



planning **AHEAD**

*Advance directives, Handling financial changes, Estate planning,
and Arriving at Decisions for the end of this life*



Extension

UNIVERSITY OF WISCONSIN-MADISON



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Keeping Personal Information Safe When Using the Planning AHEAD Workbook

Thank you for your participation in the Planning AHEAD course. We suggest that when entering your information in the forms in the workbook you download the workbook onto your computer or tablet and type your information in the fillable fields. There are several advantages to typing your information rather than printing the workbook and hand-writing your answers:

1. The workbook is 82 pages and in color; printing it will use up a lot of your printer's ink;
2. Some of the boxes on the forms may not allow you enough space to hand-write your responses; and
3. If you need to change your responses in the future it will be easier to delete and replace content on the electronic forms than it will be on paper forms.

Much of the information that you'll be entering is personal, sensitive, and confidential and should only be shared with your personal representative or another highly trusted individual. It is therefore imperative to keep the completed forms somewhere safe where they can't be easily accessed. One way to do that is to save the computer file of the workbook on a flash drive and to keep that flash drive in a locked drawer or filing cabinet. Be sure that your personal representative knows the location of the key. You can purchase flash drives from electronics or computer stores. Be sure to buy one that has the correct connection to your computer or tablet. Keeping this file on a device separate from your computer means that your information will be protected in the unlikely event that your computer is ever hacked. You may want to keep a backup copy of the file on a second flash drive as an extra precaution.

While this is a recommendation, it is ultimately up to you to decide if you want to put your personal information in an electronic format. It is your responsibility to make sure your information is secure.

Thank you for taking these steps to communicate your wishes to your loved ones and to collect your financial and health information in a way that will make things easier for your personal representative upon your passing.

Steps to keep the information entered in this workbook secure

- Only share this information with your personal representative or other trusted individual.
- Save the workbook file on a flash drive.
- Keep the flash drive in a locked drawer or file cabinet.
- Only tell your personal representative or other trusted individual the location of the key.
- Keep a backup copy on a second flash drive; also place that drive in a locked location.

Topics



Getting Started



Handling Financial Changes



Advance Medical and Legal Directives



Estate Planning



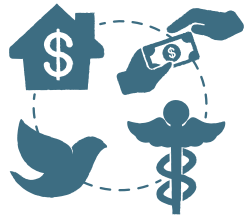
Choices in End-of-Life Care



Final Wishes



Understanding Grief



Getting Started

End-of-life planning is one of the most significant gifts you can give your loved ones. It is all about thinking ahead for what's to come and communicating your final wishes with those you leave behind. It involves serious thought about who you want to make decisions on your behalf, who should inherit your possessions, and who should be in control when you are gone. A complete end of life plan covers planning for both illness and death,

and each category has tasks and documents specific to that situation. Taking time now to organize pertinent information and important documents, and sharing that information with your loved ones, will help reduce some of the burden for your survivors. The hardest part is often just getting started. In this section, you will find worksheets that will help you identify your wishes and gather and organize your end-of-life plan and supporting documents.

Section Contents

- ▶ End-Of-Life Planning Checklist
- ▶ Resources for Support
- ▶ Starting the Conversation
- ▶ Checklist Following the Death of a Loved One
- ▶ Contacts List
- ▶ Security Codes and Digital Accounts
- ▶ Important Document Locations
- ▶ Glossary



End-of-Life Planning Checklist

Use this checklist as a guide for creating your plan. Each task correlates to the topic for which it will be used.

If you have completed most of the tasks on this checklist, you are on your way to a well-thought-out plan and, hopefully, some peace of mind. It is important to revisit your wishes frequently and keep all end-of-life planning documents current and timely.

Complete the **My Wishes Questionnaire** (see Final Wishes section) to assist in decisions regarding your health care choices, final wishes, heirs, POAs and Personal Representative.

Determine the person(s) with whom you want to share your end-of-life plan, along with when and how you will do it. See **Starting the Conversation** tip sheet.

Decide on a place to centralize your planning documents and information. (This can be as simple as a 3-ring binder or a file box or cabinet). Because of the sensitivity and confidentiality of these documents, you may want to consider keeping these in a secure locked location. Make sure your personal representative knows the location and can access when needed.

Keep the following completed worksheets in the front section of your binder or file box in a folder titled **Tools For Survivors**.

Checklist: Following the Death of a Loved One

Contacts

Security Codes/Digital Accounts

Important Document Locations

Financial Services Inventory (see Handling Financial Changes section)

Make tabs for the following categories to store all supporting documents and file behind your worksheets.

- Medical
- Legal
- Financial/Property
- Insurance
- Wishes/Funeral Arrangements

Go through your belongings

Purge

Identify recipients of heirlooms

Begin listing all important business and personal contacts on the **Contacts** form.

Complete the **Security Codes/Digital Accounts** form.

Start finding items listed on the **Important Document Locations** form and log their location.



Gather information from bank accounts, credit cards, insurance, retirement accounts, loans and other financial accounts and log on the **Financial Services Inventory**.

Review for current beneficiary information and make changes if necessary.

Use the **Spending Plan** and **Income and Expenses Planning Worksheets** to think about changes that might be necessary as your financial situation evolves.

Recruit agents for Power of Attorney for Health Care and Power of Attorney for Finance to act on your behalf if you are incapacitated.

Complete Advance Directive forms:

Wisconsin Living Will

Power of Attorney for Health Care

File POA forms for Health Care under the “Medical” tab

Power of Attorney for Finance and Property

File POA forms for Finance under the “Financial” tab

Give copies of your POA for Health Care, Living Will, and POA for Finance to your agents. Also give copies of POA for Health Care to your doctor/hospital.

Start gathering the names, addresses and birth dates of all people you plan to name in your will.

Recruit your personal representative who will be in charge of executing your estate after you pass. Don't forget to ask if they are willing to do it. See **Choosing Personal Representatives and Powers of Attorney** worksheet.

Refer to the **Steps To Creating A Will** handout and gather all documents you will need. Most of the information you will need will be from the **Contacts, Financial Services Inventory** and the **Important Document Locations** worksheets. If you are using an attorney, the more prepared you are, the less costly it will be.

Complete a **Distribution of Tangible Personal Property** if you wish to designate who gets personal belongings such as keepsakes, furniture, jewelry, etc. (optional).

Find a resource for creating your will (attorney), or if you are doing it yourself, make sure to follow the necessary steps to insure its validity.

Consider filing your **original** will with the Probate Court in your county of residence. There will most likely be a one-time fee to file the will and it will be placed in a sealed envelope and given a file number.

Determine what to do with **copies** of your will. Some attorneys recommend not making copies of your will to avoid confusion in later years if changes were made. This is up to you.



Using the **My Wishes Questionnaire** (see Final Wishes section) as your guide, ponder how you want things to go if you are incapacitated and unable to make decisions.

Review options for palliative/hospice care available in your area.

Contact local hospice providers to explore their services to make an informed decision.

In-home care

Grief support

Costs

Make sure your wishes are in writing and are shared with your loved ones.

Double check your advance directive documents are up to date.

Complete the **Funeral Planning Checklist**.

Complete the **Wisconsin Authorization For Final Disposition** (optional):

<https://www.dhs.wisconsin.gov/forms/advdirectives/f00086.pdf>

Review the **Contacts** list and make sure the people you wish to be notified upon your death are included.

