



FINISHING FAITHFULLY

Designed and written by Dr. Marcia Blake, PhD, MSPH

Sun City Christian Church
(Disciples of Christ)

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Information to Keep

Keeping Records & Vital Information

As you wade through life, you can leave a paper trail of receipts, bills, and other records. If you're not careful, that trail can take over your home. That makes it much harder (and less fun) to keep your finances on track.

Keeping your records in order is key to managing your finances. After all, staying organized can make record-keeping easier, and save time (and stress) when you need important documents like a birth certificate or car title.

Of course, some people save everything (just in case)—which can make it hard to find anything. What's more, clutter can negatively impact your mental health [Opens in new window](#).

Yet others don't save enough—which can backfire if you need to defend a tax return or prove you own an asset.

The trick is finding a happy medium so you can access the records you need, when you need them. Think Goldilocks meets Marie Kondo.

There are several ways to do this. But it's important to find a strategy that works for you and your lifestyle. Here are some ways to get started.

Gather your financial documents

Start by gathering your papers in one spot. Check everywhere—the kitchen counter, entryway table, home office desk, car trunk, garage, basement, under the bed, and anywhere else papers accumulate. Then ...

Toss the clutter—junk mail, catalogs, expired coupons, bill inserts, and empty envelopes. Consider getting rid of product manuals, too (you can find digital versions online). That can give you a better idea of how to organize your records—and how much space you'll need.

Next, start visualizing the system you'd like to use to get your financial house in order.

Decide where to keep your records

It's easy to misplace an item if it doesn't have a designated home. Financial records are no exception. A binder might be enough if you have just a few documents to track. Otherwise, you might label folders in a file box, drawer, or cabinet. (Of course, a single box or drawer can fill up quickly. Depending on what you're storing, you might need a bigger space).

Another option: Store some of your records electronically. You can save copies of online documents like bank and credit card statements. And these days it's easy to scan and convert physical papers into electronic files. But bear in mind that computers crash and hard drives fail. So, keep a backup file (or two) on a portable storage device or an encrypted cloud storage service like Dropbox or Google Drive.

Even so, hard-to-replace documents demand another layer of security: a fire-resistant file cabinet, safe, or safe deposit box at your local bank. (Original adoption papers, birth certificates, property deeds, and similar documents are good candidates for a safe deposit box. But remember: You can access the box only when your bank is open, so don't stash things you or your loved ones might need suddenly, like a passport, will, or power of attorney).

Be mindful that many records contain sensitive information. Take steps to safeguard them—whether that means locking your file drawer or encrypting your hard drive.

Make a filing system

Once you know where you'll keep your records, create a filing system that makes sense to you. Label your folders—for both physical and electronic files—using basic terms you can remember easily. Examples:

Folder	What to keep there
Attention	To-do items: bills to be paid, statements to be reconciled
Bank accounts	Statements (until reconciled)
Contracts	Legal agreements, employment contracts
Credit cards	Agreements, statements
Education	Enrollment records, transcripts, diplomas
Employment	Pay stubs, benefits handbooks, military papers
Estate planning	Will, trusts, beneficiaries
Health	Records, explanations of benefits (EOBs), bills, receipts
Home	Repair receipts, furniture/fixture receipts, appraisals, warranties
Insurance	Policies, claims
Investments	Brokerage statements, annual reports, prospectuses
Loans	Loan-related records while you have a balance
Personal	Passports, birth certificates, marriage licenses, Social Security cards
Retirement accounts	Individual retirement accounts, 401(k)s, annuities
Tax records	W-2s, 1099s, donation receipts, business receipts, tax returns
Utility bills	Water, electric, gas, phone, TV/streaming
Vehicles	Car and boat receipts, titles, maintenance records

Note:

- *You might want subfolders for items like credit card and investment account statements (each clearly labeled).*
- *Some documents are easy to categorize, while others could go into any of several folders. For instance, maybe you keep your car loan paperwork in a “vehicles” or “loan” folder. Insurance policies can go in related folders (e.g., car insurance in the “vehicles” folder). Or you could put all your policies together in one “insurance” folder. Do what works best for you—and try to be consistent.*

Organize chronologically

Try to organize your documents chronologically within each folder. For example, you might file newer items in front. And don't be afraid to recycle or shred documents you no longer need, like old utility bills and bank statements. Also, plan on cleaning out your folders—physical or electronic—once a year to get rid of older records and make room for new ones. You might do this at the beginning of the year, as part of your spring cleaning, or when you prepare for tax time.

Tip: Always shred sensitive documents, especially those with account numbers, Social Security numbers, or birthdates. Strip-cut and cross-cut shredders are OK for papers with expired or non-sensitive personal information but use a super cross-cut or micro-cut shredder for documents with sensitive or confidential information.

Have a structure

Unless you have lots of free space in a filing cabinet, consider a separate storage box or two for long-term records. These include tax returns and any supporting documents. The papers won't take up space in your everyday filing area, but they'll be readily available if you need them.

Electronic filing system

If you use an electronic filing system, set up an efficient structure and use it every time. For example, you might create a main folder like "financial records" in your computer's documents library. Then, add a folder for each subcategory (e.g., bank accounts, estate planning).

Maintain consistency

Once you have a structure, consider how to name your files. Consistent naming makes searching and categorizing simpler—for you and any loved ones who might need to access your records. A "Year-Month-Day Description" format works well. For example, your December credit card statement might look like "**2022-12-15_XYZCreditCard.**" Again, consistency is key.

File your records

Now that you have a place and filing system for your records, it's time to get organized. This might take time if you're catching up on piles of paperwork. But, moving forward, staying organized will be simple if you stick to your system.

Consider setting a recurring reminder on your phone to manage your financial papers. That will give you a fixed time to open, read, pay, and file (or shred) your paperwork. If you miss your "appointment" (say, you're out of town for a few weeks), get caught up as soon as possible to stay on track.

Create a list of accounts (and keep it safe)

- You may have given a spare house key to a friend or neighbor in case you get locked out or have an emergency. Similarly, a financial "key" can be helpful if you get locked out of your accounts—or if a loved one needs to access them.
- To create a key, make a list of accounts with the details you or your loved one would need to access each. Include account names, numbers, usernames, passwords, and beneficiaries. List instructions for accessing your safe deposit

box, too. Keep the list safe and share it only with someone you trust, such as your spouse or adult child.

How long is enough?

Your financial records might need a place of their own if you kept them forever. Fortunately, most common documents have different “holding periods.” This helps keep the paperwork manageable.

Guidelines:

Keep less than a year (until reconciled/new ones arrive)

- ATM receipts
- Bank deposit/withdrawal receipts
- Credit card receipts
- Expired or canceled credit cards
- Insurance policies

Monthly bills (keep longer if you might need them for tax purposes)

Keep 1 year (longer if needed for taxes)

- Bank and brokerage statements
- Canceled checks
- Credit card statements
- Paycheck stubs
- Receipts for large purchases

Keep 3 to 7 years (supporting tax files)

- Bank and brokerage statements
- Charitable donation receipts
- Medical records
- Mortgage statements
- Tax returns
- Tuition payment receipts
- W-2s and 1099s

Three to seven years can be a wide range. The IRS provides some guidelines.

Keep tax-related records: Indefinitely if you don't file a return (or you've filed a fraudulent one).

- **Seven years** if you file a claim for a loss from worthless securities or bad-debt deduction.
- **Six years** if you don't report income you should have, and it's more than 25% of the gross income shown on your return.
- **Three years** from the date you filed your original return or **two years** from when you paid the tax (whichever is later) if you file a claim for a credit or refund after you file your return.
- **Three years** if none of these situations applies to you.

Keep forever (personal and legal documents)

- Birth, adoption, marriage, divorce, and death certificates
- Education and military records
- Estate planning documents
- Home improvement records (keep while you own the home)
- Home purchase documents (keep for seven years after the sale)
- Passports (even if they're expired)
- Property deeds
- Retirement and pension records
- Social Security cards

You might need to keep certain records longer if they relate to business expenses or tax deductions you claim. For example, if you take a deduction for your home office, keep utility bills for three years after you've filed the related return.

Keeping your records organized is an ongoing effort. But the effort is worth it! With a good system in place, you'll have less clutter and be able to find important papers when you need them. Plus, being organized can make it easier to budget, apply for loans, and stay on track financially—now and in the future.

