't make you morbid. It makes you prepared. Statistics tell us that most Americans have never created any end-of-life plans, including high-profile celebrities and others with substantial estates. When this happens, they spend their last days negotiating and debating amongst family, legal teams, and accountants — and no one wants that.

When you take the time to prepare for death, you put your loved ones' needs first. Yes, it's your life being discussed, but you're giving people clear instructions about what should happen when you die. When there are no questions about your last wishes, your family and friends can spend more time remembering and grieving you.

It truly is one of the best gifts you can ever give them, and The Postage can help you fulfill that.







## Our 5-Step Final Wishes Checklist

At some point, everyone will pass away, which is why it's so important to live life to the fullest. But while you don't always get to choose how you'll go, you can make plans for the details. By completing a final wishes checklist well before the time comes, you can help your family ensure they, as well as your legacy, are honored after you're gone.

You can complete this process in five simple steps:

1. **Develop your advanced directive**
2. **Prepare your last will and testament**
3. **Draft your funeral plans**
4. **Write your ethical will**
5. **Talk to your family**

The more you take care of in the present, the less your family will have to do in the future, which gives them more time to grieve and appreciate your life in the best way possible.

## 1. Develop Your Advanced Directive

Think of this as end-of-life care planning. Also known as a “living will,” your advanced directive involves decisions about your body in your last few days of life and the first few days after you pass, including:

### Health decisions

- Do you want to receive hospice or palliative care?
- Do you want to receive life-sustaining treatment?
- Do you want to be resuscitated?

### Financial decisions

- Who will pay your bills?
- Who will attend to your estate?

### Funeral decisions

- Do you want to be buried or cremated?
- Do you want to be an organ donor?
- Do you want to donate any of your body to science?

## 2. Prepare Your Last Will and Testament

You might not be a multi-millionaire, but you have an estate to take care of, and that starts with creating a last will and testament, which includes:

- Physical assets
- Financial assets
- Debts
- Digital life
- Beneficiaries
- Trusts
- Executor

While you can use online services as a guide, we encourage you to speak with real-life legal and financial professionals about this step.





### 3. Draft Your Funeral Plans

Yes, you can plan your own funeral! It can include several or all the following in your preparations:

- Type of ceremony
- Who you want to attend
- Where you want the ceremony
- Your preferred decor
- The food, drinks, and more
- Any music you want to be played
- Any video or multimedia
- The people giving speeches
- The officiant
- Any readings you want
- The pallbearers

It's better that you make plans now than give your grieving family something else to do after you pass.

### 4. Write Your Ethical Will

Often called a "legacy letter," this document can be thought of as a last will and testament for your ethical life, as it can contain, but not be limited to, the following:

- Beliefs
- Stories
- Confessions
- Regrets
- Personal messages and wishes
- Apologies
- Advice

It's your chance to leave one last note for your loved ones that they can treasure forever.



## 5. Talk to Your Family

You've done a lot of preparation so far, but you should share these last wishes with the most important people in your life long before you pass away.

- Set a specific time and place
- Create a calm environment
- Be clear and direct about your wishes
- Address their concerns and fears
- Have a specific place for your documents

Remember that you are doing this to protect yourself and help your loved ones in your time of shared need.

## Why Do I Need to Bother with My Final Wishes?

The answer is simple: because it's your life.

If you pay any attention to planning your life now, then doing so for the end of your life and after you pass away should make sense. You must make preparations now because you might not get to do it later.

And if thinking about death and dying is uncomfortable - which we do understand - then focus on the organizational aspects. By collecting all of these essential documents, forms, and decisions now, you can rest easy knowing that preparing for the future is the right thing to do.