Create an Ethical Will (optional).

Notes



Resources for Support

Whether you're Planning AHEAD for you or for someone you care about, preparing for the end of life can bring up strong feelings, such as discomfort, sadness, anxiety, and grief. It's okay to reach out for support if emotions arise that are difficult to manage. In addition to those in your personal support network such as counselors, family, and friends, here are resources that can be accessed around the clock when you need to talk.

Other sources of support

- **National Suicide Prevention Lifeline:** 1-800-273-8255; suicidepreventionlifeline.org
- **HOPELINE (Center for Suicide Awareness):** Text "HOPELINE" to 741741; centerforsuicideawareness.org/hopeline
- **Aging and Disability Resource Centers (ADRC):** Connect with your local hospital, hospice, funeral homes, and Aging and Disability Resource Centers (ADRC) to find grief support resources in your area. To find an ADRC in Wisconsin, visit dhs.wisconsin.gov/adrc/consumer/index.htm.
- **Substance Abuse and Mental Health Services Administration (SAMHSA) National Helpline:** SAMHSA is a treatment, referral and information service for individuals and families facing mental and/or substance use disorders. 1-800-662-HELP (4357); www.samhsa.gov/find-help/national-helpline
- **211:** Dial 211 to connect to social services and local support. www.211.org
- **Veteran's Crisis Line:** 1-800-273-TALK (8255); **Crisis Chat—text:** 8388255

List people in your life, such as counselors, family, and friends that can provide support:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____



Starting the Conversation About End-of-Life Care

Planning for your loved one's final days is hard, but it's an invaluable gift to caregivers and family members. These discussions can be among the richest and most intimate that friends and family share. Studies show that when there is meaningful conversation about end-of-life choices, surviving family members and friends report feeling less guilt and less depression and have an easier process of grieving. Thinking through these issues before a medical crisis—at the kitchen table rather than in the intensive care unit—will help you and your loved one make decisions based on what is valued most, without the influence of stress and fear.

As you prepare for a conversation with your loved one, ask yourself these questions:

1. **What do I need to think about or do before I feel ready to have the conversation?**
2. **What particular concerns do I want to be sure to bring up?** Examples might be getting finances in order, specific wishes for care or distribution of important items.
3. **Who could I have a practice conversation with?** Examples could include a trusted friend or professional, or writing a letter to a loved one or even yourself.
4. **Who should be part of the discussion?** The list could include not just particular family members but also friends, doctors, caregivers, members of the clergy or others.
5. **When would be a good time to talk?** Ahead of important life events? Around a family gathering? When is everyone rested and relaxed?
6. **Where would you and your loved one feel comfortable talking?** Around the kitchen table? At a favorite park? On a hike or at a place of worship? Choose a setting that will be conducive to an intimate, open, safe conversation.
7. **What do you want to be sure to say?** List the three most important things that need to be included in the initial discussion.

Breaking the ice

Here are some ways to begin the conversation:

- “I need your help with something.”
- “I am concerned about the future. Will you help me?”
- “I was thinking about what happened to _____, and it made me realize _____.”
- “Even though we are ok right now, I’m thinking about _____ and I would like to be prepared.”
- “I am taking a class with UW-Madison Extension, and my homework is to _____.”
- “I saw a video from AARP and it made me realize that we hadn’t talked about _____.”

Remember:

- You don’t have to cover everyone and everything right off the bat. Be patient and give others time to think about what is being said.
- Remember that nothing is set in stone. You and your loved ones can revisit issues as circumstances change.

Keep going

The initial conversation will hopefully be the first of many. Think about how it went, and how you would like future talks to go. For example:

1. What do you want to remember about it and what do you want your loved one to remember about it?
2. Is there anything you need to clarify?
3. What do you want to be sure to talk about, or ask about, next time?
4. Another important follow-up to the conversation is putting what you talked about in writing.



Starting the Conversation About End-of-Life Care *(Continued)*

Things you control in a difficult conversation

When the conversation is difficult, experiment with putting your focus on some of the things that you can control. These take practice.

- What boundaries you set
- The words you choose to use
- How well you listen to understand the other person's perspective
- The attitude you bring to the conversation

Coming to a difficult conversation from a place of openness and curiosity—with a genuine interest in coming to a shared understanding with your loved one—will help the conversation be as smooth and productive as possible.

Adapted from:

Center for Creative Leadership (2021).

<https://www.ccl.org>

Goyer, A., & Markowitz, A. (2021). How to Start a Conversation About End-of-Life Care. AARP.

<https://www.aarp.org/caregiving/basics/info-2020/end-of-life-talk-care-talk.html>

Project, T. C. (2021). Your Conversation Starter Guide.

<https://theconversationproject.org/wp-content/uploads/2020/12/ConversationStarterGuide.pdf>

The School of Conflict. (2019).

<https://www.schoolofconflict.com/about>



CHECKLIST

Following the Death of a Loved One

The immediate aftermath of the passing of a loved one can feel overwhelming. In addition to dealing with feelings of grief and loss, many financial and legal tasks need to be completed. The following checklist can help ensure that nothing gets overlooked. Remember that in many cases these tasks can be divided among family members.

Immediately

Get a legal pronouncement of death, if no doctor is present, you will need to contact someone to do this.

If the person dies at home under hospice care, call the hospice nurse, who can declare the death and help facilitate the transport of the body.

If the person dies at home without hospice care, call 911, and have in hand a do-not-resuscitate document if it exists. Without one, paramedics will generally start emergency procedures and will take the person to an emergency room for a doctor to make the declaration of death.

Arrange for transportation of the body. If no autopsy is needed, the body can be picked up by a mortuary (by law, a mortuary must provide price info over the phone) or crematorium.

Apply for a burial permit if required (refer to local registrar or a funeral director and reference Family Disposition of Human Remains (<https://dhs.wisconsin.gov/publications/p0/p00774.pdf>)).

Notify the person's doctor or the county coroner.

Notify close family and friends. Ask them to contact others.

Handle care of dependents and pets.

Identify a few friends and/or family members who can check in with you to see how you are doing during the day, and the days afterward.

Plan your meals for the next few days (friends and family may be able to help).

Take care of yourself:

- Make plans to incorporate movement into your day and the days that follow (gentle stretching, walking, activities you enjoy).
- Identify three affirmations, meditations, or prayers that provide a source of strength.
- Locate local grief resources.



Within a few days after death

Check to see if the decedent left specific instructions regarding burial and ceremony preferences on an **Authorization for Final Disposition** form. If not, refer to the **Funeral Planning Checklist** to help you with the details.

Finalize arrangements for funeral and burial or cremation. Select the day and time of the service. If the person was in the military or belonged to a fraternal or religious group, contact that organization; it may have burial benefits or conduct funeral services.

Ask a friend or family member to go with you to the mortuary.

Prepare an obituary and submit it to local paper(s). Consider where the decedent grew up and where they lived most of their life.

If the deceased lived alone, ask a friend or relative to keep an eye on the person's home, collect mail, throw food out, and water plants.

Obtain 10–15 copies of the Death Certificate. You will need them for financial institutions, government agencies, and insurers.

For information about obtaining death certificates you may contact the Wisconsin Vital Records Office directly at either (608) 266-1371 (automated) or (608) 266-1373 (service counter) or go to www.dhs.wisconsin.gov/vitalrecords/record.htm

Report the death to Social Security if the person was receiving social security benefits.