Medical wallet

A medical wallet card contains information about medications, conditions, allergies, and emergency contacts and can give you peace of mind when the unexpected occurs. This is valuable because it can save emergency responders time and allow them to provide the best care possible if you are unable to speak or are unconscious. It is also helpful for easily sharing information with your physician and sharing information with your family.

- Emergency care: Helps emergency responders provide the best care possible if you are unconscious or unable to speak
- Share health information: Helps you easily share your health information with your family or doctor
- Additional identification: Provides an extra layer of identification in your wallet
- Complementary to other medical ID: Can be used in addition to a medical ID bracelet or necklace

How to add “In Case of Emergency” to your phone

Today, our phones are rarely outside of our reach. This makes them one of the best tools we have for quickly responding to an emergency and increasing the chances of a more positive outcome. In most emergency situations, you would be the one to contact someone for help. So, it's important to take a few minutes to research and save important emergency contact numbers in your phone so you can make the call immediately and get help faster.

The main emergency phone numbers to save in your phone:

- Your emergency contact, such as a parent, spouse or close friend
- Police, 911 in the United States for emergencies

- Poison Control Center
- State Highway Patrol
- Your nearest police and fire department (for non-emergencies)

You should also consider saving these important numbers in your phone and password/contact book to help you in an emergency:

- Your doctor, pediatrician
- Veterinarian
- Your pharmacy
- Home health aides
- Your insurance company
- Your roadside assistance provider
- Your employer
- Your child's school or caregiver
- A nearby relative or friend
- An out-of-town relative or friend

There are also some emergency situations, like a bad fall or car accident, where you might not be able to communicate with first responders. For this reason, it's important to take these two steps add an emergency contact in your phone, such as a parent, spouse or close friend who can come to your aid and a lock screen message on your phone to communicate helpful information to first responders (e.g. emergency contact, blood type, allergies, and medications). Depending on the type of phone you're using, there are different ways to add a lock screen message.

iPhone

iPhone users can use the "[Health app](#)" on their phones to add their basic personal information, important medical details and emergency contact numbers within the Medical ID tab and make them accessible from their lock screen. Select "Show When Locked" and test it out after you've finished setting it up.

Android

Android users can set up their lock screen message by going into their Settings, Users & Accounts, and then Emergency Information. Enter your medical information and emergency contact. Then test it out by locking your phone, swiping up and tapping "Emergency" to find the information you entered.

Additionally, Android lets you put any message you want on your locked screen. To do this, open your Settings, go to Security & Location and next to the Screen Lock tab hit Settings. Then, tap Lock Screen Message. Here, you can enter your primary emergency contact or important medication information so that it always displays on your locked phone screen.

Because it's difficult to predict when or where an emergency will happen, it is a smart idea to update your phone now so that you're prepared to handle any situation that comes your way in the future. Be safe out there!

Location of Important Documents

Estate Documents			
Original Documents	Suggested Retention time	Suggested save location	Actual location of documents
Last Will & testament	Indefinitely	Attorney & Safe-deposit box	
Living will/health care proxy	Indefinitely	Home	
Durable power of attorney	Indefinitely	Home	
Revocable trust agreement	Indefinitely	Trustee & safe-deposit box	
Irrevocable trust agreement	Indefinitely	Trustee & safe-deposit box	
Trustee Information	Indefinitely	Trustee & safe-deposit box	
Charitable trust agreement	Indefinitely	Trustee & safe-deposit box	
Charitable donation preferences	Indefinitely	Trustee & safe-deposit box	
Burial instructions	Indefinitely	Home & a copy in binder	
Cemetery plot deed	Indefinitely	Home & a copy in binder	
Prepaid cremation papers	Indefinitely	Home & a copy in binder	
Funeral home preference and information	Indefinitely	Home & a copy in binder	
Letter of instruction to executor	Indefinitely	Home	
Death certificates of pre-deceased loved ones	Indefinitely	Safe-deposit box	

Personal Documents			
Original Documents	Suggested Retention time	Suggested save location	Actual location of documents
Social Security Card	Indefinitely	Home	
Birth Certificate	Indefinitely	Safe-deposit box	
Passport/citizenship (naturalization) papers	Indefinitely	Safe-deposit box	
Adoption Papers	Indefinitely	Safe-deposit box	
Marriage certificate	Indefinitely	Safe-deposit box	
Prenuptial agreement	Indefinitely	Safe-deposit box	
Divorce or separation papers	Indefinitely	Safe-deposit box	
Military service records	Indefinitely	Safe-deposit box	
Safe-deposit box key	Indefinitely	Home	

Ownership			
Original Documents	Suggested Retention time	Suggested save location	Actual location of documents
Real estate deeds	Indefinitely	Safe-deposit box	
Home purchase & home improvement records	Indefinitely	Home & Safe-deposit box	

Ownership			
Original Documents	Suggested Retention time	Suggested save location	Actual location of documents
Vehicle titles	Indefinitely	Safe-deposit box	
Other titles of ownership	Indefinitely	Safe-deposit box	
Appraisal & inventory of valuable items	Indefinitely	Safe-deposit box	
Household inventory	Indefinitely	Safe-deposit box	
Receipts for major purchases	Indefinitely	Home	
Service contracts & warranties	Indefinitely	Home	
Stock &/or bonds certificates	Indefinitely	In your investment account	
Investment purchases & sale records (trade confirmations)	Six years from tax-filing deadline - year of the sale		

Tax			
Original Documents	Suggested Retention time	Suggested save location	Actual location of documents
Prior year federal & state tax returns	Six years from filing	Home	
Federal & state gift tax returns	Six years from filing	Home	
Property & school tax records	Six years from filing	Home	

INSURANCE INVENTORY

Life Insurance			
Policy holder		Face value	\$
Beneficiaries		Date Issued	
Company Name		Premium	\$
Policy Type		Premium Due Date	
Policy Number		Date of Last policy review	

Life Insurance			
Policy holder		Face value	\$
Beneficiaries		Date Issued	
Company Name		Premium	\$
Policy Type		Premium Due Date	
Policy Number		Date of Last policy review	

Life Insurance			
Policy holder		Face value	\$
Beneficiaries		Date Issued	
Company Name		Premium	\$
Policy Type		Premium Due Date	
Policy Number		Date of Last policy review	

Life Insurance			
Policy holder		Face value	\$
Beneficiaries		Date Issued	
Company Name		Premium	\$
Policy Type		Premium Due Date	

Policy Number		Date of Last policy review	
Long-term Care Insurance			
Name of Insured		Date Issued	
Policy holder		Benefit amount	
Company Name		Premium	\$
Policy Number		Premium Due Date	

Disability Insurance			
Name of Insured		Date Issued	
Policy holder		Benefit amount	
Company Name		Premium	\$
Policy Number		Premium Due Date	

Liability Insurance/Umbrella Policy			
Company Name		Agent Name	
Phone Number		Email	

Health Insurance			
Health Insurance Provider		Agent Name	
Phone Number		Email	
Health Insurance Provider		Agent Name	
Phone Number		Email	

Medicare Insurance Provider		Agent Name	
Phone Number		Email	

Supplemental Insurance Provider		Agent Name	
Phone Number		Email	

Other		Agent Name	
Phone Number		Email	

Property and Casualty Insurance			
Company Name		Agent Name	
Phone Number		Email	

Vehicle Insurance (e.g. automobile, motorcycle, boat)			
Company Name		Agent Name	
Phone Number		Email	

Company Name		Agent Name	
Phone Number		Email	

Company Name		Agent Name	
Phone Number		Email	

Professional Contacts

Financial Advisor			
Name		Phone number	
Firm Name		Email	

CPA(s)			
Name		Phone Number	
Firm		Email	

Name		Phone Number	
Firm		Email	

Attorney(s)			
Name		Phone Number	
Firm		Email	

Name		Phone Number	
Firm		Email	

Financial Institution(s)			
Name	Phone Number	E mail	Website

Primary Care Physicians	
Name	Phone Number

Other Physicians	
Name	Phone Number

Home Health Aid(s)		
Name	Company Name	Phone Number

Dentist(s)	
Name	Phone Number

The Importance of Passwords

Protecting your online accounts is more important than ever, yet many people still underestimate the importance of strong passwords, often reusing the same ones across multiple websites or creating easily guessable combinations. Passwords are vitally important in securing personal data and every step must be taken to ensure accounts are kept safe and secure. Creating and managing passwords according to best practices is essential to keeping your online identity safe.

