

End of Life Planning

End of life planning is the part of your Estate Plan that formalizes and makes known your wishes about what you want to have happen when you're reaching the last phase of your life. So often, we're unable to adequately express what we want when we reach this point.

Your plan includes things like care preferences, as well as how extensive medical interventions and measures taken should be. It ensures your wishes are clear, so that your family and loved ones won't be faced with the difficult task of making decisions on your behalf. Think of it as one of the last gifts you leave your loved ones.



Use the following checklist to ensure you have a plan that's on point and complete.

- Prepare your end of life planning documents
- Decide between a Will or Trust
- Make a list of your assets
- Determine end of life housing plans
- Write down your final wishes including funeral plans and burial arrangements
- Create an obituary and/or death notice

1. Prepare Your Planning Documents

You may need some of the following documents:

Living Trust: Lets you manage your estate and assets while you're living and after you pass away.

Living Will: Ensures your wishes about medical decisions will be followed in the event you become incapacitated and are unable to express them on your own.



Last Will and Testament: Written legal document that details how your assets should be handled and what happens to any dependents after you pass.

POAs: Healthcare POA/Durable Medical POA/Healthcare Proxy/Durable POA for Finances: Power of Attorney documents can vary in scope and authority but will appoint or designate someone to make legal, financial, medical or business decisions on your behalf in the event you can no longer do so on your own.

Organ/Tissue Donor Designation: Documents any donations of tissue or organs you would like to allow upon your death.

Domestic Partnership Agreement (if applicable): Used to declare legal rights and responsibilities for long-term partnerships.

2. Decide between a Will or Trust

There is a common misconception that Trusts are only for the very wealthy. But the reality is, anyone who owns property or assets worth \$160k or above should consider a Trust. Not only do Trusts protect you, your loved ones and your legacy, they also offer privacy. And, when your estate is held in a Trust, your loved ones will avoid the costly and messy public process of probate.

Not sure which path is the best one to take? The easiest way to think about a Will vs Trust is that Wills tend to be the simpler route, whereas Trusts can be a bit more complex. A key difference between the two is a Will isn't effective until after you pass away, and a Trust goes into effect as soon as you create and fund it.

Use a Will to:

- Name guardians
- Plan for your final arrangements
- State how you want your assets passed down

Your Trust is a living document that essentially owns and holds your assets. Trusts are good for:

- Stronger control over asset distribution
- Privacy (Wills go through probate, the process by which the court distributes your estate per your instructions; they are public information, whereas a Trust is private)
- Protection (since your Trust technically owns your assets, your estate will be protected from litigation)

Determining Need for Will vs. Trust

Know when a Trust is the best fit for you.

 Trust	Yes	Yes	Avoid	Yes	Yes
	OWN ONE+ PROPERTY	POSSES \$200K+ ASSETS	PROBATE COURT	TAXABLE ESTATE	STIPULATIONS ON INHERITANCE
 Will	No	No	Don't Avoid	Enters probate No	No

Source: Trust & Will

3. List Your Assets

Assets are what you own and will pass down to your heirs. Examples include:

Savings/Checking Accounts	Cash/CDs/Treasury Bills
Real Estate/Land	Investments/Stocks/Bonds
Pensions/Retirement Plans	Life Insurance Policies
Art/Collectibles/Jewelry	Corporate Assets

4. Determine End of Life Housing

If you're at the point where you need to start thinking about end of life housing, determine what type of housing you anticipate needing. You may need an assisted living facility, a nursing home or in-home care.

Assisted living facility - consider the layout and amenities, the services available and what level of medical care is offered. Touring a facility can help you get a feel for things like how friendly and warm the staff is, what the culture of other residents seems to be and how the meals will appeal to you.

Nursing home - ensure the facility you choose is a good fit for your needs now and into the future. A nursing home will be one step up from an assisted living facility and generally offer round the clock, more intensive care. Consider the layout of the building(s), number of nursing stations, common rooms activities and what patients' rooms look like (window, TV, inviting decor?).

In-home care - likely a very different experience, and you'll want to be in tune with how comfortable you are with the caregiver who will be in your home. Finding the right fit may be more important in this scenario than any other.

5. Decide on Funeral and Burial Arrangements

Making plans for your funeral and burial arrangements ahead of time is one of the kindest things you can do for your loved ones. You can ease that burden when you make some of the plans ahead of time. Think about your religious beliefs and your final wishes, and then plan for how you want your loved ones to say goodbye to you.

There are several types of funerals:

- **Traditional Service:** usually take place in a church or funeral home.
- **Viewing and Visitation:** Typically involves an open casket during a set time period for visitation.
- **Wake:** Often a gathering at a home, usually before a more formal service.
- **Memorial Service:** Generally a service that happens after a burial or cremation.
- **Celebration of Life:** A service that allows for loved ones to pay tribute to the deceased in a personal way.

- Committal or Graveside Service: Usually brief, a committal or graveside service may occur after a funeral and will oftentimes include prayers and flowers.
- Scattering of Ashes Ceremony: Common after cremation, the scattering of ashes can occur at a place or places special to the deceased.

In addition to funerals, there are also several options for types of burials:

- In-Ground: Laid to rest in a cemetery, one of the traditional choices.
- Above Ground (Mausoleum): Placing the body or ashes in a mausoleum, a structure used for entombment.
- Above Ground (Lawn Crypt): Like a mausoleum, lawn crypts are an above-ground space that is enclosed and can be for one or two people.
- Cremation: The process of disposing a body by reducing it to chemical components through combustion (burning).
- Natural Burial: This option allows the body to decompose and naturally recycle into the earth.
- Burial at Sea: Disposing of a body or ashes from a boat, burials at sea are common for the Navy and veterans as well as private citizens.



6. Create Obituary and Death Notice

A death notice will include basic information like a full name (and maiden name, if desired) and a nickname (if one was used). It can also have the date and place of the death, surviving family members' names and details of any service or funeral. Cause of death is sometimes (but not always) included, and it's common to add the names of charities or places where donations can be made to honor the deceased.

While death is often a sad, uncomfortable time, those left grieving can be comforted with the knowledge that you prepared in your own way, making your wishes known and planning as much as you could to help them through their loss.

[Reliant Behavioral Health](#). State of Montana Employee Assistance Vendor. 1-866-750-0512. (Click "Members" in the upper right corner, Click the RBH tile located within the blue area on the left).

<https://trustandwill.com/learn/end-of-life-planning-checklist> (no date).