In most cases the funeral director will report the death to Social Security for you if they have the person's social security number. If you are told that you need to contact Social Security on your own, contact the Social Security Administration to inform them of the person's passing: 1-800-772-1213 (TTY 1-800-325-0778) or www.ssa.gov. If the deceased was your spouse, you will receive a letter from Social Security informing you how your benefit will be adjusted.

Up to 10 days after death

If you have a **will** and it was prepared by an **attorney**, schedule an appointment to meet with the attorney to go over the terms of the will. He or she will inform you as to whether it has to go through probate.

If necessary, the estate's executor or personal representative should **open a bank account** for the deceased's estate.

Cancel **credit cards** of the deceased or notify the credit card company if you, as the survivor, want to retain use of the credit card. Joint credit cards will usually be frozen upon the death of one of the cardholders, so be sure to have a card in your name only.

Arrange to change any joint bank accounts into your name if you are the surviving spouse or partner. If you haven't opened an account for the estate of the deceased, wait to remove your spouse's name from the account until all checks in the name of your spouse have cleared.

If the deceased was working, **contact the employer** for information on pension plans, union death benefits, employer-sponsored life insurance policies, and/or any health benefits.

Contact the **health insurance** company to terminate benefits for the deceased and continue benefits for other family members.



Up to 10 days after death *(continued)*

If the deceased's house is vacant, ask **police** to periodically check the property.

Contact the **insurance company for all life insurance policies**. You will need to provide the policy number and a certified copy of the death certificate and fill out a claim form. If the deceased is listed as the beneficiary on any other policy, arrange to have the name removed.

If the deceased was a **veteran**, contact Veterans Affairs to stop payments and ask about applicable survivor benefits.

Seek the advice of an **accountant or tax advisor** about filing the deceased's tax return for the year of the death. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death; you will need this information if you have to file an estate tax return.

Contact the **postal service** to stop or forward mail.

If the deceased had an **investment advisor**, contact them for information on holdings. Arrange to change stock, bond, and mutual fund holdings into your name.

If you are the surviving spouse/partner and live in the same house as the deceased, **contact utilities and service companies** to have the accounts changed to your name:

Electricity

Gas

Water, sewer, and trash

Internet/cable

Land line phone

Cell phone

Homeowner's association

Streaming services (e.g., Netflix, Amazon Prime)

If the deceased owned a car, transfer the automobile title into your name at the State Department of Motor Vehicles at <https://wisconsindot.gov/pages/dmv/vehicles/title-plates/heir.aspx>, or if the estate is probated, through Probate Court.

Make sure that important bills, such as mortgage and utility payments, continue to be paid on time and in full. If you aren't able to make full payments, contact the relevant company to explain the situation and make arrangements.

Cancel newspapers and magazines to which the deceased was subscribed.

Cancel organization memberships the deceased was a member of.

Decide what to do with social media sites on which the deceased had an account. Refer to the **Security Codes and Digital Accounts** form for details.



Up to 10 days after death *(continued)*

Register the deceased on **Do Not Contact lists**:

Register the deceased on the national do not call list at <https://donotcall.gov>

To get the deceased's name taken off mailing lists for offers of credit and insurance, go to www.optoutprescreen.com

To stop receiving unsolicited mail in the person's name, consumers can register at the Direct Marketing Association's (DMA) consumer website at www.DMAchoice.org for a processing fee of \$2 for a period of ten years.

In addition, DMAchoice online offers registration for DMA's eMail Preference Service to reduce your unsolicited commercial email.

Documents you may need to complete these tasks

- Death Certificates (10–15 certified copies)
- Social Security Card
- Marriage Certificate
- Birth Certificate
- Birth Certificate for each child, if applicable
- Insurance Policies
- Deed and Titles to Property
- Stock Certificates
- Bank account statements
- Honorable Discharge Papers for a Veteran (DD214)
- Recent Income Tax Forms and W-2 Forms
- Automobile Title and Registration Papers
- Loan and Installment Payment records and/or Contracts

Notes

Source: *A Checklist of Tasks after a Death*

https://www.milwaukee.va.gov/docs/A_Checklist_of_Tasks_after_a_Death_Wisconsin.pdf



Contacts

Personal Representative, Powers of Attorney For Health Care and Finance

List the names of the persons you have named in your end-of-life planning documents.

Name	Assigned Role	Address	Phone	Email
	Personal Representative			
	POA-Health Care			
	POA-Finance			

Emergency Contacts

List your spouse, children/dependents, living parents, grandparents and other relatives or close friends you would like to receive a notification in case of an emergency.

Name	Relationship To You	Address	Phone	Email



Contacts

Personal Contacts

List the names of family and friends that you wish to be notified upon your passing.

Name	Relationship To You	Address	Phone	Email



Contacts

Personal Contacts *(Continued)*

Name	Relationship To You	Address	Phone	Email



Contacts

Business Contacts

List the important names, addresses, phone numbers, and emails that may help survivors in dealing with your affairs.

Entity	Contact Name	Address	Phone	Email
Accountant/Tax Preparer				
Attorney				
Banker				
Clergy				
Dentist				
Financial Planner/ Investment Advisor				
Funeral Home				
Employer (if you have one)				
Insurance Agent				
Medical Specialist				
Physician				



Contacts

Business Contacts *(Continued)*

Entity	Contact Name	Address	Phone	Email



Volunteer Commitments and Club Affiliations

Name of organization	Role or type of participation (e.g., volunteer, officer, committee member, etc.)	Organization contact person	Contact email	Contact phone	Need-to-know information (e.g., location of minutes, club checkbook, etc.)



Security Codes and Digital Accounts

Because this document contains account access information, be sure to keep it in a secure location (e.g., a safe deposit box or a locked fireproof box), and only share it with one or two trusted people.

Security Codes

Today, everything we do is online. Providing access to your security codes and digital accounts can help save your personal representative and family time and frustration. Update this section frequently, especially the passwords.

Type (alarm system, garage, etc.)	Security Code/Password



Security Codes and Digital Accounts *(Continued)*

Digital Accounts

List any personal email accounts, social media accounts, digital media storage accounts (photos, videos, music), streaming services, rewards programs or personal URLs.

Account Type	Username	Password	How the account should be handled (e.g., closed, “friends/followers” notified)



Important Document Locations

When a loved one passes away, survivors can feel overwhelmed by feelings of loss and by all of the tasks that need to be completed related to finances, funeral arrangements, transferring accounts, etc. into the names of survivors, taking care of financial tasks will often involve needing to refer to specific documents and it's very helpful to have them pulled together in one spot, like a file cabinet or file box, so that you don't have to spend time searching for them.

Here is a list of potential important documents that you may want to gather together for easy reference. You may have others that are not on this list; we've left blanks at the end where you can add those.