Understanding password security and making it a priority are essential for safeguarding personal information & providing comfort in digital interactions as the world grows more interconnected. When it comes to email accounts, social media profiles, online banking systems, and work-related platforms, strong passwords are the first line of defense against illegal access and possible data breaches.

Strong passwords are important since they directly affect the safety of online accounts & digital identities. Strong passwords are essential for reducing the risk of cyberattacks and safeguarding the integrity of online accounts in a world where internet access is a given for many daily activities.

People can no longer use weak, simple passwords that are easy to figure out or struggle to remember several complex ones out of convenience. They might have to deal with the consequences of having their personal information exposed and possibly misused by cybercriminals in the event of a data breach brought on by a weak password. Their general sense of security and financial well-being may suffer as a result in the long run.

One of the main points of entry for cyberattacks is a weak password that can serve as the gateway to more sophisticated cyberattacks like ransomware infections and phishing scams. Weak passwords can result in identity theft, monetary losses, harm to one's reputation, and legal repercussions. The bottom line is that using weak passwords poses far more risks than simply having one's online accounts compromised. To strengthen your online security, start by making strong passwords. To create strong passwords, follow these recommended practices:

- **A combination of capital and lowercase letters, numbers, & special characters** is what makes a strong password. This increases the difficulty for automated tools to use brute force attacks to crack the password.
- **Avoid using information that can be easily guessed:** Don't include common words or information that can be easily guessed, like your name or birthdate, in your password. Rather, use arbitrary character combinations that have no personal meaning.

- **Make it long:** A password that is more than one character is more difficult to crack. To increase the strength of your password, try to include at least 12 characters.
- **Use different passwords for every account:** If you reuse the same password for several accounts, there is a greater chance that one compromised password will result in multiple account breaches. To reduce this risk, make sure that every online account you have uses a different password.
- **Think about employing passphrases:** longer word or phrase combinations that are more difficult to decipher but easier to remember.

People can make strong passwords that drastically lower the possibility of unwanted access to their online accounts by adhering to these best practices. The more unusual your password is, the more difficult it is for the criminal to crack. Consider the use of three random words to create a password that is both strong and easy to remember or incorporating numbers and symbols can significantly increase password strength and make it harder for hackers to crack. For example: “*TurtleTeapotBanana57!*” or “*PurpleElephant\$JumpingHigh*” combines a variety of character types or random words.

When creating a password, steer clear of these common mistakes:

- **Obvious choices:** Always avoid commonly used passwords that criminals can easily guess, such as ‘password’, ‘123456’ or ‘qwerty’ etc.
- **Personal information:** Don’t use easily discoverable information such as the names of family members, favorite sports team, pet names and birthdays. In fact, avoid using any details that can easily be found through social media or from searching for personal data online.
- **Simple substitutions:** It’s important to remember that some criminals are highly skilled, so just changing the letter ‘O’ to a zero (‘0’) or the letter ‘S’ to a dollar sign (‘\$’) isn’t enough and can still be cracked quite easily.
- **Social media quizzes:** Do not complete any social media ‘questionnaires’ or online quizzes which ask personal questions like ‘What was your first car?’ or ‘What is your favorite holiday destination?’. All of this is asked for one purpose, to steal your information.

A key component of keeping strong password security is changing and updating passwords on a regular basis. Updates to passwords that comply with the most recent security standards are crucial because cyber threats change over time and new vulnerabilities are found.

Also, quickly changing passwords can stop further exploitation of compromised accounts in the event of a data breach or suspected unauthorized access. Regular password changes also lessen the chance of password fatigue, which occurs when people get comfortable using the same password on several accounts for extended periods of time. Passwords can be changed on a regular basis to prevent unwanted access attempts and lower the chance of brute force attacks succeeding. However,

while changing passwords on a regular basis is great, it's also very important to make sure that new passwords follow strong password creation best practices. It doesn't really improve security to just swap out a weak password for another weak one.

Password Managers

People can strengthen their online security and lower their chance of falling victim to password-related cyber threats by using a password manager, which removes the guesswork from creating and maintaining strong passwords. To guarantee that each login credential is strong and distinct, password managers generate strong, random passwords for each account. This improves security while also making it easier to manage multiple passwords on various platforms. To further streamline the user experience while upholding strong security protocols, a lot of password managers also come equipped with features like secure password sharing and automated form filling.

Password managers are essential tools that assist users in creating and maintaining secure passwords for all their online accounts. With just one master password needed to access them, these tools safely store and manage all a user's passwords in an encrypted vault. Password managers are useful tools that help you maintain strong and unique passwords for every account. They securely store your passwords and can even generate random, complex passwords for you. Popular password managers are available as apps for your computer or mobile device. They can also be built into browsers like Google Chrome. A password manager removes the need to remember multiple passwords while ensuring each one is strong. The only password that needs to be remembered is the master password for the manager itself. Your only responsibility is to make sure all your accounts with passwords are included in the password manager!

Two-Factor Authentication (2FA) adds an extra layer of security to your online accounts by requiring a second form of verification, in addition to your password. By using a password manager to generate random passwords and implementing 2FA, it ensures that online accounts and personal data are as secure as possible. This added layer of protection, ensures that even if a cybercriminal knows your master password, they won't be able to access your account.

Key Takeaways

- Strong passwords are crucial for protecting your online accounts from unauthorized access and potential security breaches.
- Weak passwords can expose you to various risks, including identity theft, financial fraud, and privacy invasion.

- Best practices for creating strong passwords include using a combination of letters, numbers, and special characters, avoiding easily guessable information, and regularly updating passwords.
- Password managers can help you generate and store complex passwords for multiple accounts, making it easier to maintain strong security across all your online platforms.
- Regularly updating and changing passwords, as well as enabling two-factor authentication, are essential steps in enhancing the security of your online accounts and protecting your personal information.
- Enhanced Account Security. Users can strengthen account security and lessen the impact of potential password-related vulnerabilities by putting 2FA into place. A hacker would not be able to access an account without the secondary authentication factor, even if they were to successfully obtain the user's login credentials through phishing or another method.
- Generalized Acceptance. It is strongly advised that people utilize 2FA, an optional security feature that is available on many well-known online services and platforms, whenever they can. Cutting Down on Illegal Access. They can greatly improve account security and lessen the chance of being the target of unwanted access attempts by doing this. To sum up, in the current digital environment, the importance of having a strong password security cannot be emphasized.

Account security is a critical aspect of our digital lives, and it requires a proactive and multi-faceted approach to prevent identity theft and protect our online presence. By following security tips, you can significantly enhance your account security and reduce the risk of falling victim to cyber threats. Prioritize the protection of your sensitive information and stay informed about the latest developments and advancements in account security.

Best Password Managers for the USA February 2025

Secure your online accounts, money, and reputation with the best – According to Cyber News: <https://us.cybernews.com/lp/best-password-managers-us> these are the best password managers.

1. NordPass Rating–4.9 / 5

NordPass is the top-rated password manager on the market. With next-gen encryption, support for 7 browsers, zero-knowledge architecture, and premium features, this is the best solution to secure your sensitive data.

- XChaCha20 encryption
 - Data Breach Scanner
 - User-friendly
 - Anonymous payment options
 - 24/7 live chat support
-

2. 1password Rating–4.6 / 5

1Password has virtually everything a high-quality password manager can offer. It will not only keep your credentials safe but will also help you create strong passwords.

- Dark web scanner
 - 14-day free trial
 - No device limit
 - Easy password sharing
 - Dedicated support
-

3. RoboForm Rating–4.4 / 5

RoboForm is a well-known, tried, and tested password manager that has been around for a while. With next-gen encryption, easy password sharing, and tempting low prices, this is a top tool to use to secure your passwords.

- Next-gen encryption
 - Best form-filling features
 - One-click login
 - Beginner-friendly
-

4. Keeper Rating–4.2 / 5

With an unprecedented feature list and plenty of 2FA options, this password manager is a true keeper. It supports all popular devices and browsers, also giving 5 GB of secure storage.

- Feature-rich
 - Private messaging app
 - Great compatibility
 - 30-day free trial
-

5. Aura Rating-4.0 / 5

Aura is a solid option that combines password management with reliable identity theft protection, credit monitoring, and data breach alerts. Its all-in-one service offers a dependable solution for users seeking comprehensive online security.

