

Planning for Lifestyle Changes

A Roadmap for making decisions and plans



For:

Date Prepared:

DISCLAIMER

This document has been compiled by the members of the STAYinTV Committee, organized under the Tennessee Nonprofit Corporation Act, to assist residents in creating and locating information needed to plan for future years.

The Committee provides this information with the following reminders:

- Every effort has been made to ensure that the information collected herein is reasonably comprehensive, accurate and up-to-date to the best of the Committee's knowledge as of its issuance date.
- The Committee has engaged in good faith efforts in assembling the information herein and disclaims any liabilities which may arise as a result of changes in conditions over time as well as any liabilities associated with any information contained in this guide. Your final plan, formed through consultation with your personal advisors, is entirely your responsibility
- The Committee makes no representations that these are the best or only elements of planning for any or all seniors. This document is intended to be a roadmap or starting point for your research.
- Users of this guide should consult with their professional counselors on matters of financial management, health, legal planning and decision-making. References are intended to provide general information to enable each planner to engage in a productive conversation with their professional sources of counseling.
- The Committee acknowledges that some of the individual pages and worksheets may not apply or be important to all users. They are provided for possible application by individuals based upon assessment of their personal needs.
- The Committee acknowledges that some information may be re-organized to suit individuals and families. In some cases, some elements of Planning for Lifestyle Changes Roadmap information may be organized and filed in more than one location in your individual plan.

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Table of Contents

INTRODUCTION

Section 1 – Common Core Documentation

Tab A – General Summary Information and Master Document Locator

Tab B – Legal

Tab C – Financial

Tab D - Health Care

Tab E – Critical Information

Tab F – Everyday Living Information

Tab G – Immediate/Crisis/Social/Emotional Assistance

Tab H – Knowledge of Available Resources

Section 2 provides lists of actions, decisions or other directions that should be planned in advance of need for individual use or as a reference for another who is making decisions on your behalf.

Section 2 – Situational Life Style Changes

Tab A Losing a Spouse and Living Alone

Tab B Serious Accident or Declining Health: Care Giving Support Information

Tab C Staying in My Home or Downsizing

Tab D End of Life Planning

Tab E Special Final Messages

INTRODUCTION

The objectives upon which this document was created are simple:

- ✚ Collect and organize a comprehensive list of legal, financial, health, personal and other types of documents that help us manage our lives;
- ✚ Consider that we may need to have a trusted friend or relative obtain access to these documents in the event that we might rely on them to act on our behalf;
- ✚ Create useful information recording templates that are adaptable for individual use;
- ✚ Create the document in a way that individual users could adapt and re-organize to suit their own preferences;
- ✚ Provide this document in several formats to suit individual preferences –
 - Electronic form for updating and sending to family or friend as an e-file;
 - Printed form for personal filing;
 - Binder file with printed pages and tabs.

Users may choose to use the materials in this document to collect and organize their own personal information in several options:

- Collect all documents in one or two large binders for ease in location of everything. Let someone know where it is.
- Use sections of this document as folder titles for files in a cabinet drawer.
- Discard templates and lists that are not personally useful.
- Update this planning information in electronic or printed copy.

NOTE: Much of the information that you will write down when compiling your personal plan is highly sensitive and susceptible to identity theft. This includes, but is not limited to, identifying information (e.g.; SSN's, birth dates, account numbers, driver's license numbers, etc.), computer user ID's and passwords, location of items like keys and safe combinations and references to other confidential information like credit card numbers, tax returns and bank and investment account statements. You need to safeguard the information in your personal plan by securing any documents or computer files that you create in its formation.

Section 1 – Common Core

Section 1 includes a list of important documents and directories that should be collected and filed for your own use or use by others on your behalf.

Copies of these documents may be kept in one or several notebooks, or listed in a master directory of these documents, and their locations may be filed with a trusted person. A Master Document Locator is provided in Tab A for this use.

Tab A General and Master Summary Information

The following summary includes a concise collection of important information for family, friends and executor. It is intended to be a shorter collection that may be supplemented by other pages in this “Roadmap”. This example may be used as a template to personalize your own summary and determine what more specific documentation may need to be collected, organized, and communicated.

Examples and Templates

- **Summary letter to my family – an example**
- **Master Document Locator**

Summary Letter to My Family -- *an Example*

The purpose of this summary letter is to provide a concise collection of important information for a family member or will executor. Other forms for recording this information are provided in other sections of this Roadmap.

ROBERT A. & JANE B. SMITH – FICTIOUS NAMES

IMPORTANT FAMILY INFORMATION IN CASE OF EMERGENCY

Purpose Of This Document

Outlined below is a detailed listing of the personal affairs and important information of Robert A. & Jane B. Smith. In the event of death or incapacitation of either or both individuals, this information will provide direction for family, an executor, or beneficiaries for the handling of family and financial matters.

This Document Is Accurate As Of: **October 20, 2013**

General Information

I. Location of important Documents and information

- A. All essential family and financial records are located in Bob's office and are contained in either his desk or the file cabinet next to the desk. A fireproof safe that contains the more important documents is located in the closet off the office.
- B. Bank Safe Deposit Box - None in use at this time
- C. **Critical** information in case of an emergency is kept in a black folder in the top drawer of the fire safe in the closet. This folder contains original documents for both Bob and Jane:
 - 1. Last Will and Testament
 - 2. Durable Power of Attorney for Financial Affairs
 - 3. Power of Attorney for Health Care
 - 4. Living Wills and Advance Care Plans
 - 5. Quit Claim & Warranty Deed for home
 - 6. Miscellaneous small insurance policies
 - 7. Birth certificates and social security records
 - 8. US Navy discharge papers for Bob
 - 9. Miscellaneous papers
- D. Information contained in Bob's desk includes:
 - 1. Top left desk drawer contains current Bobs and credit card receipts, travel reservations, current checking account ledger, and checks for Bank and Home equity loan accounts.
 - 2. Center left drawer contains a listing of current medical expenses for tax purposes.
 - 3. Bottom left drawer contains file folders that contain important records for our **Executors**, including duplicate legal documents; current investments; house documents and expenses; jewelry, art and furniture inventories; current balance sheet; and current year tax information.
 - 4. Top right desk drawer contains stamp collection information.

5. Second right drawer contains airline and hotel frequent flyer account information.
 6. Third right drawer contains file box with monthly history of current year paid Bobs; general information on active credit cards; a folder with miscellaneous information; and extra checks.
 7. Bottom right drawer contains miscellaneous items.
- E. Information contained in the bottom drawer of wooden file cabinet next to desk includes folders with
1. Annuity documents
 2. IRA accounts historical data;
 3. Social Security and VA benefits
 4. Last several years of federal income tax returns
 5. Family History
- F. Current financial information, including a USB Drive with current balance sheet, investment portfolio summary, and monthly investment statements, are located *cite location*.
- G. Computer Information
1. Both Bob & Jane have laptop computers
 2. Both Bob & Jane have I-Phones
 3. On computer located in My Documents/Important Information/Internet Passwords is a complete listing both Bob and Jane's users names and passwords for all financial, utilities, medical, travel, government, purchasing and miscellaneous accounts.