Document	Location of original document	Location of copies
Birth Certificates <i>Note: If you have misplaced your original birth certificates, replacements can be obtained at: www.dhs.wisconsin.gov/vitalrecords</i>		
Death Certificates		
Marriage Certificates		
Wills/Trusts		
Advance Directives: <ul style="list-style-type: none"> • Power of Attorney for Finance 		
<ul style="list-style-type: none"> • Power of Attorney for Health Care 		
<ul style="list-style-type: none"> • Authorization for Final Disposition 		
<ul style="list-style-type: none"> • Living Will (AKA Declaration to Physicians) 		



Important Document Locations *(Continued)*

Document	Location
<p>Bank Accounts:</p> <ul style="list-style-type: none">• Checking• Savings• CDs• Safe deposit boxes	
<p>Retirement Accounts:</p> <ul style="list-style-type: none">• IRAs (traditional and Roth)• Pensions• 401(k)s, 403(b)s, 457s, self-employed retirement plans	
<p>Other investments/accounts:</p> <ul style="list-style-type: none">• Stocks, bonds, mutual funds, money market accounts	
<p>Outstanding loans and credit cards</p>	



Important Document Locations *(Continued)*

Document	Location
<p>Utility bills:</p> <ul style="list-style-type: none"> • Electric • Heating (gas, oil, electric) • Cable/internet • Phone (cell and land line) <p><i>Note: Many people no longer receive paper copies of these bills but having a printout for each showing the name and contact information for the billing company can be helpful.</i></p>	
Newspaper / Magazine Subscriptions	
Streaming services like Netflix, Hulu, Amazon Prime, etc.	
Vehicle Titles	
House Deeds	
Property Tax Documents	



Important Document Locations *(Continued)*

Document	Location
<p>List of Security Codes/Digital Accounts Usernames & Passwords</p> <p><i>Note: We're all told how we need to protect these and keep them secure, but it's important to let at least one trusted person know how to find them so that they can access accounts in the event of an emergency.</i></p>	
<p>Insurance Accounts:</p> <ul style="list-style-type: none"> • Health • Life • Auto • Home • Others that the deceased had (e.g., disability, liability, identity theft, long term care, funeral/burial, etc.) 	
<p>Other (e.g., DD214 if deceased was a veteran):</p>	



Glossary

Adjusted Gross Income

A term used on federal and state tax returns that refers to the amount that remains after certain allowable tax deductions are subtracted from your gross annual income.

Advance Directive

A document you complete that describes, in writing, your choices about the medical treatments you want, or do not want, if you become incapacitated and cannot express your wishes. It allows you to express your feelings about how health care decisions should be made for you and who you designate to make those decisions on your behalf. Anyone who is of sound mind and age 18 or older may complete these forms.

Affidavit

A sworn statement or written declaration witnessed by an authorized official such as a notary public.

Agent

A person authorized to act on behalf of another.

Aging in Place

The process of staying in your own home as you grow older instead of moving to an outside facility. This can include creating a budget, discussing living options with your family, connecting with home health services and identifying necessary home modification projects.

Assisted Living

A type of housing arrangement designed for people who need various levels of medical and personal care. Living spaces can be individual rooms, apartments, or shared quarters. The facilities generally provide a home-like setting and are physically designed to promote the resident's independence while providing care when necessary.

Authorization for Final Distribution

A document which allows you to designate a representative who will have the legal authority to make decisions regarding your funeral arrangements and the disposition of your body.

Beneficiary

A term used to describe the person(s) you choose to receive the proceeds from your will, trust, life insurance and retirement accounts when you die.

Bereavement

The period of time during which grief and mourning occur after a death.

Codicil

A change you make to your will.



Glossary *(Continued)*

Cremation	The process of reducing the body to bone fragments using high heat and flame. Bone fragments are processed in a machine to make them a consistent size and then are placed in temporary or permanent urn.
Death Doula	A non-medical person trained to care for someone holistically (physically, emotionally and spiritually) at the end of life.
Decedent	Person who has died.
Direct Burial	A type of burial that usually costs less than a full-service funeral, done shortly after death, usually in a simple container. No viewing or visitation is involved, so no embalming is necessary
Estate	A term used to describe the property of someone who has died (decedent).
Ethical Will	A centuries-old practice that outlines a person's hopes, dreams, values, and life lessons, meant to be shared with loved ones while still alive, as well as something to leave behind in the form of a letter or journal. (not a legal document).
Fiduciary	A person or organization that acts on behalf of another person, putting their clients' interests ahead of their own, with a duty to preserve good faith and trust. Being a fiduciary thus requires being bound both legally and ethically to act in the others best interests.
Green Burial	A type of burial where the body is buried with a biodegradable material (plain wood, cardboard, wicker casket or a natural cloth shroud). There are specific site rules for green burials, so check with local ordinances for details before deciding.
Green (Bio) Cremation	The process of accelerating body decomposition by using water, an alkali-based solution, and pressure. The cremated remains may be placed in a grave, niche or crypt, or be disposed by any other lawful manner according to Wisconsin law. As of September 2021, this process is not yet available in Wisconsin.
Grief	A normal and natural emotional response to the loss of someone or something important to you. It can include sadness, longing to be with the person or thing that was lost, thoughts and memories of the lost, anxiety and anger.



Glossary *(Continued)*

Heir	A person who inherits property when a person dies.
Home Funeral	A legal alternative practice to traditional funerals where the family takes care of everything on their own without hiring a funeral director. This may include doing the necessary paperwork, making caskets, urns and shrouds, etc. and disposition of the body.
Hospice Care	A type of care intended to help someone with a terminal illness live as well as possible for as long as possible, increasing quality of life.
Intangible Assets	Personal property that involves contracts with others and includes assets such as bank account, stocks, bonds, insurance policies and retirement benefit accounts.
Intestate	A term to describe what happens when a person dies without a will to dictate who gets what of their belongings. If there is no will, the court will decide who gets what property.
Joint Tenancy	A term used to describe when property is owned jointly by two or more parties. When one owner dies, their share automatically passes to the other(s).
Legacy Project	A way to reminisce and leave behind a memorial using interviews, audio recordings, photo albums, scrapbooks, cookbooks or music playlists.
Liminal Space	The time between the “what was” and the “next.” It is a place of transition, a season of waiting, and not knowing.
Living Will	A type of advance directive that states the specific types of medical care that a person wishes to receive if they are no longer able to make medical decisions because of a terminal illness or being permanently unconscious. A living will usually has instructions about whether to use certain treatments to help keep a person alive, such as the use of dialysis (kidney) machines, breathing tubes, feeding tubes, and CPR.
Long Term Care Insurance	A type of private insurance coverage that provides nursing-home care, home-health care, and personal or adult daycare for individuals age 65 or older or with a chronic or disabling condition that needs constant supervision.



Glossary *(Continued)*

Marital Property	Property (including all income and possessions) a couple acquires during their marriage.
Memorial Service	A celebration of life, with or without a burial, that offers an opportunity for honoring the memory of someone who has died.
Mourning	A public or external response to the death of a loved one. Examples include preparing for a funeral, wearing black, or sharing memories or stories about a loved one.
Non-Probate Property	Property in an estate that does not have to go through the probate court because it passes according to written beneficiary designations. Examples include life insurance, POD accounts, living trusts and joint tenancy with survival rights.
Organ, Tissue, Eye Donation	The process of surgically removing an organ or tissue from one person (the organ donor) and placing it into another person (the recipient) because the recipient's organ has failed or has been damaged by disease or injury.
Palliative Care	Specialized medical care that can be provided along with curative treatment for people living with a serious illness. The goal is to focus on providing relief from the symptoms and stress of the illness and to improve quality of life for both the patient and the family.
Personal Representative	A person chosen or appointed to administer and manage the estate of someone who has died (also known as an executor in some states).
Power of Attorney	A legal document giving the authority to act for another person in specified or all legal or financial matters.
POD (Pay on Death)	Beneficiary form associated with bank accounts.
Probate	The court proceeding where ownership of a decedent's property is transferred, and taxes and bills are paid.
Probate Property	Property of a deceased person that has no clear order of who should receive it that must transfer through a probate court. When you die, the court looks at to your will to see who should receive it.
Required Minimum Distribution (RMD)	The minimum amounts that you must withdraw annually from your traditional IRA, 401(k), 403(b) or other retirement savings plan once you've reached the mandatory age for making withdrawals.



