



Five things to do before you die

Your guide to planning for the end of your life



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Foreword

Planning for the end of your life

We all plan for every major life event - careers, marriage, family, pensions and retirement to name but a few.

Why then, do so many of us fail to plan for the end of our life and leave so much either to chance or in the hands of our relatives who may not know our wishes? Why has only one third of the population made a will?

It may be that we are afraid to plan for this inevitable event for fear that we may somehow speed its arrival.

Planning for the end of our life allows us to record our wishes and choices at a time when we are mentally able to do so. With clarity, we can be sure about what we want and when we want it.

- *How and where do you want your life to end?*
- *Given a choice, would you want to be in a hospital or at home?*
- *Do you want to be kept alive at all costs?*
- *Do you want your funeral service to be in a church or at the local crematorium?*
- *Do you want to be buried or cremated?*
- *Do you want your ashes scattered somewhere that is special to you?*
- *If you have to go into a care home or are incapable of making financial decisions, who should deal with your affairs?*

It's time to talk to your nearest and dearest. Don't leave it until it's too late.

This booklet will help you consider some of the more important aspects of 'end of life planning' and perhaps open up an opportunity to have that conversation with your family.



Terry Tennens

Chief Executive of SAIF

Personal details

Name:

Address:

Date of Birth:

Next of kin details:

Name:

Relationship:

Address:

Telephone:

GP details

Name:

Surgery address:

Telephone:

If I am close to death (or have already died) these are the people I want to be notified:

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1 Make a will

Five reasons why you should make a will

- 1 Unmarried partners may not receive anything from your estate, unless you have made a will in their favour.
- 2 If your estate is divided according to the intestacy rules, your spouse or civil partner may not receive as much as you would have intended them to.
- 3 If you die without leaving a will and have no spouse or children, your parents or siblings may inherit your estate, even if your preference would be for it to go elsewhere.
- 4 The absence of a will can sometimes lead to family disputes.
- 5 Without a will, your family could face a larger inheritance tax bill than necessary. A will can help with the tax-planning process.



1 Make a will (continued)

Living in a digital age

Like it or not, our lives are being virtually dominated by computers, tablets and smartphones in the way we communicate with friends, meet people, do our shopping, pay our bills, access our bank accounts and even record our memories. Technology has evolved at an enormous pace and so has the way we store information.

Simple things such as photographs, which in the past we could have flicked through in a printed album, are now stored online.

Whilst we are encouraged to protect these digital activities with passwords, what happens to all of them when you die?

The Law Society of England and Wales is urging us to leave a digital legacy after our death by leaving instructions for our digital assets, just like you would include physical items in your will.



1 Make a will (continued)

Worrying about social media accounts after we have died may seem trivial to some people but, to others, that carefully honed Facebook page and those precious tweets may be a gift for their loved ones. Of course, social media is only the tip of an ever expanding iceberg.

What about your online banking accounts and savings?

The money in them will go into the 'pot' with other bank accounts, but the problem is that whoever is dealing with your assets might not even know they exist and they are not going to get a paper statement through the post to alert them to your digital stash!

You need to be aware of your online investments.

Keep a log of them, including your passwords, and remember to update your details of what they are and where they are.

Remember, whoever is going to organise your finances will need to be able to trace what is in your estate, or they may be lost forever.

If you have a will, make a note here of where it is kept:

My Executors (the people you have requested to manage your estate after your death) are:

2 Record your funeral wishes

Five reasons you should have a funeral plan

- 1 Funeral costs are rising faster than the interest on your savings.
- 2 Savings you have put to one side to pay for your funeral may be taken to pay for your care, leaving insufficient funds in your estate to cover those costs.
- 3 Your family may have to pay the cost of your funeral.
- 4 Planning your own funeral ensures you have the service you want.
- 5 A funeral plan will give you peace of mind knowing it is paid for and that payment is secure.

I already have a pre-paid funeral plan which is held by
(name of funeral directors and/or plan provider):

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My funeral plan reference number is:

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2 Record your funeral wishes (continued)

If you do not want to purchase a funeral plan, you can record your wishes here:

Ceremony types:

Burial

Cremation

Non-religious, religious or humanist

Traditional, more modern or perhaps even a 'green' funeral

Venue and service:

In a place of worship before the cremation or burial?

Would you like a particular vicar or funeral celebrant? e.g. Parish priest

Transport:

How many following limousines will be required?

What type of hearse – standard, or something more unusual?

Burial place or cremated remains:

I would like to be buried at:

I would like my ashes to be buried or scattered at:

2 Record your funeral wishes (continued)

Flowers:

Would you like flowers?

If so, do you have a preference to the type of flowers? Would you prefer just family flowers?

Some people request donations to charity – if so, which charity?

Music and poetry:

Which songs would you like played?

Would you like a loved one to read a poem or say a few words?