II. Original Last Will and Testament

- A. Robert A. Smith Will dated August 9, 2002
1. Executrix: Jane B. Smith
 2. Lawyer:
 - a. Address:
 - b. Phone
 3. Trustee: Jane B. Smith
 - a. Co-Trustee: Jonathan Smith
 - b. Phone:
- B. Jane B, Smith Will dated August 9, 2002
1. Executor: Robert A. Smith
 2. Lawyer:
 3. Trustee: Robert A. Smith

III. Original Powers of Attorneys for Financial and Health Care, Living Wills Advance Care Plans and other important documents are located in

Insurance

I. Life Insurance

- A. Robert A. Smith:
1. Contact:
 2. Miscellaneous Policies from USAA Auto, credit cards, and banks for minor death benefits under certain circumstances.
 3. All insurance policies are located in the black binder in the safe.
- B. Jane A. Smith

Major Medical Insurance

- A. ABC Corporation Medical (and Pension) benefits are coordinated through Hewitt & Associates; Ph
- B. ABC provides annual Health Reimbursement Accounts for Bob & Jane with:
Ph 866-715-8005
- C. Medicare provides major medical health insurance for **Bob** and **Jane**
 - 1. Medicare ID Bob:
 - 2. Medicare ID Jane:
 - 3. Medicare Phone: 800 XXX-XXXX
 - 4. Medicare Coverage: Part A and Part B
 - 5. Bob & Jane are currently enrolled in Medicare Advantage Plans
- D. Medicare Advantage Plan coverage for **Bob**
 - 1. Policy Name:
 - 2. Policy ID:
 - 3. Healthcare Phone:
 - 4. Prescription Drug Plan:
 - 5. Drug Plan ID:
 - 6. Drug Plan Phone:
- E. Medicare Advantage Plan coverage for **Jane**
 - 7. Policy Name:
 - 8. Policy ID:
 - 9. Healthcare Phone:
 - 10. Prescription Drug Plan:
 - 11. Drug Plan ID:
 - 12. Drug Plan Phone:
- F. Veterans Administration provides health & prescription benefits for Bob
 - 1. Knoxville Clinic phone: 865 XXX-XXXX
 - 2. Mountain Home Pharmacy phone: 800 XXX-XXXX

Veterans Administration Death & Burial benefits

- A. Bob's Military Discharge papers (DD-XXX) are in black folder in fire safe
- B. National Phone: 800 XXX-XXXX

Social Security Monthly Retirement Benefit, Survivor & Death Benefits

- A. Bob's SS#
- B. Jane's SS#
- C. Phone: 800 XXX-XXXX

Long Term Care Insurance

- A. Long term care insurance is in place for both Bob and Jane
- B. LTC Insurance is with XXX. Coverage began August 1, 2002 and includes unlimited benefits for nursing home and assisted living care, four years benefits for home health care, a 30 day elimination period, and a \$130 a day benefit that is increased annually at a 5% compounded rate.
 - 1. Policy Numbers
 - a. Bob –
 - b. Jane -
 - 2. Insurance Phone number
- C. LTC Representative for XXX in Knoxville
 - 1. LTC Advisors
 - 2. Phone number:

Financial Assets and Liabilities (Also see current Balance Sheet)

I. Real Estate

- A. Principal Residence:
 - 1. 123 Oak Street, Loudon, TN. 37774
 - 2. Title is held by Jane B. Smith
- B. Home Equity Line of Credit held by
 - 1. Local Representative:
 - 2. Telephone:
 - 3. Loan number
 - 4. Home Loan Phone:
- C. Home Mortgage Loan with
 - 1. Local Representative:
 - 2. Telephone:
 - 3. Loan number
 - 4. Home Loan Phone:
- D. Homeowners Insurance
 - 1. Telephone:
 - 2. Policy number
- E. Property Taxes Assessed by Loudon County
 - 1. Telephone: (865) XXX-XXXX
 - 2. Taxes for current year must be paid by February 28 of next year
- F. Tellico Village property is required to pay
 - 1. Property Owners Association Dues
 - 2. POA Townhouse Association Dues
 - 3. The Shores Association Dues

No other real estate property currently owned
- G. Real estate documents are kept in bottom left file drawer of Bob's desk.

II. Trusts No trusts are currently active

III. Personal Property

- A. There are no loans against any personal property.
- B. Automobiles
 - 1. 2013 Ford
 - 2. 2004 Chevrolet
 - 3. Automobiles insured with
 - 4. If death occurs in one of our cars, will pay \$10,000 death benefit if individual was wearing seat belt.
- C. Boat
 - 1. 2007 Hurricane 2480B with Yamaha 200TXRU outboard motor
 - 2. Boat insured with
 - 3. Policy:
 - 4. Phone:
- D. Jet Ski
 - 1. 2003 Sea Doo 6TX-4TEC
 - 2. Jet Ski insured with
 - 3. Policy
 - 4. Phone:
- E. Itemized listings of jewelry, fine art, antique furniture, and miscellaneous property are maintained electronically with written records and receipts in file folders in the bottom left desk drawer.

- F. Jewelry is insured and kept in the lady's desk in the master bedroom. The desk is locked with a key that is kept in a velvet pouch in the sewing box located on the shelf in Jane's closet.
- G. The Fine Art Collection and Jane's jewelry represent significant investments. If heirs wish to sell any or all of these collections, they should be appraised and sold by **professionals**. Information on the art collection and jewelry is kept in bottom left file drawer of Bob's desk.

IV. Investments

- A. The family financial advisor is ; Phone: (865) XXX-XXXX
- B. **Joint Tenant** accounts
 - 1. Joint checking account
 - a. Bank
 - b. Account number
 - c. Phone:
 - d. Account overdraft protection is provided by link to Home Equity Access 3 line of credit
 - e. Account Debit card is active, but only used for foreign ATM transactions
- C. **Jane B. Smith** Individual accounts
 - 1. None
- D. **Robert A. Smith** Individual accounts
 - 1. **Investment Financing**
 - a. Contact:
 - b. Account #
 - c. Phone:
 - 2. **529 Education Savings Plan**
- E. **Retirement Accounts**
 - 1. **Robert A. Smith IRA**
 - a. Contact
 - b. Account number
 - c. Phone:
 - d. Beneficiaries
 - 3. **Jane B. Smith IRAs**
 - a. Contact
 - b. Inherited IRA account
 - c. Roth IRA account
 - d. Traditional IRA account
 - e. Phone:
 - f. Beneficiaries
 - 4. **Robert A. Smith Pension Plan**
 - a. ABC Corporation Defined Benefit Plan
 - b. Employee
 - c. Phone:
 - 5. **Social Security Benefits (began at age 62)**
 - a. Robert A. Smith #
 - b. Jane B Smith #
 - c. Phone: (800) XXX-XXXX

F. Miscellaneous Cash Accounts

1. Final income tax returns will be required. Current tax information is in yellow Income Tax folder in lower left desk drawer. Historical tax records are in the bottom drawer of the filing cabinet.
2. Miscellaneous utility or security deposits may be held.
3. Propane pre-buy contract
4. LTC premium
5. Cashback awards from Visa / Discover Card / MasterCard
6. Frequent Flyer Mileage
7. Miscellaneous account receivables may exist.
8. Travel deposits may exist
9. Many Newspapers and Magazines are paid in advance, and could be cancelled for a refund.
 - a. Knoxville News Sentinel 865 521-8181
 - b. Village Connection 865 986-6581
 - c. National Geographic 800 647-5463
 - d. Money Magazine 800 633-9970

G. Active Credit Cards

1. Bank MC – Bob #; Ph
2. Bank Visa – Bob #; Ph;
3. Bank MC – Jane #; Ph
4. Bank Visa – Jane# Ph
5. Open, but not frequently used credit cards
 - a. Discover Card - Bob
 - b. Misc. Store cards (Belk, Kohls, World Market, etc.)
6. All credit card information, addresses, terms, and phone numbers are kept in the third right hand desk drawer.