Glossary *(Continued)*

Tangible Assets

Personal property that has physical substance that can be touched, held and felt. Examples include furniture, vehicles, baseball cards, cars, comic books, jewelry, and art.

TOD (Transfer on Death)

A beneficiary form associated with brokerage accounts.

Traditional Full-Service Funeral or Burial

A type of funeral/burial that includes a viewing or visitation and formal funeral service, use of a hearse to transport the body to the funeral site and cemetery, and burial, entombment, or cremation of the remains. Depending on the cemetery, a burial vault or liner may be necessary.

Trust

A trust is a legal instrument that holds and manages assets for the benefit of the grantor (you). In a trust, the grantor is the person who puts assets into the trust. A trustee is the person who manages the assets in the trust and the beneficiary is the person or persons who receive the revenue or benefit from the trust.

Will

A will is a legal document that tells the probate court who you choose to be in charge of your estate, what should happen to your probate property, and if you have minor children, your choice for legal guardian.



Handling Financial Changes

It is important to plan for changes in home finances as we age or experience the loss of a loved one. This session will help you to better know your finances now and think about the possible changes you will need to make in the future. In this session, participants will:

- Understand their expenses and income now, and in the future
- Be able to plan for housing costs as they age
- Learn about long-term care insurance
- Learn about the costs for a funeral and about prepaying for those costs
- Learn what happens to their money when they die
- Understand elder financial abuse and exploitation
- Know how to prevent Identity theft/scams

Section Contents

- Financial Services Inventory
- Spending Plan Worksheet
- Income and Expenses Planning Worksheet
- Funeral Costs and Pricing Checklist
- Prepaying for your Funeral
- Planning for Housing Costs as You Age
- Long-term Care Insurance
- Factsheet: What happens to your money and accounts when you pass away?

You can pick and choose which items to work on, depending on what is most useful to you and relevant to your situation.



Financial Services Inventory

Because this document contains account access information, be sure to keep it in a secure location, e. g., a safe deposit box or locked fireproof box, and only share it with one or two trusted people.

Bank/Credit Union Accounts

List your bank/credit union account information (include checking, savings, certificates of deposit and money market accounts).

CHECKING ACCOUNTS

Company Name	Website	Log-In/Password	Account Number	Address/Phone	Beneficiary Name(s)

SAVINGS, MONEY MARKET SAVINGS, CERTIFICATES OF DEPOSIT

Company Name	Website	Log-In/Password	Account Number	Address/Phone	Beneficiary Name(s)



Credit Cards

List the names of the persons you have named in your end-of-life planning documents.

Company Name	Website	Log-In/Password	Account Number	Address/Phone	In Whose Name

Loans

List any outstanding loans you currently have including mortgage, auto and personal loans.

Type of Loan	Company Name	Website/Phone	Log-In/Password	Account Number	In Whose Name



Retirement Accounts

List any retirement accounts you have including 401(k)s, 403(b)s, 457s IRAs and self-employed retirement accounts.

Account Type	Company Name	Website/Phone	Log-In/Password	Account Number	Beneficiary Name(s)



Real Estate/Business Interests

List any real estate you currently own. Under “Ownership”, note whether the property is tenancy in common, joint, or single ownership.

Property	Location/Address	Owner Name(s)	Ownership (tenancy in common, joint, or single)	Date Purchased	Purchase Price



Stocks, Bonds/Other Securities

List any stocks, bonds, mutual funds, or other securities you currently own that are not part of a retirement account.

Type (stock, bond, etc.)	Website/Phone	Log-In/Password	ID Number	Date Purchased	Purchase Price	Misc. Information (name of owner, # of shares, maturity date)



Education Savings Accounts

List any 529 Accounts, Education IRA/Coverdell or Custodial Accounts.

Account Type	Institution/Trustee	Website/Phone	Log-In/Password	Account Number	Beneficiary Name(s)

Health Insurance

List accident, disability, major medical, long-term care and Medicare policies.

Type (health, long-term care, disability, etc.)	Person(s) Insured	Name of Company Providing Insurance	Website/Phone	Log-In/Password	Policy Number	Coverage Amount



Property Insurance

List your insurance policies that you carry on property such as home, vehicle, land, and boats.

Insured Property	Company Name/Agent	Website/Phone	Log-In/Password	Policy Number	Coverage Amount

Life Insurance

List any life insurance policies you carry. Don't forget any policies you carry through your employer.

Person(s) Insured	Company Name/Agent	Policy Type (whole, term, etc.)	Website/Phone	Log-In/Password	Policy Number	Beneficiary Name(s)

SPENDING PLAN

Month:

Fixed	Estimated	Actual
Mortgage/Rent		
Water/Sewer		
Cell Phone		
Cable/TV/Internet		
Trash		
TOTAL		

Variable	Estimated	Actual
Food (Groceries)		
Eating Out		
Electricity		
Personal Items		
Prescriptions		
Health Care		
Car (Gas)		
Car (Maintenance)		
Car (Insurance)		
Public Transit		
Clothing		
Gifts		
Entertainment		
Streaming Services		
Pets		
Savings		
Child/Dependent Care		
TOTAL		

Debts	Total Amount	Monthly Estimated Amount	Actual Amount
Vehicle Payment			
Medical Bills			
Past Due Bills			
Credit Card 1			
Credit Card 2			
Credit Card 3			
TOTAL			

Income	Estimated	Actual
Social Security		
Paycheck		
Paycheck		
Other		
TOTAL		

	Estimated	Actual
Total Income		
Total Expenses (fixed, variable, debts)		
REMAINING (+ or -)		



Income and Expenses Planning Worksheet

Worksheet directions

Use this worksheet to record current income and expenses and then begin to consider future transitions. What might your income look like in 5 or 10 years? What about potential changes in expenses?

Monthly income	Now	Likely to change? (+ or -)	Future
Paycheck			
Social Security			
Retirement Fund Withdrawals			
Pensions			
Other			
Other			
TOTAL INCOME			

Continued on following page.



Income and Expenses Planning Worksheet

Monthly expenses	Now	Likely to change? (+ or -)	Future
Mortgage/rent			
Property taxes			
Home (repairs, maintenance, appliances)			
Utilities (electricity, LP/gas)			
Landline/cell phone			
Satellite/internet/bundle			
Groceries			
Eating out			
Household (paper goods, cleaning, electronics, small appliances, etc.)			
Clothing			
Auto (loan, insurance, maintenance, gas)			
Other transportation (ride service, bus)			
Insurance (home, life, umbrella, etc.)			
Health insurance			
Out-of-pocket expenses (medical, dental, eye, pharmacy)			
Child/grandchild (tuition, childcare)			
Entertainment/habits (online streaming, sports, smoking, books, gambling)			
Personal (care hair, nails, gym)			
Pets			
Gifts/donations			
Savings (emergency, retirement, health)			
Debt (credit cards, personal loans)			
Other			
Other			
TOTAL EXPENSES			



Funeral Costs and Pricing Checklist

Funeral costs include basic services fee for the funeral director and staff, charges for other services and merchandise, and cash advances. Make copies of the checklist at the end of this article. Use it when you shop with several funeral homes to compare costs.