Should there be music at the crematorium/graveside?

Reception:

Do you have a preference where you would like it to be held?

Will refreshments be provided?

3 Plan your future care and support

Five things to consider for your future care

The wishes you express are personal to you and can be about anything to do with your future care.

You may want to include your priorities and preferences for the future, for example:

- 1 How you might want any religious or spiritual beliefs you hold to be reflected in your care.
- 2 If you don't have a Lasting Power of Attorney, the name of a person or people you wish to act on your behalf at a later time.
- 3 If medically there is a choice, where would you like to be cared for: at home, in a hospital, nursing home or a hospice?
- 4 How you like to do things, for example preferring a shower instead of a bath or sleeping with the light on.
- 5 Concerns or solutions about practical issues, for example who will look after your pet should you become ill?

If you become unable to make a decision yourself, this information will help those caring for you to make decisions on your behalf.

3 Plan your future care and support (continued)

Making a Lasting Power of Attorney

You may want to give another person legal authority and for them to make decisions on your behalf.

A Lasting Power of Attorney (LPA) enables you to give someone the right to make decisions about your property and affairs and/or your personal welfare. Decisions about care and treatment can also be covered by a personal welfare LPA.

An LPA covering your personal welfare can only be used when you lack the ability to make specific welfare decisions for yourself.



3 Plan your future care and support *(continued)*

Advance decisions (living wills)

An advance decision to refuse treatment (previously known as a living will or advance directive) is a decision you can make to refuse a specific type of treatment at some time in the future.

Sometimes you may wish to refuse a treatment in some circumstances but not others. If so, you must specify all the circumstances in which you want to refuse this particular treatment.

There are rules if you wish to refuse treatment that is potentially life sustaining, for example, ventilation.

An advance decision to refuse this type of treatment must be put in writing, signed and witnessed.

If you wish to make an advance decision to refuse treatment you are advised to discuss this with a health care professional who is fully aware of your medical history.



Financial planning & protecting your assets

Estate planning ensures the eventual disbursement of your assets to the intended beneficiaries.

You may think that, provided you have a will, your family will be secure but this is not necessarily the case.

What would happen to your children's inheritance if your husband or wife were to remarry after your death? If your share in a property has automatically passed to your spouse, your children could end up being disinherited.

Another potential threat to your estate is local authority care home fees. Women have a 1 in 4 chance of needing long term care and men a 1 in 6 chance.

You will be means-tested by the authorities and if you have assets worth between £14,250 and £23,250, you have to pay a contribution to social care costs. If you have assets over £23,250, you must pay all the care costs. This will amount to £30,000 - £50,000 per year.

Should the last surviving spouse need to go into care, the authorities can even put a charge against your home.

If you require help with financial planning your local Citizens Advice Bureau should be able to guide you.

See **www.citizensadvice.org.uk**

4 Register as an organ donor

Five things to consider about registering as a donor

Transplants are one of the most miraculous achievements of modern medicine but they depend entirely on the generosity of donors and their families who are willing to make this life-saving or life-enhancing gift to others.

- 1 One donor can save the life of several people, restore the sight of two others and improve the quality of life of many more.
- 2 The more people who pledge to donate their organs and tissue after their death, the more people stand to benefit.
- 3 By choosing to join the NHS Organ Donor Register you could help to make sure life goes on for many others.
- 4 Joining the register records your agreement to use your organs and tissue for transplantation after your death.
- 5 You decide which organ/tissue you wish to donate.

If you are a registered donor please note here the organ(s)/tissue(s) you have agreed to donate so that your family know your wishes.

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Did you know, there is no age limit to becoming a donor?

If you are not a registered donor but would like to register now, you can do so online at www.organdonation.nhs.uk or telephone the NHS Donor Line on **0300 123 23 23**.



4 Register as an organ donor (continued)

Do you have a pacemaker fitted?

Would you consider donating your pacemaker after your death?

Pacemakers must be removed before a body can be cremated.

However, rather than simply destroy them, many can be reused in third world countries. Pace4Life is a charity which refurbishes and recycles pacemakers.

This is their mission statement:

“Historically, the need for pacemakers has been neglected in the developing world due to cost and the inaccessibility to healthcare. Pace4Life is committed to changing this by:

- ***Raising public awareness that pacemakers can save and dramatically improve the quality of life of a person and the lives of their dependents.***
- ***Providing information, support and advocacy for people requiring pacemakers.***
- ***Creating an active community of patients willing to stand up, be heard and donate their used pacemakers.”***

You can find out more from their website www.pace4life.org or by telephone on **07786 931 978**.



Pace4Life
Reusingpacemakers

I would be/would not be willing to donate my pacemaker.
Please delete as appropriate.

This booklet is published by the National Society of Allied and Independent Funeral Directors (SAIF)

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