- Security tools
- Strong passwords
- Auto updates

MY WEBSITES

WEBSITE
USERNAME/USER ID
PASSWORD
HINT
SECRET QUESTION AND ANSWER

WEBSITE
USERNAME/USER ID
PASSWORD
HINT
SECRET QUESTION AND ANSWER

WEBSITE
USERNAME/USER ID
PASSWORD
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SECRET QUESTION AND ANSWER

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My Websites

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HINT
SECRET QUESTION AND ANSWER

WEBSITE
USERNAME/USER ID
PASSWORD
HINT
SECRET QUESTION AND ANSWER

WEBSITE
USERNAME/USER ID
PASSWORD
HINT
SECRET QUESTION AND ANSWER

Taking care of your Pet

Your pet is your companion, best friend, and part of your family. Pets are grieved when they pass, just as any loved one. In the case of any emergency, it is important to consider them. Whether you have an emergency while on vacation, you suddenly become ill, or you pass away, you want to be assured your pet is taken care of when you can't.

Without pre-planning, your pet could end up in an animal shelter. To avoid this, it's best to have a plan for someone in your life who would be happy to take them in. Thus, it's important to have the right legal documentation in place. Or if you'd rather have your pet rehomed by a specific organization, it's important to convey this information. This information should be stored with your end-of-life documents.

Make sure your pet is taken care of

Arrange emergency short-term care: Despite any long-term pet care plans, you should also make short-term arrangements. Animals need constant care, so it's important someone cares for him/her immediately you experience an emergency, become ill, or pass away. You need to maintain information regarding information about your pets diet, exercise, habits, special needs, and the name of your veterinarian.

Leave your pet to someone in your will: You can also provide for your pet in your will, including providing funds to care for the pet. However, that person is not legally bound to keep and care for your pet or spend the funds on your pet. Thus, you need to choose carefully!

Create a pet trust: A pet trust is a legal mechanism you can put in place to make sure that your pet is looked after financially when you pass. Generally, the designated caregiver is legally obligated to look after your pet and to use designated monies to do so. Pet trusts vary between states, so check local code. Typically, monies are set aside for:

- Food
- Veterinary treatment
- Boarding
- Grooming
- End-of-life care
- cremation

Choose an organization to care for or rehome your pet: If there is no one able to care for your pet, you can sign up with an animal charity to arrange care for the pet. If you have multiple pets, it's usually best to arrange for them to be rehomed together o help them cope.

Pet Information

Pet 1 - Information

Pet's Name	
Type	(Circle) Dog Cat Bird Other
<u>Veterinary Care</u>	
Veterinary Name	
Phone Number	
Address	
<u>Boarding</u>	
Name	
Phone Number	
Address	
<u>Groomer</u>	
Name	
Phone Number	
Address	
Instructions	
Food Instructions	
Special Instructions	
End-of-Life Instructions	

Pet 2 - Information

Pet's Name	
Type	(Circle) Dog Cat Bird Other
<u>Veterinary Care</u>	
Veterinary Name	
Phone Number	
Address	
<u>Boarding</u>	
Name	
Phone Number	
Address	
<u>Groomer</u>	
Name	
Phone Number	
Address	
Instructions	
Food Instructions	
Special Instructions	
End-of-Life Instructions	

Pet 3 - Information

Pet's Name	
Type	(Circle) Dog Cat Bird Other
<u>Veterinary Care</u>	
Veterinary Name	
Phone Number	
Address	
<u>Boarding</u>	
Name	
Phone Number	
Address	
<u>Groomer</u>	
Name	
Phone Number	
Address	
Instructions	
Food Instructions	
Special Instructions	
End-of-Life Instructions	

Talking to your Health Care Provider

Talking With Your Doctor or Health Care Provider

You can play an active role in your health care by talking with your doctor or health care provider. Clear and honest communication between you and your physician or health care team can help you both make informed choices about your health. It's important to be honest and upfront about your symptoms even if you feel embarrassed or shy. Have an open dialogue with your doctor or health care provider—ask questions to make sure you understand your diagnosis, treatment, and recovery. Tips to help you talk to your doctor or health care provider and make the most of your appointment:

- Write down a list of questions and concerns before your appointment.
- Consider bringing a close friend or family member with you.
- Take notes about what the doctor or health care provider says or ask a friend or family member to take notes for you.
- Learn how to access your medical records, so you can keep track of test results, diagnoses, treatments plans, and medications and prepare for your next appointment.
- Ask for the doctor's or health care provider's contact information and their preferred method of communication.
- Remember that nurses and pharmacists are also good sources of information.

Ask About Different Treatment Options

You will benefit most from treatment when you know what is happening and are involved in making decisions. Make sure you understand what your treatment involves and what it will or will not do. Have the doctor give you directions in writing and feel free to ask questions. For example: "What are the pros and cons of having surgery at this stage?" or "Do I have any other choices?"

If your doctor suggests a treatment that makes you uncomfortable, ask if there are other treatments that might work. If cost is a concern, ask the doctor if less expensive choices are available. The doctor can work with you to develop a treatment plan that meets your needs.

Here are some things to remember when deciding on a treatment:

- Discuss different treatment choices. There are different ways to manage many health conditions, especially chronic conditions like high blood pressure and cholesterol. Ask what your options are.

- Discuss risks and benefits of treatment options. Once you know your options, ask about the pros and cons of each one. Find out what side effects might occur, how long the treatment will continue, and how likely it is that the treatment will work for you.
- Consider how treatment may affect your life. When thinking about the pros and cons of a treatment, don't forget to consider its impact on your overall life. For instance, will one of the side effects interfere with a regular activity that means a lot to you? Is one treatment choice expensive and not covered by your insurance? Doctors need to know about these practical matters so they can work with you to develop a treatment plan that meets your needs.

Questions to Ask About Treatment Options

- Are there any risks associated with the treatment?
- How soon should treatment start? How long will it last?
- Are there other treatments available?
- How much will the treatment cost? Will my insurance cover it?
- Talking with Medical Specialists

Your doctor may send you to a specialist for further evaluation, or you may request to see a specialist yourself. Your insurance plan may require you to have a referral from your primary doctor. A visit to the specialist may be short. Often, the specialist already has seen your medical records or test results and is familiar with your case. If you are unclear about what the specialist tells you, ask questions.

For example, if the specialist says you have a medical condition that you aren't familiar with, you may want to say something like: **“I don't know much about that condition. Could you explain what it is and how it might affect me?” or “I've heard that is a painful problem. What can be done to prevent or manage the pain?”**

You also may ask for written materials to read, or you can call your primary doctor to clarify anything you haven't understood.

Ask the specialist to send information about any diagnosis or treatment to your primary doctor. This allows your primary doctor to keep track of your medical care. You also should let your primary doctor know on your next visit how well any treatments or medications the specialist recommended are working.

Questions to Ask Your Specialist

- What is my diagnosis?
- What treatment do you recommend?
- How soon do I need to begin the new treatment?
- Will you discuss my care with my primary doctor?

If You Need Surgery

In some cases, surgery may be the best treatment for your condition. If so, your doctor will refer you to a surgeon. Knowing more about the operation will help you make an informed decision about how to proceed. It also will help you get ready for the surgery, which makes for a better recovery.

Ask the surgeon to explain what will be done during the operation and what reading material, videos, or websites you can look at before the operation.

Find out if you will have to stay overnight in the hospital or if the surgery can be done on an outpatient basis. Will you need someone to drive you home? Minor surgeries that don't require an overnight stay can sometimes be done at an ambulatory surgical center.

Questions to Ask Your Surgeon

- What is the success rate of the operation? How many of these operations have you done successfully?
- What problems occur with this surgery? What kind of pain or discomfort can I expect?
- What kind of anesthesia will I have? Are there any risks associated with its use in older people?
- Will I have to stay in the hospital overnight?
- How long is recovery expected to take?
- What does it involve?
- When can I get back to my normal routine?

Getting a Second Opinion

When patients are diagnosed with a serious illness or surgery is recommended, patients often seek a second opinion. Hearing the views of two different doctors can help you decide what's best for you. In fact, your insurance plan may require it. Doctors are used to this practice, and most will not be insulted by your request for a second opinion. Your doctor may even be able to suggest other doctors who can review your case. Check with your insurance provider in advance to find out if a second opinion is covered under your policy, if there are restrictions on which doctors you can see, and if you need a referral form from your primary doctor.