H. Automatic monthly cash transactions

1. Joint checking account # has the following bank transactions processed automatically every month
 - a. ABC Corporation pension plan deposit (monthly)
 - b. Social Security retirement benefit deposit (monthly)
 - c. Interest payment deposit (monthly)
 - d. Investment transactions
 - e. Tellico Village Property Owners dues debit (monthly)
 - f. Tellico Village Townhouse Association dues debit (monthly)
 - g. Tellico Village Property Owners Utilities debit (water & sewer monthly)
 - h. Loudon Utilities debit (electricity) (monthly)
 - i. MasterCard Bob debit (monthly balance)
 - j. Visa - Bob debit (monthly balance)
 - k. Visa - Jane debit (monthly balance)
 - l. Discover Card - Bob debit (monthly balance)
2. Joint checking account also has Internet and Bob Pay links to
 - a. IRS/EFTPS (Internet) quarterly income tax payments
 - b. Belk, World Market, & Kohl Stores Cards, etc
 - c. Home Equity Loan
 - d. Long Term Care annual premium

3. Visa Card Account has the following credit card transactions processed automatically every month (or periodically)
 - a. AT&T Internet and TV charges (monthly)
 - b. Insurance premiums (house & cars monthly)
 - c. Trash Disposal (quarterly)
 - d. Propane (periodically)
 - e. Caremark Pharmacy (periodically)
 - f. PayPal/Ebay transactions (periodically)
 - g. AAA annual membership (annual – Feb)

In the event of death, please notify the following:

- A. For Bob
 1. Tellico Village Community Church
 2. Delta Fraternity
 3. Veterans Administration
 4. Mobile Press Register
- B. For Jane
 1. Tellico Village Community Church
 2. Kappa Sorority
- C. Final Wishes
 1. Funeral Home
 2. Cemetery
 3. Burial Policies

Summary of key Telephone Numbers

I. Family Phone Numbers

- A.
- B.
- C.

II. Local Phone Numbers

- A. Neighborhood friends
- B. Pastor –
- C. Attorney -
- E. Financial Advisor -
- G. ABC Corp – Benefits
- H. Long Term Care –
- I. Bank -

III. Investment Phone Numbers

- C. Insurance -Home & Auto
- D. Insurance - Medical & LTC
- E. Insurance - Life
- F. Stocks & Bonds
- G. Social Security Administration (800) XXX-XXXX
- H. Veterans Administration (800) XXX-XXXX

IV. Medical Insurance Numbers

- A. Dr. - Bob
- B. Dr. - Jane
- C. Dr. - VA-Knox
- D. Major Medical Insurance with Medicare Medical Advantage Plan
 - a. Jane -
 - b. Bob -
- E. ABC Corp Benefits

Master Document Locator

Using the information organizers in this document to identify important documents, develop a concise locator list for all documents if you do not retain them in one place.

DOCUMENT	LOCATION and/or Point of Contact
Safety Deposit Box Inventory	
Professional advisors	
Doctors, dentists, hospitals	
Drug Stores	
Computer IDs and Passwords	
Marriage certificate	
Pre-nuptial agreement	
Divorce or separation papers	
Birth certificates	
Adoption papers	
Religious papers and certificates	
Guardianship/Custody agreements	
Court decrees	
Naturalization/citizenship papers	
Passports/visas	
Personal History	
Medical history/prescription records	
Military Records/Discharge papers	
Education records	
Employment records	
Checking account statements	
Checking records	
Checks	
Credit cards: statements	
Credit cards: receipts	
Paid bills and cash receipts:	
Rent Receipts	

Other Receipts	
Salary and Wage Statements	
Deadlines/Dates for CDs, Investments, Stock Options and Loans	
Personal financial statement	
Bank and Trust Account Information	
Bank Statements	
CDs	
Stocks, Bonds, Mutual Funds, Money Market Funds and Stock Options	
Other Investments	
Amounts You Owe/Documents	
Amounts Owed to Us/Documents	
Copyrights, Patents, Trademarks	
License Agreements	
Final Plans: Durable Power of Attorney	
Durable Power of Attorney for Health Care	
Consent for Emergency Medical Treatment	
Trust Agreements	
Living Will	
Wills and Codicils	
Organ or Body Donor's Certification	
Letters of Instruction	
Funeral and Burial Instructions	
Cemetery Plot Deed/Documents	
People and Organizations to Notify	
Death Certificates	

Tab B – Legal Documents to be Created, Collected and Maintained

Note: These documents may be kept in one binder OR you may use Tab A, Master Document Locator to inform others where these special documents are kept.

EXAMPLES and TEMPLATES

- Special Requests for My Personal Items
- Trust Summary
- Responsibilities of an Executor

LIST OF DOCUMENTS

1. TN Will
2. Executor Information & Directions
3. Durable General Power of Attorney for Finances
4. Durable General Power of Attorney for Health Care and Control of the Body
5. Living Will
6. Birth, Marriage & Death Certificates
7. Employment, Pension, Retirement, IRA Documents
8. Social Security, Military, Medicare Documents
9. Insurance & IRA Beneficiaries
10. Property Deeds and Titles
11. Trust documents
12. Business records
13. Estate Planning Documents
14. Listing & Location of all Legal Point of Contacts

Special Requests for My Personal Items

Use this sheet to designate who shall receive special personal items such as jewelry, art, clothing, collector's items, etc.

[illegible]

TRUST SUMMARY

This summary is for the benefit of the Estate Executor. Attach lists if needed.

Trustee's Name

Address Phone

Successor Trustee's Name

Address Phone

Has someone else been named to manage or to make investment decisions about the trust's property or assets? If YES Address Phone

Who established the trust?

Describe property or assets now in the trust, or which will go into the trust upon your death:

Approximate value of property or assets \$.
Was a Gift Tax Return Filed?

Is the trust in effect now, or does it take effect upon your death?

IF IT IS IN EFFECT NOW:

Name of Trust
Federal Tax I.D.# Date of Trust
Is the trust revocable or irrevocable?

Who is (are) the beneficiary (beneficiaries) of the property or assets in the trust?

1. Primary Beneficiary's Name, Address, Phone

2. Primary Beneficiary's Name, Address, Phone

1. Successor Beneficiary's Name, Address Phone

2. Successor Beneficiary's Name, Address Phone

Who is (are) the beneficiary (beneficiaries) of the income of the trust?

