



End of Life

End-of-life planning can bring a sense of calm, knowing your family understands what you want at the close of your life. It also may be important that your loved ones know that certain decisions within your control will be carried out. Decisions about where you prefer to die, if you want extraordinary measures taken to prolong your life, and who you want to receive your possessions have less of a chance to result in family squabbles if your loved ones know your wishes. Completing this chapter can give you the peace of mind in knowing that you've helped those left behind better cope with your passing. And that can take the burden off decisions they could otherwise struggle to make.

State of Affairs: Research

Families aren't talking and it's **causing disputes.**



25% of Americans have not discussed any end-of-life topics with their loved ones.¹

Nearly 70% of family disputes over aging or end-of-life issues could have been avoided with discussions, according to senior care professionals surveyed.²



of attorneys surveyed listed disputing wills as the most common end-of-life issue leading to legal action, followed by disputes over finances (29%) and health (17%).²

Source:

¹ *Generation to Generation: Gauging the Golden Years; survey of 1,224 adults 18 and older by the Marist Poll.*

² *Home Instead, Inc., franchisor of the Home Instead Senior Care® network, completed 645 surveys with senior care professionals in North America, and 100 interviews with estate planning attorneys in the U.S.*

For the full executive summaries, go to **4070Talk.com.**



ACT



ACT (*Assess, Consider, Talk*) to help determine how your future will look. Completing the following exercises could help prepare you for the kind of future you desire.

Assess

Before you can communicate your wishes and plan for your passage from this world, you first should thoughtfully consider how you would like to spend your final days.

Make a “bucket list” of the things you want to do or issues you would like to resolve before the end of your life. If you knew you only had 30 days to live, what would you want to do and say, and to whom?

Assess what is important to you. If given the choice, where would you want to be at the end – at home or in a care community? Would you like people with you at the end and, if so, who?

What type of service would you like and what is your preferred burial?

Consider

One of the most important issues to consider is what you would want if you could not make decisions on your own.

Consider how you define quality of life. Would those closest to you understand your wishes? Why or why not? What were some of the defining moments of your life? What are you most proud of? What are your most important successes? Answering these questions may help reaffirm the meaning behind your life.

Consider who you would want to make decisions for you if you were unable to do so such as a family member and/or a person with power of attorney as well as a health care proxy. What would you want that individual to know?

Determine who you would want to receive any inheritance or valuables after you are gone.

Consider the details of what you would want for your funeral.

Talk

Hearing about the end of your life likely is as difficult for your family and friends as it is for you to discuss. But remind those closest to you that you are trying to do everyone a favor by resolving these decisions upfront. Do your planning with immediate family or a close friend. This can serve to motivate as well as encourage. Have some individual conversations with family members about your desires and the reasons for those, then make the best decision you can.

After assessing and considering, write down your end-of-life wishes and plans. Then make sure you tell your family and friends what you want. Select a person with power of attorney and a health care proxy. Then see a lawyer.

Refer to the following conversation tips and suggestions for help communicating your wishes.

Conversation Tips

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“Dad, I’m figuring out my end-of-life wishes. Would you talk with me and make sure I’ve not forgotten anything. By the way, you might consider doing this too!”

“I’m not planning on dying soon, but I am working on my will. I’d really like to make sure that everyone gets something special and unique to remember me by. Is there anything from the house you’d like to inherit when I die?”

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“Mom, you know I would be so upset if something happened to you and you couldn’t communicate with me. That’s why I need to know your wishes.”

“I’d love to have ‘Let it Be’ by the Beatles played at my funeral. Let me explain why that song is so important to me so you understand why I want it to be a part of the service.”

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Talk

If you live alone:

It's imperative that you have a network in place to assist when the time comes to make important decisions. Reach out to a family member or close friend to begin the conversation.

To make sure religious preferences are carried out:

Meet and talk with a pastor, priest, rabbi or other worship leader to begin planning your service.

Consider

If you are part of a blended family:

If families cannot agree, consider a mutually acceptable third party mediator to help you resolve issues.

Assess

If you have dementia:

Before dementia starts to impact decision-making, you should consider appointing a person with power of attorney and a health care proxy so your wishes will be carried out. Also consider seeing a lawyer to help you assess your situation and make a plan.

Learn More

The following tools and resources can help families developing an action plan:

American Cancer Society, Hospice Care
cancer.org

Department of Health and Human Services, Eldercare Locator (*Hospice Care*)
eldercare.gov

National Hospice and Palliative Care Organization
nhpco.org

Hospice Foundation of America Information Center Free Resources
hospicefoundation.org

Centers for Medicare & Medicaid Services, Hospice Center
ms.gov

National Association for Home Care & Hospice
nahc.org

Caring.com
(*Search and compare hospices near you*)
caring.com

The American Bar Association Guide to Wills and Estates
americanbar.org

National Association of Home Builders (*Aging in Place*)
nahb.org