Discuss How Prevention Can Improve Your Health

Doctors and other health professionals may suggest you change your diet, activity level, or other aspects of your life to help you deal with medical conditions. Research has shown that these changes, particularly an increase in exercise, have positive effects on overall health.

Until recently, preventing disease in older people received little attention. But, things are changing. We now know that it's never too late to stop smoking, improve your diet, or start exercising. Getting regular checkups and seeing other health professionals, such as dentists and eye specialists, helps promote good health. Even people who have chronic diseases, like arthritis or diabetes, can prevent further disability and, in some cases, control the progress of the disease.

If a certain disease or health condition runs in your family, ask your doctor if there are steps you can take to help prevent it. If you have a chronic condition, ask how you can manage it and if there are things you can do to keep it from getting worse. If you want to discuss health and disease prevention with your doctor, say so when you make your next appointment. This lets the doctor plan to spend more time with you.

It is just as important to talk with your doctor about lifestyle changes as it is to talk about treatment. For example: "I know that you've told me to eat more dairy products, but they really disagree with me. Is there something else I could eat instead?" or "Maybe an exercise class would help, but I have no way to get to the senior center. Is there something else you could suggest?"

As with treatments, consider all the alternatives, look at pros and cons, and remember to consider your own point of view. Tell your doctor if you feel his or her suggestions won't work for you and explain why. Keep talking with your doctor to come up with a plan that works.

Many doctors now recommend that older people try to make physical activity a part of everyday life. When you are making your list of things to talk about with your doctor, add exercise. Ask how exercise would benefit you, if there are any activities you should avoid, and whether your doctor can recommend any specific kinds of exercise.

Questions to Ask Your Doctor About Prevention

- Is there any way to prevent a condition that runs in my family—before it affects me?
- Are there ways to keep my condition from getting worse?
- How will making a change in my habits help me?
- Are there any risks in making this change?
- Are there support groups or community services that might help me?

How to Evaluate Health Information Online

Not all health information on the web is of equal quality. Talk with your doctor about what you've learned online.

Discussing Complementary Health Approaches

When patients tell their providers about their use of complementary health practices, they can better stay in control and more effectively manage their health. When providers ask their patients, they can ensure that they are fully informed and can help patients make wise health care decisions. Tips to help you and your health care providers start talking:

1. **List the complementary health practices you use on your patient history form.** When completing the patient history form, be sure to include everything you use—from acupuncture to zinc. It's important to give health care providers a full picture of what you do to manage your health.
2. **At each visit, be sure to tell your providers about what complementary health approaches you are using.** Don't forget to include over-the-counter and prescription medicines, as well as dietary and herbal supplements. Make a list in advance and take it with you. Some complementary health approaches can influence conventional medicine, so your provider needs to know.
3. **If you are considering a new complementary health practice, ask questions.** Ask your health care providers about its safety, effectiveness, and possible interactions with medications (both prescription and nonprescription).
4. **Don't wait for your providers to ask about any complementary health practice you are using.** Be proactive. Start the conversation.

<https://www.nih.gov/institutes-nih/nih-office-director/office-communications-public-liaison/clear-communication/talking-your-doctor>

<https://my.clevelandclinic.org/-/scassets/files/org/patients-visitors/information/how-to-talk-to-your-doctor.pdf>

ADVANCE DIRECTIVES - TALKING WITH LOVED ONES

In this section you will find information to help you talk with your family and friends about your wishes for your healthcare, and tools you will need to communicate your wishes when you can no longer speak for yourself and advocate on your own behalf.

Reflect – on your personal experiences, values, desires and preferences.

Talk – to the person you are considering as your Agent.

Appoint – the person who will speak for you when you cannot speak for yourself using the Durable Power of Attorney for Healthcare Decisions form.

Act – by sharing your decisions about your healthcare preferences with family, friends, healthcare providers, clergy or attorneys if desired and reviewing your preferences on a regular basis.

STEP 1: REFLECTION AND PREPARING TO TALK WITH LOVED ONES

The first step is intended to help you think about the importance of making your healthcare wishes known. As you read through the questions, note that there are no “right” or “wrong” answers. When you are ready, write out your thoughts. You will find this helpful when you talk about your ongoing and future healthcare wishes with family and friends.

Acknowledging your beliefs, values, and concerns, imagine that you become seriously ill. This illness may be a call for you to complete unfinished business or a time to reexamine relationships, events, values, decisions and tasks that are important to you. Your health status will affect the decisions that you will make. You may also wonder who will make the decisions for you when you cannot make them for yourself.

Well-Being and Quality of Life

A sense of well-being and quality of life includes the physical aspects of health as well as connections and shared experiences. Enjoying people you love brings a sense of happiness, satisfaction, and fulfillment to your life. You may also have developed spiritual or religious practices along with other rituals or traditions that are very important to you. If you have a change in your health condition, things that you take for granted can become more important to you.

Who are the people most important to you? What relationships and experiences have you shared with them that matter most to you?

Who should be notified if you are ill?

Regardless of their chronological age, when people are seriously ill one of the first considerations, they have is whether they will get better or not. The term “reversible condition” is used if a person is likely to get well. When it is unlikely the person will get well, it is considered an “irreversible condition.”

People will generally put themselves in one of three groups when there is a discussion about medical intervention. An important consideration of aligning with one group or another is whether a person’s illness is reversible or irreversible. In which Group (A, B or C) would you put yourself? What do you want your loved ones to know about your choice?

Which group is most like you?

<p>Group A: Some people say the only way they want to die, even if their condition is irreversible, is with aggressive/maximum medical intervention. (Do everything!)</p>	<p>Group B: Some people say that aggressive intervention is fine but only for reversible conditions. If they were not getting better with a particular intervention, they would not want to continue it</p>	<p>Group C: Some people feel strongly that they do not want any forms of artificial life support under any circumstance.</p>
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Many people in your life have different roles in your life and help you in many ways. Begin to list those who need to know about your desires. Other family members and your healthcare providers need to be aware of your advance care planning and who you have appointed as your Agent. You also might include a special friend, your clergy or an attorney if you have these relationships. Write down their names.

In addition, you may have other people in your life who would want to know if you were ill or faced with new healthcare challenges such as your hair stylist, your favorite card partner, people in your golf foursome, the folks you meet for coffee, or your fellow church members. List their names with contact information to share this information.

One of your neighbors may notice an ambulance in your driveway! Let your neighbors know that if you experience a healthcare problem who needs to be contacted and their contact information.

PLAN YOUR TALK

To prepare to talk about what matters to you and your wishes for care through the end of life, it’s helpful to gather your thoughts as a first step. Here are some helpful ways to think about what matters to you and prepare for your conversation.

What does a good day look like to you?

Ideas: Is it time with family or friends? Enjoying favorite everyday activities? What do you need to enjoy a good life — through the end of life?

What or who supports you during difficult times?

Example: Your faith, culture, family, friends, pets

Finish this sentence: What matters to me through the end of my life is...

Example: Being able to recognize my children; being independent; being able to spend time with the ones I love

That’s your “what matters to me” statement.

Sharing it with people you trust could be a big help if they need to communicate with your health care team in the future. They may need to share what’s important to you and what you need to be able to have a good day. They also may need to decide what type of treatment you’d want to receive. These questions will help you refine what you want them to know about what matters to you.

Having a say in your health care is more likely if you share how you feel about certain situations that could arise now, in the future, and toward the end of life. For each statement below, mark the place on the line that is closest to what you think or believe about each statement now.

There are no “right” or “wrong” choices — your answers are about what works for you.

As a patient, I'd like to know...

1	2	3	4	5	6	7
Only the basics about my condition and my treatment					All the details about my condition and my treatment	

When there is a medical decision to be made, I would like...

1	2	3	4	5	6	7
My health care team to do what they think is best					To have a say in every health care decision	

What are your concerns about medical treatments?

1	2	3	4	5	6	7
I worry that I won't get enough care					I worry that I'll get too much care	

If I am diagnosed with a serious illness that shortens my life, I would prefer to...

1	2	3	4	5	6	7
Not know how quickly it is progressing or my doctor's best estimation for how long I have to live					Understand how quickly it is progressing and my doctor's best estimation for how long I have to live	

Any other notes you want to add?