1. Primary Beneficiary's Name, Address, Phone

2. Primary Beneficiary's Name, Address, Phone

1. Successor Beneficiary's Name, Address, Phone

2. Successor Beneficiary's Name, Address, Phone

What is the approximate annual income from the trust? \$

When does the trust terminate for each beneficiary?

To whom is the property or assets transferred upon termination of the trust?

1. Name, Address, Phone

2. Name, Address, Phone

Select an Attorney to advise you.

Who is your attorney?	
Name	
Address	
Phone	

Select an Executor for your estate and to attend to your final affairs.

Who is your Executor?	
Name	
Address	
Phone	

What are the responsibilities of the executor?

The following are some of the general responsibilities of the executor in taking charge of the assets of the deceased, paying the debts, and distributing the assets to the beneficiaries. This list is not intended to be complete, but it does indicate the type of issues the executor will address. Your lawyer will provide you with a complete list.

- Ensure that all the real and personal property is protected, including arranging necessary fire insurance on buildings, and changing locks to protect assets
- Locate safely deposit boxes and the key.
- Select the lawyer to act for the estate and obtain from them notarial copies of the death certificate. Choose a lawyer who has extensive experience in Wills and Estates work. Pick an accountant to assist if your lawyer suggests this is appropriate. Discuss the lawyer's and accountant's fees and disbursements.
- Locate all life insurance policies and notify the insurance company of the death, and forward a copy of the death certificate to have the policy paid to the beneficiary.
- Notify all insurance companies including house insurance and car insurance of the death. Ensure that insurance is maintained. Make a list of all the assets including stocks, bonds, pension funds, bank accounts, government investments, superannuation payments, holiday pay from work, work-related life insurance or benefits for the spouse etc.
- Determine if there are there any interests in partnerships or companies and locate shareholders and partnership agreements; and provide a copy to the lawyer for his examination. (There may be triggering clauses in those agreements that must be met quickly).

- Locate the previous several years of income tax returns and provide copies to the lawyer or tax accountant. These must be reviewed quickly to ensure that no filing dates are missed. Government tax authorities do not consider that the person is deceased. The executor may be personally liable for any tax penalties that are incurred because filing dates are missed.
- Pay the funeral director. Your lawyer will tell you the priority of paying debts, but normally the funeral director is paid before most other debts.
- Make a list of all debts. This will include accounts for charge cards, house utilities, property tax arrears, income tax arrears, loan payments, outstanding leases, mortgages on house or vehicles, and alimony or prior separation agreement. Provide this list and supporting documentation to the lawyer.
- Once all the assets have been located and the debts paid (including the account of the executor), then the estate will be disbursed in accordance with law and the terms of the Will. In many cases a sale of real estate and personal property may be necessary prior to distribution of the estate.
- Advertise for creditors in the local newspaper to ensure that all the debts are known and paid.
- With the lawyer, determine if any court proceeding is required regarding the Will. This is called filing for Probate. Often if there is adequate tax advice at an earlier date, the requirement for Probate can be avoided. This will save the estate considerable money.
- Notify the beneficiaries about their bequest and, provided there is money left after the payment of all debts, the beneficiaries will receive their money or assets from you as Executor of the estate.
- Open a Bank Account in the name of the Estate at your local bank using a notarial copy of the Will (or Probate if required) together with a copy of the death certificate. Use a checking account that you receive the checks back so you can verify that you paid the funds if required at a later date.

Tab C – Financial Documents to be Created, Collected and Maintained

Note: These documents may be kept in one or several binders OR you may use Tab A, Master Document Locator to inform others where these special documents are.

EXAMPLES/TEMPLATES

- **Example Financial Summary**
- **Financial Points of Contact**
- **Computer User Names and Passwords**
- **Home Inventory and Documentation: furniture, appliances, artwork, jewelry, antiques and valuable collections**
- **Safety Deposit and Personal Safe Inventory**

LIST OF FINANCIAL DOCUMENTS

- 1. Annual Balance Sheet (Assets – Liabilities = Net Worth)**
- 2. Annual Budget (Total Revenue – Total Expenses = Net Income)**
- 3. Current and previous year's tax forms**
- 4. Listing & Location of all**
 - A. Bank Accounts & Investments**
 - B. Real Property, including vehicles, boats, jet skis, etc**
 - C. Mortgages, Loans, & Credit Cards,**
 - D. Estate Planning Information**
 - E. Life Insurance & Annuity Policies**
 - F. Security Deposits, Gift cards, Store balance, and Frequent traveler accounts**
 - G. Home Improvements**
 - H. Financial Point of Contacts**
 - I. Computer user names and passwords**
 - J. Photographic inventory of each room, personal property, vehicles.**
 - K. Safety Deposit and Personal Safe Inventory**

AN EXAMPLE OF AN ANNUAL BALANCE SHEET

CURRENT ASSETS	VALUE		CURRENT LIABILITIES	VALUE
Cash	\$565		Credit Card – VISA	\$2200
Checking Account	\$1800		Credit Card - MC	\$2000
Savings Account	\$2500		Credit Card – AmEx	\$250
Accounts Receivable	\$235		Accounts Payable	\$250
Gift Cards	\$100			
CURRENT ASSETS	\$5200		CURRENT LIABILITIES	\$4700
Long Term Assets	Book	Market	Long Term Liabilities	Value
Primary residence	\$220,000	\$350,000	Home Loan	\$75,000
Vacation /Rental Prop	\$150,000	\$250,000	Property Loan	\$45,000
Timeshare/ Unit	\$19,000	\$21,000	Personal Loan	0
Business Equity	\$70,000	\$125,000	Business Loan	\$25,000
2003 Chevy	\$28,000	\$10,000	Auto Loan	\$5000
2010 Ford	\$30,000	\$20,000	Boat Loan	\$1500
2007 Deck Boat	\$14,500	\$9800	Home Equity Line	\$2800
2003 Jet Ski	\$8100	\$3675		
Investment Accounts	\$110,000	\$127,000		
Retirement Accounts	\$169,200	\$361,000		
Collectables	\$1600	\$3000		
Art and Jewelry	\$15,000	\$20,000		
Home Furnishings	\$25,000	\$15,000		
Clothing and Misc.	\$12,000	\$6,000		
Life Insurance	\$250,000	\$250,000		
Misc. Assets	\$2000	\$2425		
TOTAL L.T. ASSETS	\$1,125,300	\$1,574,800	TOTAL.L.T. LIABILITIES	\$154,300
			NET WORTH	\$1,423600
TOTAL ASSETS	\$1,130,500		TOTAL LIABILITIES	

AN EXAMPLE OF AN ANNUAL BUDGET FOR 20XX

INCOME	MONTHLY	ANNUAL
Wages		2500
Interest/Dividends		1000
Investments		10,000
Business Income		0
Pension		15,000
IRA Distributions		15,000
Social Security		18,000
Rental Income		500
TOTAL INCOME		62,000

