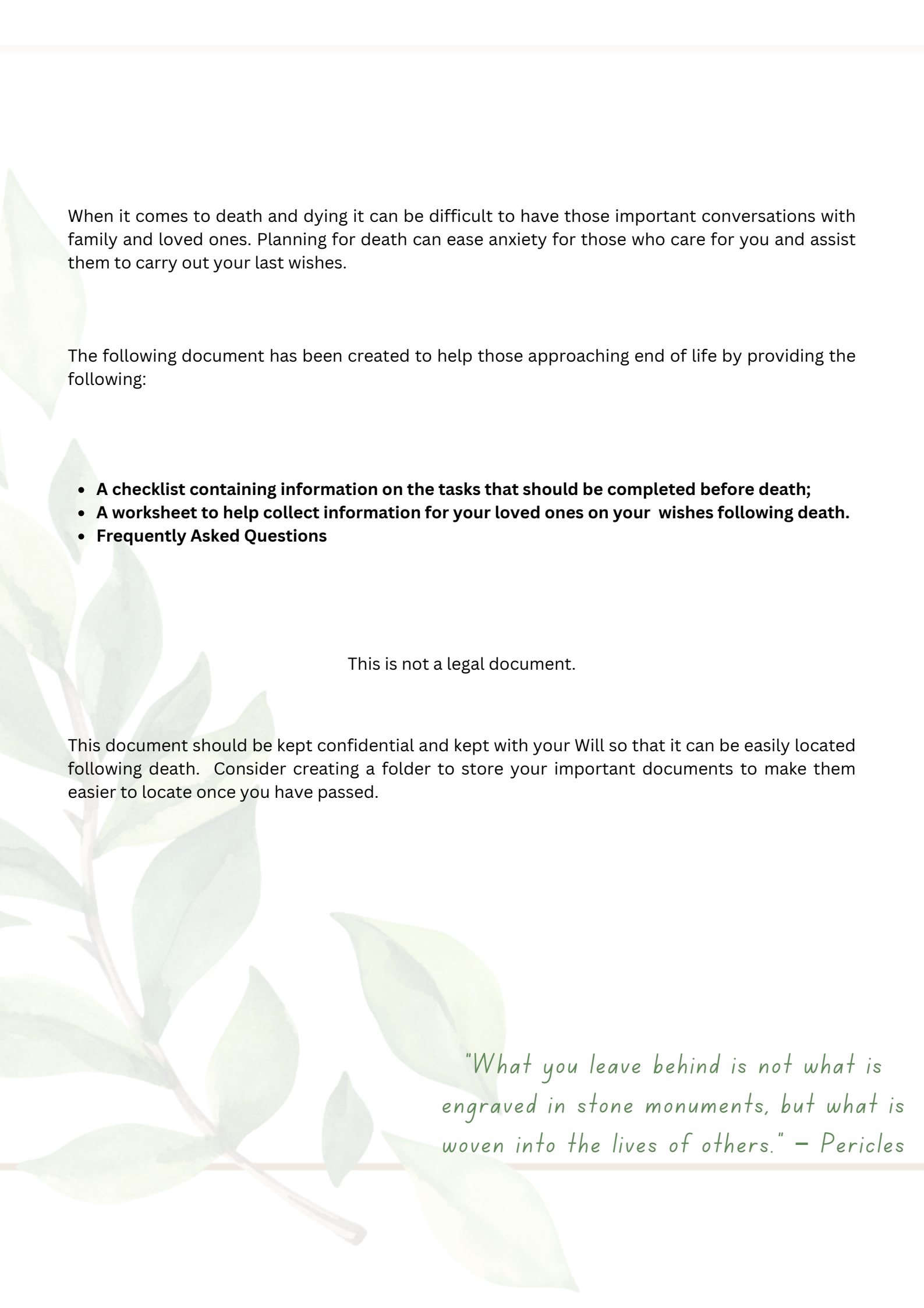




END OF LIFE PLANNING

GETTING YOUR AFFAIRS IN ORDER





When it comes to death and dying it can be difficult to have those important conversations with family and loved ones. Planning for death can ease anxiety for those who care for you and assist them to carry out your last wishes.

The following document has been created to help those approaching end of life by providing the following:

- **A checklist containing information on the tasks that should be completed before death;**
- **A worksheet to help collect information for your loved ones on your wishes following death.**
- **Frequently Asked Questions**

This is not a legal document.

This document should be kept confidential and kept with your Will so that it can be easily located following death. Consider creating a folder to store your important documents to make them easier to locate once you have passed.

"What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others." – Pericles

CHECKLIST

Prepare Legal Documents

- Will - A lawyer can help you draft a will. Some people draft their own wills using kits bought from a newsagency or post office. However, there are certain requirements for a will to be valid and using a lawyer ensures you get it right.
- Advance Care Directive
- Enduring Power of Attorney
- Enduring Guardianship
- Organ donation registry/ Body donation Consent form

List Important information

(use worksheet provided)

- Login details and passwords
- Organisation memberships
- Subscription Services
- Utilities and bills
- Assets and liabilities list
- Safety deposit box and safe locations
- Location of important documents

Making Administration Easier

- Roll superannuation into a single account (consider life insurance implications)
- Nominate a binding nominee for your superannuation and insurance
- Close unrequired bank accounts
- List the preferred distribution of personal items that is not addressed in the Will
- Make gifts of possessions prior to dying (consider tax implications) and/or transfer of assets i.e car, other vehicles
- Add a legacy contact on Facebook and notify the person

Gather Important Documents

- Superannuation statements
- Bank statements
- Insurance policies
- Birth / Marriage certificates
- Life insurance policies
- Residential leases / real estate contact details
- Passport
- Home loan documents / deeds

CHECKLIST

Choices at End of Life

- Where you would like to die hospital/home
- Who should be present
- Other preferences i.e music, lighting
- Spiritual advisor presence

Personal Arrangements

- Care of children
- Arrangement for pets
- Video legacies
- Letters to family and loved ones
- List of people to notify of passing

Funeral Arrangements

- Funeral insurance or prepaid funeral plan
- Express preferences for burial / cremation, funeral service, funeral notice
- Charity in lieu of flowers
- Eulogy and who you would like to speak at your funeral
- Music and photos you would like included

"Love is stronger than death even though it can't stop death from happening, but no matter how hard death tries it can't separate people from love. It can't take away our memories either. In the end, life is stronger than death."