If you were seriously ill or near the end of your life, how much medical treatment would you feel was right for you?

1	2	3	4	5	6	7
I would want to try every available treatment to extend my life, even if it's uncomfortable					I would <u>not</u> want to try treatments that impact my quality of life in order to extend my life	

Where do you prefer to be toward the end of life?

1	2	3	4	5	6	7	
I strongly prefer to spend my last days in a health care facility (hospital, assisted living, or nursing facility)						I strongly prefer to spend my last days at home	

Now, look at your previous answers. What do you notice about the kind of health care you said is right for you?

If you were unable to speak for yourself, would you want people to follow all your wishes or do what they think is best in the moment?

1	2	3	4	5	6	7	
I want the people I trust to do exactly what I've said, even if it makes them uncomfortable						I want the people I trust to do what brings them peace, even if it's different from what I've said	

When it comes to sharing information about my health with others...

1	2	3	4	5	6	7	
I don't want those close to me to know all the details about my health						I am comfortable with those close to me knowing all the details about my health	

When I die...

1	2	3	4	5	6	7	
I want to be alone						I want to be with other people	

How I want to be Comfortable (*check all that apply*)

-----	I do not want to be in pain. I want my doctor to give me enough medicine to relieve my pain, even if that means I will be drowsy or sleep more than I would otherwise
-----	If I show signs of depression, nausea, shortness of breath, or hallucinations, I want my caregivers to do whatever they can to help me
-----	I wish to have a cool moist cloth put on my head if I have a fever
-----	I want my lips and mouth kept moist to stop dryness
-----	I wish to have warm baths often. I wish to be kept fresh & clean at all times
-----	I wish to be massaged with warm oils as often as I can be
-----	If I am unable to control my bowel or bladder functions, I wish for my clothes and bed linens to be kept clean, and for them to be changed as soon as they can be if they are soiled
-----	I wish to have personal care if they do not cause me pain or discomfort (shaving, nail clippings, hair brushing, teeth brushing)
-----	I wish to have religious, spiritual readings or poems read aloud when I am near death
-----	I wish to know about options for hospice care to provide medical, emotional, and spiritual care for me and my loved ones.

How I Want to be Treated (*Check all that apply*)

-----	I wish to have people with me when possible. I want someone with me when death is close
-----	I wish to have my hand held and be talked to, when possible, even if I don't seem to respond to the voice or touch of others
-----	I wish to have others by my side praying for me when possible
-----	I wish to have the members of my faith community informed that I am sick and asked to pray for me and visit me
-----	I wish to be visited by my clergy
-----	I wish to be cared for with kindness and cheerfulness, not sadness
-----	I wish to have pictures of my loved ones in my room, near my bed
-----	I wish to have my favorite music played when possible
-----	I want to die in my home, if possible
-----	I wish to be called by my name -----

What specific information would you want (or not want) shared with certain trusted people?

Looking at your previous answers, what are the most important things for your friends, family, and health care team to understand about what matters most to you through the end of life?

Who needs to know what matters to you in your health care? *Check all that apply:*

- | | |
|-------------------------------|-----------------------------------|
| ----- Parent(s) | ----- Trusted friend(s) |
| ----- Spouse/partner(s) | ----- Doctor(s) |
| ----- Chosen family member(s) | ----- Nurse practitioner/nurse(s) |
| ----- Adult child/children | ----- Social worker |
| ----- Faith leader | ----- Other: (<i>Specify</i>) |

Where would you feel comfortable talking? *Check all that apply:*

- | | |
|--------------------------------|--------------------------------|
| ----- At the kitchen table | ----- Video chat or phone call |
| ----- At a favorite restaurant | ----- At my place of worship |
| ----- In the car | ----- Other (<i>Specify</i>) |
| ----- On a walk | |

STEP 2 - Start Talking

How much do the people who matter to you know about what matters most to you? There may be some things they already know, and other things that you need to tell them. Sometimes we might think others know how we feel, but they don't. Conversations can help make what we think and how we feel as clear as possible. You've gathered your thoughts, written down your ideas, and picked your trusted people. Now, how do you begin a conversation?

Here are some things you can say to start talking.

- "I need your help with something."
- "Can you and I have a conversation about?"
- "I was thinking about what happened to , and it made me realize ."
- "Even though I'm OK right now, I want to be prepared for when I am not. Can we talk about some things that matter to me?"
- "Will you help me think about my future?"

Here is a list of some other things you may want to cover when you talk.

- Do you have any worries about your health?
- What do you need to address to feel more prepared (examples: finances, property, legal documents, relationships, health care situations)?
- Do you have any fears, concerns, or mistrust about where or how you receive health care?
- Who do you want (or not want) to be involved in your health care?
- When you look ahead to the future, are there important events or dates you're looking forward to?
- Are there kinds of treatment you would want or not want (examples: resuscitation attempts, ventilation, feeding tube)?
- If your health condition changed, when would it be OK with you to shift from trying to cure an illness to trying to enjoy the end of life as much as possible?

Tips for your talk

- Imagine the conversation in your mind first. You can even write a letter that explains your values about the kind of care that works for you to figure out words that feel comfortable for you to use.
- You can also consider having a practice conversation, so you feel as prepared as possible to have a "real" conversation.
- You don't have to talk about everything or talk to everyone in the first conversation. In fact, keep the conversation going over time is a good approach.
- Be patient. Some people are nervous or may need time to get ready to talk. Every time you start a conversation, it helps you come closer to making your wishes fully known. Keep trying.
- You don't have to lead the whole conversation; it's important to also listen to what the other person says so you can build trust.
- Nothing you say is permanent. You can always change your mind as things change in the future.
- You may find out during these conversations that you and your trusted people disagree. That's OK (no judgment!). The important thing is that you're talking now and to keep talking — so you're prepared in case your health changes.

STEP 3 - Keep Talking

Now that you've started the conversation, keep going! Talk to more people who may have a say in your health care. The more you talk, the more people you are close to will know what matters to you. And that makes it more likely that you'll get the kind of health care you want — now and through the end of life. Here are some things you can think about to keep the conversation going.

- When would be a good time to talk again?
- What might you want to repeat or explain again, so you're sure your trusted people understand what's important to you?
- Who do you want to talk to next time? Are there people (such as family members who may disagree) who should hear things from you at the same time?
- What do you want to make sure to ask or talk about next time?

SOME IDEAS

It's a good idea to have another conversation when life changes happen, such as the birth of a baby, when family and friends are together for a holiday or visit, before a trip, or when a health issue is getting harder to manage.

What to do next -- Now, it's a good time to record your conversation with an important legal document to be sure your choices are followed. This is called an advance directive. It has two parts:

Your Health Care Proxy

This is the part of the advance directive where you name the person you have chosen to make health care on your behalf, if needed, as well as an alternate if your first choice is unavailable. As explained in this guide, be sure to have a conversation — and keep talking — with these people to be sure they understand what matters to you. You can find more information and suggestions in our Guide to Choosing a Health Care Proxy.

Your Living Will

This is the part of the advance directive where you describe your preferences and wishes for your health care if you cannot speak for yourself. These are many of the same things that you have thought about and discussed throughout this guide. It's important to share your advance directive with more than your proxy alone.

For example, if you pick an adult child to be your proxy and have other children, they should all be aware of what matters to you in your health care and know who you have chosen as your proxy. Talk to anyone who can help you have a say in your care through the end of life and provide copies of your advance directive to anyone who may need them.