Expenses	Annual		Expenses	Annual
HOME			BOAT	
Mortgage	4000		Insurance/tags	100
Insurance	500		Operations	200
Other insurance	0		Maintenance	200
Property tax	2200			
Maintenance	500		EDUCATION	200
Lawn/irrigation	1000		CONTINGENCY	3000
Pest control	500		CLOTHING	1000
POA fees	1300		RECREATION	600
			Entertainment	
FOOD/HOUSEHOLD			Dining Out	2500
Food	2500		Tickets/Events	400
Household	1000		Internet	600
Grooming	500		Cable TV	1000
			Golf/Rec Fees	2500
CAR EXPENSES				
Insurance	700		CONTRIBUTIONS	6000
Tags	100			
Operations	1200		TAXES	
Maintenance	500		Federal	9000
VACATIONS	4000		State	800
MEDICAL			Sales	2000
Long Term Care	3000		UTILITIES	
Insurance	1500		Telephone	200
Doctors/Dentists	200		Cellular phone	700
Lab/equipment	200		Power	1800
Medications	1000		Water	400
Glasses/Hearing	1000		Propane	400
Travel	100			
TOTAL EXPENSES	61,000			
TOTAL NET INCOME	1000			

FINANCIAL POINTS OF CONTACT

NAME/ORGANIZATION	Phone	Address	E-mail

COMPUTER USER NAMES AND PASSWORDS

Or provide the name of the Word file where this information is found

A list of my computer user names and passwords is filed at: e.g, FAMILY INFORMATION: Smith/\$6488#N. Any logins/passwords need to be stored in a safe place or encrypted – I'd and a note to that effect.]

Login for:

Login for:

Login for:

Password:

Password:

Password:

ORGANIZATION	USER ID	PASSWORD

A list of personal possessions of particular financial or sentimental value that should be preserved and passed on according to my directions.

NOTE: A photographic record of special possessions and furnishings may be created for insurance purposes.

SAFETY DEPOSIT AND PERSONAL SAFE INVENTORY

SAFETY DEPOSIT: Location/Number:	
Key Location:	
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	
PERSONAL SAFE: Location/Combination/Key Location	
Key Location/Combination	
1	
2	
3	
4	
5	
6	
7	
8	
9	
10	

Note: DO NOT put cash, life insurance or other documents in the safety deposit box if they are needed at death. The Box will be sealed at death of the owner.

Tab D - Health Care Documents to be Created, Collected, and Maintained

Note: These documents may be kept in one binder OR you may use Tab A, Master Document Locator to inform others where these special documents are kept.

EXAMPLES/TEMPLATES

- List of Prescriptions and Pharmacies
- List of Professional Care Providers—For Him and For Her

DOCUMENTS

- A. Prescriptions
- B. Medical & Health Care Insurance Policies
- C. Long Term Care Insurance Policies
- D. Funeral, Burial, Cremation Policies

PRESCRIPTIONS for Him

Prescription	Physician	Pharmacy

PRESCRIPTIONS for Her

Prescription	Physician	Pharmacy

**PHYSICIANS, DENTISTS, THERAPISTS, and
OTHER HEALTH CARE PROFESSIONALS FOR HIM**

***** *Notify these persons upon my death***

Name	Contact Information	Notes

**PHYSICIANS, DENTISTS, THERAPISTS, AND
OTHER HEALTH CARE PROFESSIONALS FOR HER**

***** *Notify these persons upon my death***

Name	Contact Information	Notes

Tab E Personal Information to be Created, Collected and Maintained

EXAMPLES AND TEMPLATES

- **Family Contacts**
- **Village and Neighborhood Friends**
- **Employment History – for Him and for Her**
- **Church Affiliations**
- **Other Organizational Affiliations: Professional, Civic, Social**
- **Military documents and records**

FAMILY CONTACTS

** Notify these persons upon my death*

Name	Address/ Phone	Relationship	Special Notes

VILLAGE AND NEIGHBOORHOOD FRIENDS

**** Notify these persons upon my death*

Names	Address/Phone	Notes

EMPLOYMENT HISTORY for:

**** Notify these persons upon my death***

Employer/ Address/Phone	Last Position/ Title	Contact Name	From	To

EMPLOYMENT HISTORY for:

**** Notify these persons upon my death***

Employer/ Address/Phone	Last Position/ Title	Contact Name	From	To

CURRENT AND PAST CHURCH INFORMATION

Remember to inform your current Church of your personal wishes, current address and addresses/phone numbers of at least one family member they may contact in case of need. Update this contact information if it changes.

** Notify these Churches upon my death*

Church	Location/Phone	Contact Person	Special Notes

OTHER ORGANIZATIONAL AFFILIATIONS: PROFESSIONAL, CIVIC, SOCIAL

Organization/ For Member name/ID	Contact Information	Special Directions

Tab F – Everyday Living Information

DOCUMENTS OR RECORDS

Retain any documentation for these items with specific directions on how to cancel or retain services.

1. POA, Townhome Association, and Neighborhood dues. Note: *These dues are not terminated upon the death of a resident.*
2. Home, lawn maintenance and pest control contracts: copy or location
3. Warranty contracts and information: copy or location
4. Utilities providers (e.g., power, gas, phones, TV, Internet, trash, mail, pest control)
5. Magazine and newspaper subscriptions to be canceled
6. Realtor preferences for home sale
7. Automatic payments from bank account to be continued or discontinued
8. Rental property: address, lease, value

TAB G – Immediate/Crisis/Social/Emotional Assistance

List of agencies and organizations that provide help. STAYinTV provides a resource guide with contact information for many types of help agencies. See Tab H for how to obtain a copy of this reference.

AGENCY	PURPOSE	CONTACT	Phone/Address

QUICK REFERENCE FOR EMERGENCIES

- Create a small label or tag that contains your name, address, phone number, blood type, name of physician, allergies, Church and contact information.
- Carry this tag with you when you are out, especially out for a walk, jog, shopping, or exercising. In the event of an emergency, a responder can use this information to provide immediate assistance.
- Keep a copy of the above information in the glove box in EACH car you drive.

A sample of a small emergency information card – *front and back* -- is provided.

John Doe Wife: Sarah 123 Tellico Street 37774 865-444-xxxx Local Church/phone	Type O Dr. J. Smith No Sulfa Diabetes
--	--

Front

Back

EMERGENCY PHONE NUMBERS

Keep posted in a convenient place in the home for quick reference. Use the *STAYinTV Resource Guide* referenced on the next page for many sources and others you may not have thought about.

AGENCY	PHONE NUMBER
First Responder	911 or other
Fire Department	
Ambulance	
Hospital/Name	
Neighbor/Name	
Neighbor/Name	
Police	
Sheriff	
ETHRA for transportation	
Church	
Pharmacy	

Tab H – Knowledge of Available Resources

A free copy of the **STAYinTV Guide** is available from STAYinTV at <http://www.STAYinTV.org/guide.html> This guide contains lists of available resources on a variety of services of interest to Tellico Village residents. It is updated periodically.

Printed copies may be available at some Tellico Village events, such as a STAYinTV Forum, HOA meetings or the Health and Services Expo.

This document contains references for such services and organizations as:

- | | |
|-----------------------------|------------------------------|
| ❖ Emergency numbers | ❖ Transportation |
| ❖ Home health agencies | ❖ Veterans benefits |
| ❖ Legal services | ❖ Tax preparation |
| ❖ Geriatric services | ❖ Churches and ministries |
| ❖ Home maintenance services | ❖ Pharmacy delivery services |
| ❖ Personal care services | ❖ Library services |
| ❖ Respite facilities | ❖ Health equipment services |
| ❖ Support groups | |

Tennessee Health Resources. <http://health.tn.gov/> This is the State of Tennessee website for health services. In the upper right corner where there is a question box, type in any topic of interest such as Advance Directives to receive information about each service or document in Tennessee. Advance Directives are specific to each state. A legal advisor can explain these document and decisions you must make.