Funeral fees

The Funeral Rule allows funeral providers to charge a basic services fee that customers have to pay. The **basic services fee** includes services that are common to all funerals, regardless of the specific arrangement. These include funeral planning, securing the necessary permits and copies of death certificates, preparing the notices, sheltering the remains, and coordinating the arrangements with the cemetery, crematory or other third parties. The fee does not include charges for optional services or merchandise.

Charges for other services and merchandise includes costs for optional goods and services such as transporting the remains; embalming and other preparation; use of the funeral home for the viewing, ceremony or memorial service; use of equipment and staff for a graveside service; use of a hearse or limousine; a casket, outer burial container or alternate container; and cremation or interment.

Cash advances are fees charged by the funeral home for goods and services it buys from outside vendors on your behalf, including flowers, obituary notices, pallbearers, officiating clergy, and organists and soloists. Some funeral providers charge you their cost for the items they buy on your behalf. Others add a service fee to the cost. The Funeral Rule requires those who charge an extra fee to disclose that fact in writing, although it doesn't require them to specify the amount of their markup. The Rule also requires funeral providers to tell you if there are refunds, discounts, or rebates from the supplier on any cash advance item.

Calculating the actual cost of a funeral

The funeral provider must give you an itemized statement of the total cost of the funeral goods and services you have selected when you are making the arrangements. If the funeral provider doesn't know the cost of the cash advance items at the time, he or she is required to give you a written "good faith estimate." This statement also must disclose any legal cemetery or crematory requirements that you purchase specific funeral goods or services.

The Funeral Rule does not require any specific format for this information. Funeral providers may include it in any document they give you at the end of your discussion about funeral arrangements.

Services and products

Embalming

Many funeral homes require embalming if you're planning a viewing or visitation. But embalming generally is not necessary or legally required if the body is buried or cremated shortly after death. Eliminating this service can save you hundreds of dollars. Under the Funeral Rule, a funeral provider:

- may not provide embalming services without permission.
- may not falsely state that embalming is required by law.
- must disclose in writing that embalming is not required by law, except in certain special cases.
- may not charge a fee for unauthorized embalming unless embalming is required by state law.
- must disclose in writing that you usually have the right to choose a disposition, like direct cremation or immediate burial, that does not require embalming if you do not want this service.
- must disclose in writing that some funeral arrangements, such as a funeral with viewing, may make embalming a practical necessity and, if so, a required purchase.

This article is part of a series from the FTC:
Shopping for Funeral Services



Caskets

For a “traditional” full-service funeral:

A casket often is the single most expensive item you’ll buy if you plan a “traditional” full-service funeral. Caskets vary widely in style and price and are sold primarily for their visual appeal. Typically, they’re constructed of metal, wood, fiberboard, fiberglass or plastic. Although an average casket costs slightly more than \$2,000, some mahogany, bronze or copper caskets sell for as much as \$10,000.

When you visit a funeral home or showroom to shop for a casket, the Funeral Rule requires the funeral director to show you a list of caskets the company sells, with descriptions and prices, before showing you the caskets. Industry studies show that the average casket shopper buys one of the first three models shown, generally the middle-priced of the three.

So it’s in the seller’s best interest to start out by showing you higher-end models. If you haven’t seen some of the lower-priced models on the price list, ask to see them — but don’t be surprised if they’re not prominently displayed, or not on display at all.

Traditionally, caskets have been sold only by funeral homes. But more and more, showrooms and websites operated by “third-party” dealers are selling caskets. You can buy a casket from one of these dealers and have it shipped directly to the funeral home. The Funeral Rule requires funeral homes to agree to use a casket you bought elsewhere, and doesn’t allow them to charge you a fee for using it.

No matter where or when you’re buying a casket, it’s important to remember that its purpose is to provide a dignified way to move the body before burial or cremation. No casket, regardless of its qualities or cost, will preserve a body forever. Metal caskets frequently are described as “gasketed,” “protective” or “sealer” caskets. These terms mean that the casket has a rubber gasket or some other feature that is designed to delay the penetration of water into the casket and prevent rust. The Funeral Rule forbids claims that these features help preserve the remains indefinitely because they don’t. They just add to the cost of the casket.

Most metal caskets are made from rolled steel of varying gauges — the lower the gauge, the thicker the steel. Some metal caskets come with a warranty for longevity.

Wooden caskets generally are not gasketed and don’t have a warranty for longevity. They can be hardwood like mahogany, walnut, cherry or oak, or softwood like pine. Pine caskets are a less expensive option, but funeral homes rarely display them. Manufacturers of both wooden and metal caskets usually offer warranties for workmanship and materials.

For cremation:

Many families that choose to have their loved ones cremated rent a casket from the funeral home for the visitation and funeral, eliminating the cost of buying a casket. If you opt for visitation and cremation, ask about the rental option. For those who choose a direct cremation without a viewing or other ceremony where the body is present, the funeral provider must offer an inexpensive unfinished wood box or alternative container, a non-metal enclosure — pressboard, cardboard or canvas — that is cremated with the body.

Under the Funeral Rule, funeral directors who offer direct cremations:

- may not tell you that state or local law requires a casket for direct cremations, because none do;
- must disclose in writing your right to buy an unfinished wood box or an alternative container for a direct cremation; and
- must make an unfinished wood box or other alternative container available for direct cremations.

Burial vaults or grave liners

Burial vaults or grave liners, also known as burial containers, are commonly used in “traditional” full-service funerals. The vault or liner is placed in the ground before burial, and the casket is lowered into it at burial. The purpose is to prevent the ground from caving in as the casket deteriorates over time. A grave liner is made of reinforced concrete and will satisfy any cemetery requirement. Grave liners cover only the top and sides of the casket. A burial vault is more substantial and expensive than a grave liner. It surrounds the casket in concrete or another material and may be sold with a warranty of protective strength.

State laws do not require a vault or liner, and funeral providers may not tell you otherwise. However, keep in mind that many cemeteries require some type of outer burial container to prevent the grave from sinking in the future. Neither grave liners nor burial vaults are



designed to prevent the eventual decomposition of human remains. It is illegal for funeral providers to claim that a vault will keep water, dirt, or other debris from penetrating into the casket if that's not true.

Before showing you any outer burial containers, a funeral provider is required to give you a list of prices and descriptions. It may be less expensive to buy an outer burial container from a third-party dealer than from a funeral home or cemetery. Compare prices from several sources before you select a model.

Preservation processes and products

As far back as the ancient Egyptians, people have used oils, herbs and special body preparations to help preserve the bodies of their dead. Yet, no process or products have been devised to preserve a body in the grave indefinitely. The Funeral Rule prohibits funeral providers from telling you that it can be done. For example, funeral providers may not claim that either embalming or a particular type of casket will preserve the body of the deceased for an unlimited time.

Funeral pricing checklist

Make copies of this page and check with several funeral homes to compare costs.

“Simple” disposition of the remains:

Immediate burial _____

Immediate cremation _____

If the cremation process is extra, how much is it?