Funeral and Burial Information

Name	
Memorial Service Information	
Have you prearranged your funeral	(Circle one) Yes No
Name of funeral home/mortuary	
Address	
Phone number	
Visitation	
Visitation location	
Address	
Phone number	
Funeral	
Funeral location	
Address	
Phone number	
Name of person to conduct service	
Phone number	
Alternate person to conduct service	
Phone number	
Music	
Name of musician(s)	
Phone number(s)	

Funeral and Burial Information

Name	
Special music	
Other Special Requests (e.g. type of casket, readings, specific clothing)	
Burial Information	
Name of cemetery	
Address	
Phone Number	
Have you prepaid for a funeral plot?	(Circle one) Yes No
Cremation Information	
Do you want your cremated remains scattered?	(Circle one) Yes No
If you, where?	
Other wishes	
Donate your organs or body?	(Circle one) Yes No
Organs to be donated	
Name of institution	
Address	
Phone number	
List of organizations to which donations can be made in your name	

Writing an Obituary

Obituaries serve several purposes. They announce a death and communicate information about services, gatherings, and memorials as well as tell the story of the life that was lived. The best obituaries are memorable portraits that reveal notable details about a person's life and how it affected others. It can be challenging to summarize an entire lifetime in a few paragraphs and not forget to include all the important details. Incorporate as much biographical information as you feel comfortable providing. Because many newspapers charge for obituaries, often two versions are used: a shorter one for publication in newspapers, and a longer version for placement on a funeral home website and printed materials (e.g. funeral program). A checklist of items to consider include:

Opening Paragraph - Announce the death and include pertinent dates, times and location of services or gatherings. Use the person's full name (including nickname) age, date and place of death, (cause of death is optional). Service or gathering locations, dates and times (include cemetery and visitation information if applicable). If you plan to have a service in the future, or if services will be private- you may say, "Services will be held at a later date."

Second Section - Begin the story of someone's life in this section. It can be as detailed and personal as you feel comfortable. Some items that may be included: date and place of birth, parents' names (including mother's maiden name), where someone grew up, education (High School, College etc.), marriages, military history, career history, retirement, memberships, awards and achievements. In addition, including unique attributes, hobbies and interests really personalize an obituary. Celebrate what made the person unique. It is fine to sprinkle some humor to show more insight into the person's life.

Survivors and preceded in death by - There are many ways to name survivors, and each family is unique- just be sure to double check you have included everyone you think should be listed. Spouse, parents, children (list spouse's name in parenthesis), grandchildren and great grandchildren (by number or name), grandparents, siblings (list spouse's name in parenthesis). You may want to include the place of residence. Other family members: nieces, nephews, cousins, pets, close friends. After listing survivors, include the name and relationship of people that have preceded someone in death.

Concluding Paragraph - Consider listing one or more charities or organizations to which you would like donations made. You can also thank people that you have found helpful (friends, doctors, hospice staff and volunteers etc.).

Note: Including previous surnames birth names is vital for genealogical or family history research for building family trees!

Although not necessary, a picture is nice to augment the obituary. The picture can be a recent picture, taken when the person was in good health, or at a highlight in your life.

Resources

<https://www.ilesfuneralhomes.com/obituary/writing/>

<https://aarp.org/home-family/friends/info-2020/how-to-write-an-obituary.html>

Writing an Eulogy

A eulogy is not an obituary, rather considered a mini biography. An obituary is focused on what a person did, but the eulogy is more about who the person was, more than just the facts. It's meant for the people who knew and cared for that person, or the survivors. It's the personal touch, when someone shares, what the person meant to them. It makes the service special, heartwarming, and memorable.

Putting into words the essence of another person can be difficult. But it's especially hard when you're grieving the loss of a loved one and have a short time to gather your thoughts to compose a eulogy. Some memorial services are more formal and have only one or two eulogies that need to be approved by the clergy member beforehand; others might include four or five short eulogies, or any number of extemporaneous eulogies are welcomed. Whatever the format, it's helpful to organize your thoughts before you share them.

Start by brainstorming

Clustering or mind-mapping, a form of outlining might be helpful. Start by asking yourself: What are the qualities of the person? What is most outstanding about him/her? (e.g. sense of humor) Write those down and add more key words or phrases to jog your memory. Move around the circle with new ideas, clustering related thoughts together.

Consider reaching out to other mourners

If you're the only family member scheduled to deliver a eulogy, you might ask other close relatives for their stories and suggestions.

Include lively anecdotes

Don't say, 'She was generous', give an example of her generosity that impressed you.

Try not to focus too much on yourself

Although you need to put yourself into it to a degree, because a eulogy is from your point of view, but it's not about you. Ask yourself if it's too much of you in it?

Don't be afraid to be funny

When people get up and share something that they loved about that person, there can be very healthy healing laughter!

Edit yourself

You may want to put the eulogy aside for a bit, then come back to it with fresh eyes. Keep revising until you're happy with it and it's at a good length, between five and eight minutes.

Don't give up it's normal to be nervous and emotional

You're grieving, maybe struggling to think clearly, and probably have only a short time to prepare. But putting in the effort, then offering other mourners your heartfelt thoughts and memories, is the greatest gift you can give. "When you get up to speak, you're going to be nervous, but remember that everyone supports you and wants you to do well. And you're going to be upset. It's okay to cry.

Personal History and Biography

Personal History	
Name	
Date of Birth	
Place of Birth	
Mother's name	
Mother's birthplace	
Father's name	
Father's birthplace	
Spouse's name	
Date & place of marriage	
Children's (and spouse) names	
Grandchildren's names	
Siblings (and spouse) names	
Biography	
Occupation	
Education	
Organizations & memberships	
Awards, honors, & achievements	
Hobbies	
Additional information	

Personal Contacts

Children		
Name	Phone Number	Email

Grandchildren		
Name	Phone Number	Email

Other Emergency Contacts		
Name	Phone Number	Email

Survivor's Guide - What to Do When a Loved One Dies

When people die, they leave behind a life that must be closed out. The funeral must be planned, bank accounts closed, pets placed in new homes, final bills paid. When someone you love dies, the job of handling those personal and legal details may fall to you. It's a stressful, bureaucratic task that can take time to complete, all while you are grieving.

Immediately after someone dies

Get a legal pronouncement of death

If your loved one died in a hospital or nursing home where a doctor was present, the staff will handle this. An official declaration of death is the first step to getting a death certificate, a critical piece of paperwork. But if your relative died at home, especially if the death was unexpected, you'll need to get a medical professional to declare them dead. To do this, call 911 soon after your loved one passes and have them transported to an emergency room, where they can be declared dead and moved to a funeral home. If your family member died at home under hospice care, a hospice nurse can declare them dead. Without a declaration of death, you can't plan a funeral, much less handle the deceased's legal affairs.

Tell friends and family and employer

Send out a group text or mass email, or make individual phone calls, to let people know your loved one has died. To track down all those who need to know, go through the deceased's email and phone contacts. If you have been using an online platform (such as CaringBridge, Facebook or Lotsa Helping Hands) to share updates about your loved ones' condition and organize support, you can tell people there. Inform neighbors, coworkers and the members of any social groups or church the person belonged to. Ask the recipients to spread the word by notifying others connected to the deceased. Put a post about the death on social media on both your account and the deceased person's.

Contact the deceased's employer right away so they can handle payroll matters and workload. Find out if the employer offers death benefits and how any pension will be handled for the surviving spouse.

Learn about existing funeral and burial plans

Ideally, you had the opportunity to talk with your loved one about his/her wishes for funeral or burial. If you didn't, look for a letter of instruction in the deceased's papers or call a family meeting to have the first conversation about what the funeral or memorial service will look like. This is critical if your loved one left no instructions. You need to discuss what the person wanted in terms of a funeral and burial, what you can afford and what the family wants.

Within a few days of death

Make funeral, burial or cremation arrangements

- Locate paperwork to find out whether there was a prepaid burial plan. If not, you'll need to choose a funeral home and decide on specifics like where the service will be, whether to opt for cremation, where the body or ashes will be interred, and what type of tombstone or urn to order. There are even new green burial options. It's a good idea to research funeral prices to help you make informed decisions. A funeral home can assist you with many of the steps.
- If the person was in the military or belonged to a fraternal or religious group, contact the Veterans Administration or the specific organization to see if it offers burial benefits or funeral services. Benefits for veterans may include a military salute at the funeral or payment for a headstone or its engraving.
- Get help with the funeral. Line up relatives and friends to be pallbearers, deliver eulogies, plan the service, keep a list of well-wishers, write thank-you notes, and arrange the post-funeral gathering.
- If your loved ones' remains need to be transported to another state, you'll have to work with both a local funeral home and one in the state that will be receiving the remains. The funeral homes will arrange for transportation of the remains. If the deceased has been cremated, you can transport the cremains yourself (the funeral home will provide you with the necessary paperwork to carry with you).
- If the person chooses to donate their body to science, a social worker at a hospital or with hospice can help you coordinate the body donation, and you will receive cremated remains later.
- If the deceased will be buried in a cemetery, you'll want to find out how the cemetery is maintained. Sometimes small country cemeteries rely on family members to maintain the grounds and graves.
- Make sure an obituary is written.