Caring Connections. <http://www.caringinfo.org/i4a/pages/index.cfm?pageid=1> Search for Caring Connections to arrive at this informative site that lists advance care planning, advance directives, financial planning information and information for family and friends at the end of life, among others. This is a very useful resource for general information on many other topics of interest in planning for lifestyle changes. ***You can download a copy of the Tennessee Advance Directives on this site.***

The above site also has a copy of the **POST – Physician Orders for Scope Treatment**, Directions for Health Care Professionals that you can download. Discuss this document with your primary care providers. In the Question Box on the first page of this site, ask for POST document.

Administration on Aging Services to the Aging. <http://www.aoa.gov/> The offices of the Administration on Aging, Services to the Aging. A variety of reading materials is located here as you are interested.

ElderCare Services. <http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx> This is an eldercare locator, based upon your geographic location and particular need. This would be a good site to visit prior to your need of any particular services so you can visit or inquire of services in your area.



Section 2 – Situational Life Style Changes

Tab A Losing a Spouse and Living Alone

Tab B Serious Accident or Declining Health: Care Giving Support Information

Tab C Staying in My Home or Downsizing

Tab D End of Life Planning

Tab E Special Personal Messages to My Family and Friends – Your Legacy

Tab A – Losing a Spouse and Living Alone

The following list was prepared by Tellico Village residents who have had the experiences of losing a spouse and living alone. These ideas are reminders based upon their experience.

- Preplan if possible. Each spouse needs to know the state of family finances, end of life wishes, and where important papers can be found. Include passwords to bank accounts, and where the keys to deposit boxes are kept. Begin ***now*** to assemble those papers, and let someone know where they can be found. Women need to be involved in and understand financial matters while her husband is still living. Be aware that approaching illness (dementia, Alzheimer's, chemo-brain where brain cells can be damaged by treatment) can impair rational thinking. The spouse may not have kept abreast of investments or wanted to challenge a broker because of a trust relationship. Ask questions.
- To accomplish this planning, complete other sections of this Roadmap.
- At the time of death, notify family, friends, and next-of-kin. You will need a list of phone numbers, e-mail addresses, and street addresses. Notify pastor, minister or priest and funeral home of choice. (Refer to Planning for End of Life Section)
- Notify Social Security and wait for instructions. Last check may have to be returned. There may be a death benefit to be claimed.
- If receiving a Veteran's Pension, contact the V.A. If deceased spouse was receiving a pension or annuity, notify source.
- Get at least 10 copies of the Death Certificates from the mortuary. You will need them, and you can get more.
- Access any filing system your spouse established. OR, create one at once, and keep it current.
- Pay spouse's credit cards. When accounts have been satisfied, they may only be closed in writing, and will require a Death Certificate.
- Contact any other family your spouse supported, including another family, ex-wife and children, or parents? Do you know to what extent, or how to contact them?
- Attend to any business your spouse owned or operated. Were you in a partnership? You will need access information about it and whom to notify.
- You will need to know where, what, with whom, and how much investments your spouse had. Do not make large expenditures before you know your net worth. You need to contact your brokerage. Do not assume they are "taking care" of your investments. Ask questions! Do not make withdrawals or financial decisions

without understanding consequences, such as early withdrawal penalties and taxes. How much are broker's fees?

- Determine what you will have to live on. What is your monthly income? Do pensions carry on or stop? Are you drawing on investments? What about Social Security, reduced or combined? Was there a trust?
- Don't cancel automatic bank accounts until all accounts have been settled and notified.
- Find an insurance broker and ask him to evaluate your insurance. Do you need to make changes to save money or get different coverage?
- Update your own beneficiaries.
- Keep records to determine what you actually need to live in a month and a year. ? Check back a month or two to get an average: Shelter, utilities, assessments, phone and cell phone, water, insurances, medical expenses, taxes, fees, clothing, groceries, household necessities, contributions, television and computer, recreation and entertainment, dues. Keep an absolute record for another month or two of cash expenditures, credit card bills, and bank statements. Average again. Having the financial planning documents shown in Tab C will be helpful at this time.
- Determine your level of home safety. Do you have a Lifeline or Call-for-Help Service? Is your home accessible in an emergency? Is there a key outdoors, or do you have a keypad code, known to the fire department, First Responders, or a neighbor?
- Consider if your present living arrangement is for you now. Can you keep up a house and yard or afford help to assist? Can you cook safely and adequately? Do you have health problems or physical limitations that will make living alone difficult? Can your home be made safer (night lights, grab bars in shower or tub, getting rid of throw rugs, etc)? Do you want to live alone, or in a building with others? Consider the Downsizing questions listed in this Roadmap.
- Avoid major decisions in the first year following a death: buying, selling, relocating, divesting, financial---take your time.
- Take care of YOURSELF, physically, mentally, spiritually. Maintain social contacts wherever possible, and make new ones. Join a support group. Take up a new hobby or activity. Get regular exercise. Join an exercise group. Volunteer. Stay involved.
- Keep a notebook to record necessary details of every conversation you have related to the funeral. You will be speaking with lots of people and getting many directions and decisions. This will help you keep all details together and not be dependent on your memory.

Tab B Serious Accident or Declining Health: Care Giving Support

Before you encounter any situation in which you may have to deal with a serious accident or declining health, develop a plan with the following parts:

- Collect and keep handy a list of emergency contacts such as the ones listed in other sections of this document.
- Inform neighbors, Church ministers and members, friends, and others that you may need some help before you actually need it for yourself or another. Let them know that you may need to call during an emergency. Ask them to help you create your list of contacts.
- Keep on your list emergency transportation contacts such as friends, neighbors, ETHRA, ambulance services. Use the templates found in this Roadmap.
- Keep on your person or close by (such as in a wallet, in the car glove department) a list of your emergency information such as name, address, phone, person to contact in case of emergency, doctor, clergy contact, medications, allergies.
- Carry your emergency information with you at all times, including when you are out for a walk, shopping, or traveling anywhere. An example is found in this Roadmap.
- Have all legal and medical documents in place: Power of attorney, advance directives, and medical. See previous sections of this Roadmap for lists and ways to organize them.
- Visit and select in advance of need any help and personal care services you may need, such as home health care, housekeeping, meal delivery, assisted living, or memory care.
- Provide a list of any of the health care facilities you approve for your own care, and a list you would *not* want to go to. This will help your family make this decision as they will be implementing your wishes.
- Be sure all of your legal, health and financial documents are prepared and their location is known by someone who is trusted to help you.
- Make arrangements for pets if you are unable to care for them.

Tab C Staying in My Home or Downsizing

QUESTIONS TO CONSIDER ABOUT DOWNSIZING TO SMALLER OR DIFFERENT LIVING ARRANGEMENTS

These suggested questions are selected to help seniors prepare for the time that they may wish to downsize, move, relocate and become a little more dependent on others. Answering these questions helps you prepare in ways you may not have thought about in advance of your actual need.