-Unknown



WORKSHEET

Personal Details

Full name:

Date of birth:

Birth name:

Arrangements

Care of children:

.....

.....

.....

Care of pets:

.....

.....

.....

Who you would like notified:

.....

.....

.....

WORKSHEET

Funeral Preferences

Funeral Provider:
(If prepaid)

Funeral Insurance:
(Including policy number)

Spiritual Advisor:
.....

Burial

Cremation

Body Donation

Service requests:
.....

Charity in lieu of flowers:
(If required)

Eulogy:
.....
.....
.....
.....
.....

WORKSHEET

Important Information

Will location:

Executor/s:

Enduring
Power of
Attorney:

Lawyer:
(If applicable)

Organ Donation

Consent Yes No Registered Yes No

Body Donation

Consent Yes No Registered Yes No

Life insurance
policies:

(Fund, policy number
and where statements
are located)

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.....

.....

Superannuation:

(Fund and policy number)

WORKSHEET

Property and Assets

Real Estate -

Properties:

(Address and location
of documents)

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Bank Accounts:

(Bank/Credit union
name, account number,
location of statements)

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Vehicles:

(Including vehicle type,
registration number
and where documents
are located)

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Other assets:

(i.e Shares,
cryptocurrency)

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WORKSHEET

Liabilities

**Mortgages
and Loans:**
(Include Bank or
Lender, account
numbers, location of
statements)

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Credit cards:
(Include Bank or
Lender, account
numbers, location of
statements)

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**Other
liabilities and
debts:**

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WORKSHEET

Logins and Passwords

Password Manager L

P

Email L

P

Computer L

P

Phone L

P

Tablet L

P

Facebook L

P

Twitter L

P

Instagram L

P

Other L

P

L

P

FREQUENTLY ASKED QUESTIONS

Wills and Legal

What are the legal requirements for making a Will in NSW?

You must satisfy a number of legal requirements when making a will in New South Wales in order for your will to be valid. If you do not satisfy all of these requirements, the Supreme Court may still conclude that a document is your will if, having regard to any evidence relating to the execution of that document or your testamentary intentions, it is satisfied that you intended for that document to be your will. The requirements are:

- you must be at least 18 years of age. Minors can make a will if they are married or the Supreme Court authorises them to make a will, which it will only do if it is satisfied they understand what a will is, the proposed will reflects their intentions, and it is reasonable to allow the will to be made.
- the will must be in writing and signed by you.
- two witnesses must have watched you sign the will, and have also attested and signed the will themselves.
- you must have 'testamentary capacity' to prepare a will, meaning you understand the effect of a will, you know what assets you own, you do not have a mental health issue affecting your ability to make rational decisions and you know who would likely expect to be named in your will as a beneficiary. If you do not have 'testamentary capacity', then the Supreme Court can order a will to be made on your behalf.

What happens if I don't make a Will?

An administrator (often a relative) will be appointed to carry out similar duties to an executor. The law provides a formula for the distribution of assets of a person who has not left a will. This may not work out the way you would have wanted.

Can anyone challenge my Will?

Yes. The law expects people to make 'proper provision' for certain people.

These include:

- current spouses
- de facto partners who are living with immediately prior to your death
- children

If you want to leave any of these people out of your Will speak with a lawyer.

Where should I keep my Will?

Keep your Will in a safe space. Your Lawyer will usually hold the Will for you, or you can keep it with your other important documents. It's important you tell your executor where your Will is kept.

What is an Enduring Power of Attorney?

A legal document that allows you to appoint a person(s) to manage financial and legal decisions on your behalf and continues even if you lose the ability to make decisions for yourself.

FREQUENTLY ASKED QUESTIONS

Funerals

Do I have to use a funeral director to plan a funeral?

There is no legal requirement to use a funeral director but they can offer comfort, support and advice during the funeral planning process.

Funeral directors usually:

- collect and lodge legal documents
- collect and care for the body
- supply the coffin or casket
- contact the cemetery or crematorium and arrange the date and time of the funeral
- arrange floral tributes, newspaper notices and other matters if required
- provide a hearse and (if required) other vehicles for family and friends
- pay the various fees involved (called disbursements), including cemetery/crematorium fees, minister or celebrant fees etc
- complete registration of death with NSW Births Deaths and Marriages.

Should I plan my own funeral before I die?

Pre-planning or pre-paying for your funeral can protect your loved ones from unnecessary stress related to making difficult decisions at an emotional time and relieve them from any financial burden.

How does funeral insurance work in Australia?

A funeral insurance policy gives your family a lump sum payment to pay for funeral expenses when you die. You pay monthly or fortnightly premiums (ongoing payments) for a fixed amount of cover. Usually you can choose from \$5,000 to \$15,000 cover, which will be paid to your family when you die.

What things can I choose if I pre-plan my funeral?

- Burial or cremation
- Select an urn or a casket
- Determine floral arrangements
- Location of service
- Music to be played
- Special requests i.e butterflies
- What you are dressed in for the burial/cremation
- Transport between service and gravesite / crematorium
- Whether to live stream service