Secure the property

If the deceased lived alone, lock up their home and vehicle. Ask a friend or relative to water the plants, get the mail and throw out any food in the refrigerator. If there are valuables in the home, such as jewelry or cash, lock them up. Enlist a friend or neighbor to keep an eye on the home during the funeral or memorial service to ward off a potential burglary.

Provide care for pets

Make sure pets have temporary caretakers until there's a permanent plan for them. The pet will be grieving, so be sure they're with someone who can comfort them.

Forward mail

Put in a forwarding order at the post office to send the mail to yourself or whoever is working with you to see to the immediate affairs. This is also the first step in discovering what subscriptions, creditors, and other accounts will need to be canceled or paid.

Two Weeks After Death

Secure certified copies of death certificates

Get up to 10 copies of the death certificate. You'll need death certificates to close bank and brokerage accounts, file insurance claims and register the death with government agencies, among other things. The funeral home you're working with can get copies on your behalf, or you can order them from the vital statistics office in the state in which the person died.

Find the will and the executor

Your loved one's survivors need to know where any money, property or belongings should go. Ideally, you talked with your relative before they died, and they told you where they kept the will. If not, look for the document in a desk, a safe-deposit box (if you do not have a key or are not the co-owner, you will need a death certificate and proof that you are executor to access it) or wherever they kept important papers. People usually name an executor (the person who will manage the settling of the estate, also called the "personal agent") in their will. The executor needs to be involved in most of the steps going forward. If there isn't a will, the probate court judge will name an administrator in place of an executor.

Meet with a trust and estates attorney

While you don't need an attorney to settle an estate, having one makes things easier.

Contact a CPA

If your loved one had an accountant, contact them; if not, hire one. The estate may have to file a tax return, and a final tax return will have to be filed on the deceased's behalf.

Take the will to probate

Probate is the legal process of executing a will. You may need to do this at a county or city probate court office. Probate court makes sure that the person's debts and liabilities are paid and that the remaining assets are transferred to the beneficiaries.

Make an inventory of all assets

Laws vary by state, but the probate process usually starts with an inventory of all assets (bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the court. For the physical items in the household, you may want to hire an appraiser.

Track down additional assets

Part of the work of making that inventory of assets is finding them all. The task, called marshaling the assets, can be a big job. Comb your family member's safe-deposit box, filing cabinet, tax returns, mail, email, brokerage and bank accounts, deeds and titles to find assets.

Make a list of bills

Share the list with the executor so that important expenses like the mortgage, taxes and utilities are taken care of while the estate is being settled.

Cancel no-longer-needed digital services

These include cellphone, streaming services, cable and internet. Remember to cancel ongoing home deliveries and services.

Decide what to do with the passport

You have a couple of options for how to deal with your loved one's passport. You do not have to return it; you can keep it as a memento, with the stamps on its pages reminding you of past adventures. If you're worried about the possibility of identity theft, mail the passport to the federal government along with a copy of the death certificate and have it officially canceled. If you want the canceled passport returned, include a letter requesting that be done. You can also request the government destroy the passport after it's been canceled.

Notify the following of your loved one's death:

- **The Social Security Administration (SSA):** If the deceased was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for death benefits from Social Security. Generally, funeral directors report deaths to the Social Security Administration, but ultimately, it's the survivors' responsibility to ensure the SSA is informed. Call the SSA at 1-800-772-1213 to report the death or visit your local SSA office. The SSA will let Medicare know that your loved one died.
- **Life insurance companies:** You'll need an original death certificate and policy numbers to make claims on any policies the deceased had.
- **Long-term care (LTC) insurance companies:** If your loved one had LTC insurance, regardless of whether they were receiving benefits, you'll need to notify the insurer of the death.
- **Banks, financial institutions:** If you share a joint account with your deceased loved one, you'll need to notify the bank that they've died. Most bank accounts carry automatic rights of survivorship, which means if your name is on the account, you have full access to the funds when your loved one dies. You become the sole owner on the date of your relative's death. Most banks will require a death certificate to remove the relative from the account. If the deceased person was the sole owner of a bank account, the bank will release funds to the person named as beneficiary once it learns of the account holder's death. Many banks let their customers name a beneficiary or set the account as Payable on Death (POD) or Transferable on Death (TOD) to another person. You'll need to show the bank a death certificate to get the funds released. If the owner of the account didn't name a beneficiary or POD, things get more complicated. The executor will be responsible for getting the funds to repay creditors, pay bills and divide funds according to the dead person's will. You may need to open a special "estate of (the deceased's name)" account for any income received after death.
- **Financial advisers, stockbrokers:** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed). While access to the money is straightforward, there are tax consequences to keep in mind. You will be responsible for paying any taxes earned by the account once your loved one

dies. Keep in mind, the tax burden could be significant on a well-funded investment account.

- **Credit agencies:** To prevent identity theft, send copies of the death certificate to one of the three major credit bureaus: Equifax, Experian or TransUnion. You only need to tell one of them, and it will tell the others.
- **Frequent-buyer/flier points:** If your loved one has frequent-flier or frequent-buyer programs with points, contact the company and see if they can be transferred to a beneficiary or family member.

Cancel driver's license

This removes the deceased's name from the records of the department of motor vehicles and prevents identity theft. Contact the agency for specific instructions, but you'll need a copy of the death certificate. Keep a copy of the canceled driver's license in your records. You may need it to close or access accounts that belonged to the deceased.

Close or update credit card accounts

Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative who had a sole account. You'll need a copy of the death certificate to do this, too. Keep records of accounts you close and inform the executor of any outstanding balances on the cards. Credit bureaus, as part of their regular reporting process, will also send card issuers an alert that your relative has died. But if you want credit accounts notified faster, contact them directly. Be sure to cut up your dead loved one's credit cards, so they aren't lost or stolen. If the credit card account is shared with another person who intends to continue using it, keep the account open but notify the issuing bank of the death so the deceased's name can be removed from the account. Destroy any cards with their name on them to prevent theft and identity fraud.

Terminate insurance policies

Contact providers to end coverage for the deceased on home, auto and health insurance policies, and ask that any unused premium be returned.

Delete or memorialize social media accounts

You can delete social media accounts, but some survivors choose to turn them into a memorial for their loved one instead. Twitter, Facebook and Instagram all allow a deceased person's profile to remain online, marked as a memorial account. On Facebook, a memorialized profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline. Whether you choose to delete or memorialize, you'll need to contact the companies with copies of the death certificate. TikTok does not offer a memorial option for a deceased user's account.

Close email accounts

To prevent identity theft and fraud, shut down the deceased's email account. If the person set up a funeral plan or a will, they may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by email provider, but most require a death certificate and verification that you are a relative or the estate executor.

Update voter registration

Contact your state or county directly to find out how to remove your dead relative from the voting rolls. The rules vary by state. Some states get notifications from state and local agencies and will remove your dead relative from voter registration rolls automatically. States will also remove voters if a relative notifies them of the death. Depending on where your loved one was registered to vote, you may need to give notice of the death in writing, by affidavit or with a death certificate.

CHECKLIST

- _____ Notify close family members and friends. Follow-up regarding final arrangements
- _____ Make appointments to arrange funeral, burial or cremation, and memorial services
- _____ Place an obituary in the local newspaper (does your funeral home assist with submission?)
- _____ Notify the appropriate parties if person was a member of any professional organizations, charitable organizations, or labor union
- _____ Obtain certified copies of the death certificate
- _____ Contact their financial advisor
- _____ Locate and review your loved one's important documents
- _____ Contact your loved one's estate-planning attorney
- _____ Report the death to the Social Security Administration
- _____ Review information about your loved one's assets and make any additions or updates
- _____ Locate insurance policies
- _____ Notify your loved one's employer(s)
- _____ Contact your employer and arrange for bereavement leave
- _____ Contact the school of your loved one's children, if applicable
- _____ Notify credit card companies
- _____ Contact past employers regarding pension plans, and custodians/trustees of Individual Retirement Accounts
- _____ Notify your loved one's financial institution(s) to retitle or distribute the account(s)
- _____ Retitle jointly held assets, such as bank accounts, vehicles, stocks, bonds, and real estate
- _____ Notify utility companies
- _____ Open a probate estate with the appropriate court, if necessary