1. If you are considering downsizing, what are the 3-8 features you want in your newer/smaller home and lifestyle? Examples: number of bedrooms, one floor, availability of transportation, meal service, social services, limited cooking.

•	•
•	•
•	•
•	•
2. What items, responsibilities and possessions in your current life would you like to give up and not be involved with any further? E.g., mowing the lawn, paying property tax, cooking meals, having lots of furniture you no longer use.
3. How do you know that it is time for downsizing? Is it due to:
 - a. Wanting a simpler lifestyle with a smaller home to care for?
 - b. Wanting to reduce housing costs associated with mortgage, insurance, maintenance, taxes, or utilities?
 - c. Wanting to be closer to services, entertainment, transportation, shopping, or family?
4. What will you miss if you downsize? How will you feel if you move and must forgo your familiar and cherished:
 - a. Neighbors
 - b. Church
 - c. Friends
 - d. Familiarity with local surroundings
 - e. Ability to get around easily
 - f. Furniture, art, special possessions that you may have to sell or give away
 - g. Family treasures, heirlooms, jewelry and momentos?
5. Do you wish to rent or own another residence? What are the advantages of each to you at this time of life?

6. Are you prepared for the emotional stress associated with leaving where you are and the people you live around to go to a different home? How much time will you need to make this adjustment?
7. Would you want to stay in the Tellico Village area, but in a smaller home? *OR* would you want to move out of the area to be closer to family and friends so you can obtain their support as you need it?
8. What will it cost you to move?
 - a. What will you have to pay upfront to sell your home and other possessions?
 - b. What will it cost you to replace furniture, appliances?
 - c. What costs where you live now will you no longer have to incur?
 - d. What new costs might you incur at another location?
9. If you do need to move to a smaller residence, what do you need to be happy?
 - a. Total space/square footage
 - b. Number of bedrooms or spare rooms
 - c. Stairs or first floor/one floor living
 - d. Kitchen facilities – how much do you want and need
 - e. Garage or parking
10. If you do feel that you need to move to a different community, what do you need to be happy there?
 - a. Meal service at a retirement community
 - b. Social activities that do not require transportation
 - c. Transportation for personal trips, such as shopping, medical trips
 - d. Ownership vs. rental
 - e. A pedestrian-friendly community
 - f. Safety and security features and services
 - g. Health care facilities and providers that are easily accessible
11. Who else should be considered when you make the decision to downsize?
 - a. Will family wish to help or advise or remain neutral?
 - b. Do you want to be closer to family for their convenience or for yours?
12. What levels of health care do you anticipate needing?
 - a. Independent living/assisted living
 - b. Home health services
 - c. Nursing care
 - d. Memory care
 - e. Meal service
 - f. Transportation to health care providers

Some tips to prepare for downsizing – after answering the above questions

- Visit several optional communities to see what they have to offer and become more aware of what you want and do not want or need.
- IF you are able, lease several size condos in other communities, such as when you vacation, to “try out” different size living accommodations for short times. For example, how does it feel to live in a two bedroom, 1100 square foot space or an 800 square foot one bedroom apartment when you are accustomed to a larger home?
- Talk with your family and close friends to help make decisions about personal possessions. Does someone really cherish something you own and would be honored to give your collections a new home? Could that help you give it up?
- Speak with your financial advisor about what you can realistically afford on a fixed income if that is an issue with you.
- Take time to share some of your special memories of your possessions or life experiences with family and friends so that, when the time comes, you will have passed on the memory if you cannot keep the items themselves. For example, talk about your travels with children and grandchildren by showing them your photo albums before you have to pass them on. Tell the story about how you built the kitchen table and bookcases to your family before you sell them. If you cannot keep everything, there is likely a family who would need and welcome your possessions.
- Consider what you will do if you are not able to drive yourself at some point in time. How will you get to appointments or Church or shopping for personal needs?
- Could you do some preliminary “downsizing” by getting rid of some possessions you no longer need or want and do not have a strong emotional attachment to? Your family may have a difficult time making those decisions for you.

Tab D – End of Life Planning

One of the kindest acts you can give to your family is to make your end of life decisions and services as easy as possible for them. You may make each of these actions alone, with other family members, or with the advice of a professional (attorney, physician, clergy or funeral director.)

Completing the suggested planning activities listed in *previous pages* of this Planning Roadmap will make the task of planning for end of life much less complicated. Your family and estate executor will be grateful that you organized all your health, legal, financial and personal affairs with assurance that they are acting in accord with your personal wishes. Realize that without direction from you, physicians and relatives will follow their personal guidelines to make medical decisions for you. Obtain a Durable General Power of Attorney for Health Care, Tennessee Advance Directives, and the POST – Physician Orders for Scope Treatment. Decide and document in advance the treatment you consider acceptable for end-of-life care, as well as any life-sustaining treatment you want to forego when your health reaches a certain point. Assign someone you trust to carry out your wishes with an attorney.

GETTING ADVICE FROM PROFESSIONALS

- Get input from your attorney, accountant, family, and friends on end-of-life topics. Select someone you trust to carry out your wishes; explicitly define those wishes.
- Determine how you want your remains attended to. A funeral director can explain options; a clergy person may also be consulted to learn what is accepted by your religious practices.
- Determine your financial situation and the disposition of your possessions. Having all the financial and legal documents suggested in this Roadmap will help you and your family attend to your preferences.
- Decide how your end-of-life care and funeral will be paid for. Find out what your insurance, Social Security and Medicare benefits will cover. Make sure you know the rules for Medicaid gifting.
- If you are certain that you want to die at home, consider what arrangements must be made to do so, whether your family can support you, and whether you have the financial resources to accommodate your desire. Obtain in advance a list of support providers that can help you and your family attend to your needs.
- Obtain professional guidance on good estate planning to make sure that the financial assets that are most important to you and your family – no matter how much or how little -- go to the intended recipients as quickly and easily as possible with minimal expense.

- Understand what estate planning is and what planning you should do. Estate planning is a process in which an individual specifies how their money and other property should be managed during life and after their death. And it commonly includes a related issue: directions about the type of medical care you want to receive if you become unable to communicate those wishes yourself.

If you do not do any formal estate planning, then decisions about your medical care, property, and final arrangements will be made without your input.

Without proper estate planning, medical decisions will fall to the treating doctor or hospital. At death, property will be divided and distributed according to the hierarchy of survivors specified by state law. Final arrangements will be carried out according to the preferences of relatives or in accord with community customs.

Update your will periodically to make disposition of your finances and possessions as easy as possible. Designate someone trustworthy with financial power of attorney in the event you become incapacitated.

- Contact clergy at the onset of a terminal illness so they can assist the person and their family with end of life spiritual needs. Be sure that your Church records have current contact information for your family in the event your pastor must contact them.

GETTING YOUR DOCUMENTS IN ORDER

End-of-life planning includes preparing a will or trust documents to direct the disposition of your financial resources and possessions.