Donation of the body to a medical school or hospital

“Traditional,” full-service burial or cremation:

Basic services fee for the funeral director and staff

Pickup of body _____

Embalming _____

Other preparation of body _____

Least expensive casket _____

Description, including model # _____

Outer Burial Container (vault) _____

Description _____

Visitation/viewing — staff and facilities _____

Funeral or memorial service — staff and facilities

Graveside service, including staff and equipment

Hearse _____

Other vehicles _____

Total _____

Other services:

Forwarding body to another funeral home _____

Receiving body from another funeral home _____

Cemetery/mausoleum costs:

Cost of lot or crypt (if you don't already own one) _____

Perpetual care _____

Opening and closing the grave or crypt _____

Grave liner, if required _____

Marker/monument (including setup) _____



Prepaying for Your Funeral

Millions of Americans have entered into contracts to arrange their funerals and prepay some or all of the expenses involved. Laws of individual states govern the prepayment of funeral goods and services; various states have laws to help ensure that these advance payments are available to pay for the funeral products and services when they're needed. But protections vary widely from state to state, and some state laws offer little or no effective protection. Some state laws require the funeral home or cemetery to place a percentage of the prepayment in a state-regulated trust or to purchase a life insurance policy with the death benefits assigned to the funeral home or cemetery.

If you're thinking about prepaying for funeral goods and services, it's important to consider these issues before putting down any money:

- What are you are paying for? Are you buying only merchandise, like a casket and vault, or are you purchasing funeral services as well?
- What happens to the money you've prepaid? States have different requirements for handling funds paid for prearranged funeral services.
- What happens to the interest income on money that is prepaid and put into a trust account?
- Are you protected if the firm you dealt with goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while away from home? Some prepaid funeral plans can be transferred, but often at an added cost.

Be sure to tell your family about the plans you've made; let them know where the documents are filed. If your family isn't aware that you've made plans, your wishes may not be carried out. And if family members don't know that you've prepaid the funeral costs, they could end up paying for the same arrangements. You may wish to consult an attorney on the best way to ensure that your wishes are followed.

This article is part of a series from the Federal Trade Commission:

- [Shopping for Funeral Services](#)
- [The FTC Funeral Rule](#)
- [Funeral Costs and Pricing Checklist](#)
- [Types of Funerals](#)
- [Choosing a Funeral Provider](#)
- [Buying a Cemetery Site](#)
- [Planning Your Own Funeral](#)
- [Funeral Terms and Contact Information](#)



Planning for Housing Costs as You Age

Housing and healthcare costs make up the largest share of expenses for most older adults so planning ahead is a good way to help prepare for whatever comes along.

Aging in place

Around 70% of people age 65 and older will need some form of long-term care services and support. When thinking about staying in your home here are some things to consider:

- What modifications would I need to make to my home if I encounter a health problem or mobility constraint (e.g., retrofitting stairs)? What are the likely costs of that remodeling?
- What transportation options are available in my area if I'm not able to drive? Thinking ahead for how you will travel to medical appointments and the grocery store can help you decide if staying in your home is right for you.
- What supports already exist in my community to help? Having a strong informal support network of friends, family, connections through a place of worship, and social or community groups can be a major factor in successfully aging in place. Also consider formal support networks like senior community centers, congregate meal programs, your local Aging and Disability Resource Center, and others. To find information about services available to older adults in your community, use the Eldercare Locator at 1-800-677-1116 or <https://eldercare.acl.gov/Public/Index.aspx>.
- What are the costs for home health care in my area and how much can I afford? [This online tool](#) provides cost estimates specific to your geographic area for a variety of long-term care options, e.g., home health care, assisted living facilities, nursing home care, and others. It features future cost projections as far out as 2070 so that you can estimate what your expenses will be when you actually need them.

The National Aging in Place Council has created The Costs of Aging Handbook to help you evaluate whether or not staying in your home is the right decision for you and your family. You can download a copy at <https://www.ageinplace.org>. Some people use their home equity or a reverse mortgage to fund the increased costs of remodeling or home health care that can come with aging in place. To decide if those are viable options for you, access the *Use Your Home to Stay at Home* guide from the National Council on Aging: <https://ncoa.org/article/use-your-home-to-stay-at-home>.

Moving to a seniors housing community

“Seniors housing community” is the general term for group living establishments for older adults that include categories like independent living, assisted living, memory care, and nursing homes. The Wisconsin Department of Health Services (DHS) has created a guide to Finding and Choosing an Assisted Living Facility: <https://www.dhs.wisconsin.gov/guide/assisted-living.htm> where you can learn about the types of facilities that DHS certifies, find statewide directories, and access resources for choosing a facility.

Costs and services provided by facilities differ widely. Three options exist for paying for long-term care: long-term care insurance, accumulating sufficient wealth to pay costs out of pocket, and spending down assets to qualify for Medicaid assistance. Other factors like location and social or cultural fit are also important in this decision.

How will you know when it is time to make a housing transition? Think about your current health and how it might change over the next few years, the household tasks and personal care tasks you will need help with, and who might be able to provide that extra help. You can also consider how a move might impact your quality of life, or the quality of life of people helping you in your home. Planning ahead, and discussing your concerns and preferences with loved ones, can help you be prepared to move when the time is right.



Long Term Care Insurance

Should I or Shouldn't I?

In general, long term care refers to a broad range of services needed by people for an extended period because of a chronic illness or disability. Every day, counselors with the Medigap Helpline at the Board on Aging and Long-Term Care hear from consumers who wonder if they should buy long term care insurance (referred throughout this publication as LTC insurance). It is a very important question for people who want to plan for their needs should they become disabled. The decision will have significant financial consequences. A decision to buy is a decision for a lifetime. Simply put, that means to reap any benefits from such an insurance policy you must keep it in force for the rest of your life.

Issues to consider before purchasing long term care insurance

Unlike health insurance, everyone does not need insurance for long term care. You should weigh the value of what you want to protect against the cost of protecting it. The Board on Aging and Long-Term Care has identified the following factors to consider helping you determine if it would be wise to purchase LTC insurance:

- What are your chances of needing long term care? Your chances are greater if you have a family history of certain diseases such as stroke, heart attack, Parkinson's disease or Alzheimer's disease. Many people can avoid or delay a nursing home stay if they have family members living nearby who are able to provide care.
- What is your reason for considering LTC insurance? LTC insurance is often considered to be asset protection insurance. Do you have sufficient assets to protect that will justify the large expense of LTC insurance premiums, and is it important for you to protect your assets? Can you afford enough insurance to truly protect your assets or will you be simply delaying their depletion? A couple should have a net worth of at least \$100,000, not including their home or automobile, and a single person should have at least \$50,000 before spending money on LTC premiums. With less than this amount, you do not need LTC insurance.¹
- Can you afford to pay the premiums for LTC insurance out of your income without tapping into savings? No more than 7% of your annual adjusted gross income should be spent on LTC insurance premiums.² Be prepared to handle future premium increases. Although premium increases cannot be based on your age or health condition, insurance companies can and will increase premiums.
- Will you qualify for Medical Assistance to help pay for nursing home care? In Wisconsin, spousal impoverishment protection allows the spouse of a nursing home resident to retain the first \$52,000 of the couple's countable assets, and as much as \$128,420 if their total countable assets exceed \$252,840.³ Exempt assets include the couple's home, automobile, personal belongings, and money set aside for burial expenses. On the other hand, a single person entering a nursing home can keep only \$2,000 in countable assets. These figures apply in 2019 and are indexed for inflation for future years.
- What other financial vehicles might be more appropriate for funding long term care? Mutual funds, annuities, life insurance long term care riders, reverse mortgages? You may want to consult a financial planner to help you with these decisions. What is the likelihood of ever seeing a benefit from the premiums you will pay? Weigh the value of what you want to protect against the cost of protecting it.