- Update your financial documents when changes warrant it, such as a divorce, remarriage, death of a spouse or when additional children or grandchildren join the family. Be sure beneficiaries are in line with your desires.
- Name someone you trust as executor of your estate. A Durable Power of Attorney document gives your chosen representative the right to act for you concerning financial matters if you become incapacitated. Without this document, the court will appoint a guardian or conservator who may not know or follow your wishes. This may be costly and time-consuming.
- Create advance directives to guide relatives and health care professionals by stating your wishes and appointing a specific person to carry them out.
- Use each of the tabs in this Planning Roadmap to determine which documents you need to obtain or update. Make sure someone is aware of vital information: Date of birth, social security number, parents' names, level of education and occupation. The death certificate must list the last occupation.

- If the deceased was in the military, the funeral director will require a DD-214 in order to get a flag and all military entitlements for the funeral.

COMMUNICATING YOUR WISHES

Opening up conversations about end of life events and plans is not easy. However, having your family or others try to make decisions or obtain legal, financial, or other documentation about your affairs is more difficult. If you are planning for end of life decisions, make those decisions known by sharing your requests and documented directions with those persons who will be attending to your affairs.

- Hold conversations to discover who is best suited to manage your finances, health decisions and legal and property affairs. One person does not have to attend to all affairs; you may need a different person for different types of assistance. Determine who may agree and disagree with your choices. If it helps, explain your decisions to those whom may not be accepting or who may offer resistance.
- Discuss how much treatment you would want after a trauma that left no hope of recovery to a self-reliant state. Make those decisions known in Advance Directives and the POST document. Have a copy of Advance Directives on file at the hospital where you receive treatment.
- Tell those who will attend to your affairs how to access all important documents, such as the documents listed in this Roadmap or the Master Document Directory. Send them a printed copy or e-mail them an electronic copy for their files. This Planning Roadmap will be invaluable at this time.
- Provide a list of recurring bills, when they are due and how they are usually paid (check, bank transfer, credit card).

FUNERAL DECISIONS – Making your funeral decisions in advance of need.

Discuss funeral options with your preferred funeral director and with a representative of your church, temple or synagogue. Put your funeral decisions in writing and make them known to those who are likely to attend to funeral arrangements for you. Some of the decisions you or a member of your family will be asked to make are:

1. How shall the body be cared for?
 - whole body burial
 - entombment
 - cremation
 - donation to medical science. Provide name the institution, address and phone number of the institution; name to whom the cremains shall be returned. Your next of kin must authorize this donation.

2. What type of funeral service?
 - traditional with or without visitation
 - graveside
 - memorial
 - none
3. Are there other requirements to be specified?
 - Autopsy- (Unless the death is suspect, the family bears the expense of an autopsy).
 - Embalming
 - DNA sample
4. How will the casket be presented at the visitation and funeral? Open? Closed?
5. Shall there be only private family viewing of the remains or viewing by all visitors?
6. Do you want particular clothing, jewelry, artifacts (e.g., photo, book, religious article, academic regalia) included in or by the casket or on display?
7. In what newspapers should the obituary appear? The information provided throughout this Roadmap – personal family information, residences, education, accomplishments, employment -- will be useful in writing the obituary. What information *may* and *may not* be included in the obituary. You may want something very short and simple, or you may not approve of your age or cause of death to be reported, as examples. You may wish to list all family members, places of employment, military service, or personal achievements to be stated. Or you may write the obituary in advance and place it with important documents. The cost of an obituary varies by market, and you may want to check those costs before you specific your obituary request.
8. Choose the place for the visitation: Funeral home, church, temple, synagogue, other.
9. Do you
 - Request particular clergy or someone else to preside at the funeral or memorial? Discuss your preferences with them so they can tell if they are able and available.
 - Request or recommend particular pall bearers? Provide names, addresses, phone numbers and e-mails to help the funeral director.
 - Prefer particular music or hymns to be sung? Instrumental music or performers?
 - Request particular scriptural or other readings? Are there particular persons – family members or friends --whom you prefer to deliver a reading? Your clergy or church representative is able to suggest readings that are suitable for funerals that you would like to have read.

- Request some particular friends or family members to speak about you in memorial? Discuss this with each in advance of need.
- Request some special services such as a Wake services, 21 gun salute, horse drawn procession, rites of a fraternal organization such as the Masons, Knights of Columbus or Veterans of Foreign Wars? Discuss this with each organization in advance of need to ensure that you are entitled to their service and if they are able to provide it.
- Prefer a particular cemetery or a columbarium? If you do, provide the, location, plot, address, phone number of the cemetery or Church, and if you have burial insurance, the policy information.
- Have a preference for flowers or donations to a particular organization in your memory? If so, provide the name, address and phone number to ensure donations get to the right organization. Visitors and friends often want to give something at the funeral,
- Have a pre-selected casket or urn? Specify the funeral director with whom these arrangements have been made and their contact information.
- Have a selected a grave marker? If so, how does the cemetery manager obtain it? If you have not made this pre-selection, do you want particular art work, insignia or any brief inscription?

FINALLY, Record your decisions and file with your funeral director, family member or other trusted person. The following summary page should be helpful.

End of Life Planning Summary for:**Date:**

Location of documents – master document locator or other as described in this Roadmap	
Name of executor	
Care of the body	
Type of funeral service	
Open/Closed casket	
Viewing preferences	
Special artifacts to be displayed	
Obituary information	
Location of visitation	
Clergy or another presider	
Pall bearers	
Scripture preferences	
Music preferences	
Special services	
Requested speakers at the memorial	
Cemetery or columbarium	
Preference for flowers and/or donations	
Casket	
Grave marker	

Tab E Personal Messages to My Family and Friends -- Your Legacy

Some people want to prepare one final message to special people in their life. These are your final and personal thoughts. These words may also be very cherished by the recipients as you thought of them during critical times. Some individuals write these personal messages as a Legacy or Ethical Will.

You may require some help to compose these thoughts. Ask for someone to type your words for you or record them for you if you choose that method. Let someone know where these final messages are kept and when and how they shall be delivered. Place these recordings in your collection of important documents; or list them in a Master Document Locator found in this Roadmap.

Special Messages may be as long or short as you like. It is the thoughtfulness that counts, not the length.

Some ideas to help you create these special final messages for your special people:

- What is your most cherished thought about this person?
- Describe an incident you shared with this person that is special to you.
- What special words would you use to describe this person?
- What special thoughts would you like to pass on – such as something you learned in life that you enhanced your life?
- How do you want each person to remember you? “*Remember me as*”
- What special “gift” would you like to leave with each person? For example, the gift of patience, laughter, music, Or your special coin collection or piece of jewelry.

Just a few examples of what one might leave behind as a legacy

To my darling granddaughter Emily. How much I looked forward to your visits with us during the summer. Don't forget that digging worms with grampa is fun; I always thought everything we did with you was fun. You are such a joy to me. I am proud of you and I will be proud of the woman you will become. What a beautiful gift you have been to our family. I love you always.

To Fred. Hey golfing buddy! If it weren't for you, I would have given up on golf years ago. What pleasure it was just to be in the warm weather and cool breezes and be with good friends, in spite of my 28 handicap. Looking back, time spent together doing anything with great friends is what made my life so enjoyable these past years. I pass on to you something you have admired for so long . . . my golf ball collection. Have a beer and remember me with happiness and a smile. Thank you, my friend, for passing through my life.