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- Are you considering this insurance because of possible tax advantages? Many long-term care insurance salespeople are encouraging older people to consider this insurance for the possible tax advantages. There are two problems with this, however. First, the tax advantages are only a possibility for consumers who buy a policy that meets federal standards, not Wisconsin standards, and these federal standards do not have as strong consumer

protections as the Wisconsin standards. Second, payment of these premiums will result in any tax deduction on your federal income tax only if: (1) you have any tax liability; and (2) you itemize deductions; and (3) the total medical expense deduction you claim, including the federally tax-qualified LTC insurance premium, exceeds 7.5% of adjusted gross income (analysis developed by the Coalition of Wisconsin Aging Groups).

Ideal features of long term care insurance

If you have come to the conclusion that LTC insurance will be a smart commitment, now what? To compare the various products on the market, the Board on Aging and Long-Term Care provides the following points to guide you:

- Nursing home policies cover only institutional care. Home health care policies cover only home or community-based care. Policies labeled LTC insurance include benefits for both nursing home and home health care services. To cover the broadest range of long term care services, purchase an LTC insurance policy rather than nursing home insurance or home health care insurance.
- Be sure the policy includes alternate care facility coverage. This benefit extends coverage to assisted living facilities and community-based residential facilities (CBRF's). Some policies will limit coverage to facilities with a minimum number of residents. Policies with low minimums, such as 4 residents, will allow the greatest range in choice of facilities where a benefit will be payable.
- Purchase an inflation protection rider to assure that a policy continues to have a meaningful level of protection in the future.
- Predicting future long-term care needs is very difficult. Policies which pay benefits out of a pool of money are more flexible than those that assign a maximum benefit amount to each covered long-term care service.
- An assessment of care needs will be performed when a need for long term care arises. It is best to have the assessment done by a physician, nurse, or social worker who is not employed by the insurance company.
- Consider only companies that are financially sound. Several organizations provide financial ratings of insurance companies. Because many years may pass between purchasing a policy and filing a claim, and because claim amounts could be quite high, consider only companies which are placed in the highest possible regard by the rating organizations.
- Delivery of long term care services is changing radically and many LTC insurance companies periodically revamp their products to include additional covered services. Check whether a policy gives you a written assurance that if future policy upgrades are made, you will be given an opportunity to decide whether you would like to upgrade your policy regardless of your health circumstances.
- What type of claims appeal process does the insurer use in the case of disputed claims? Does the claims appeal process involve an independent third party to arbitrate disputed claims? Or does the insurance company have the final word in disputed claims cases?

For a discussion of your personal insurance needs, the Board on Aging and Long-Term Care encourages you to contact the **Medigap Helpline, 1-800-242-1060**.

1. Kiplinger's Personal Finance Magazine, March 1996

2. Wisconsin Administrative Code 3.46 Appendix 2

3. Wisconsin State Statutes 49.455



What happens to my financial accounts when I die?

Unless you have a living trust or have assigned beneficiaries to your accounts, your assets will end up in probate. Probate is the court-supervised process of verifying any last will and testament made by the deceased person. Probate includes finding a person's assets, figuring out the value of the assets, paying their final bills and taxes, and distributing what's left of the estate to their rightful beneficiaries. If there is no will, a judge will decide who receives any remaining assets according to your State's intestate inheritance laws—and the judge's orders may not match your wishes.

Financial accounts with assigned beneficiaries will be paid directly to your specified recipients, will not be included in probate, and will not be used to pay off any of your debt after you die. To avoid a lengthy hold-up of paying out your financial assets to survivors, submit and update beneficiary forms for accounts with a financial institution or agency. You may also want to name a secondary beneficiary on your accounts in case the primary beneficiary passes away before you.

If you don't have named beneficiaries on your financial accounts, then any accounts that are unknown to your heirs or undocumented could end up as unclaimed property in your State's Department of Treasury. That's why it's so important to have updated records of all your financial accounts—and—other end-of-life documents—and that your loved ones know where to find this information.

This overview covers the basics for many common financial accounts. See the resources listed for more information. Consult an attorney for more complicated financial situations that could involve setting up a living trust or the Uniform Transfer to Minors Act (UTMA) that covers inheritances for children.

Financial institutions

Checking, savings accounts, money market accounts, certificates of deposit

You can include in your will who gets what, but to avoid delays in the probate process, instruct your financial institutions and investment firms to make your accounts

immediately transfer-on-death (TOD) to your designated heirs. The financial institution would release the money to the named beneficiary when they present a copy of your death certificate and identification. The Federal Deposit Insurance Corporation or National Credit Union Share Insurance Fund will continue to insure an account as if the deceased person was alive for an additional six months after their death. After six months, the FDIC and NCUSIF coverage stops.

Financial institutions also offer pay-on-death (POD) bank accounts, also called a "Totten trust." A POD account is one where you name a beneficiary who inherits the account funds after your death and the funds do not go into probate. The account beneficiary does not have any rights to the account until after you die, and you are free to withdraw money, close the account, or switch beneficiaries just like with any other savings or checking account. An existing savings or checking account can be turned into a POD account by completing the financial institutions paperwork.

Individuals could also use a POD account to prepay funeral services by naming your chosen funeral home as the recipient of the funds upon your death. This arrangement lets the funds avoid probate and makes funds available immediately for funeral costs. It's also important to tell your likely survivors about any arrangements you make with a funeral home, so they don't pay for services at a different home.

Savings bonds

On the death of the original bond owner, the co-owner or beneficiary becomes the owner. A will is not needed, however, it's important to register your bonds online at [TreasuryDirect.gov](https://www.treasurydirect.gov). The U.S. Government stopped issuing paper savings bonds in 2012. A savings bond may be transferred either in full or in part to another TreasuryDirect account while the bondholder is still alive.

Registrations for Series EE and I Bonds, both electronic and paper bonds, can vary, so it's a good idea to find out how to register each type of bond. There are three basic Savings Bond registrations for individuals: single ownership where the bond becomes part of the estate



when the person dies; one owner with another person listed as a Payable-on-Death beneficiary; and two owners with one owner listed as primary and the co-owner listed as secondary.

If the person who died has an online TreasuryDirect account, heirs can contact the Bureau of Fiscal Service directly. They will put a hold on the account and give specific instructions for the situation.

Other savings accounts

Health savings account (HSA)

This is a type of savings account that lets you set aside money on a pre-tax basis to pay for qualified medical expenses. You can name a beneficiary or beneficiaries on your HSA account. If your surviving spouse is the beneficiary, the HSA becomes the spouse's property and provides the same tax benefits that come with the account. If the beneficiary is not your spouse, the HSA is transferred to your beneficiary and changed to a taxable account with taxes due in the year of your death. Charities can also be made a beneficiary of an HSA and will receive the funds tax free.

529 accounts

A 529 plan is an investment account that offers tax benefits when you use the funds to pay for qualified education expenses. You can name an account beneficiary when you open a 529 account. Some 529 plans have rules of succession to determine who inherits your account if you have not named someone; otherwise, the account will go through probate. Your beneficiary has all the rights associated with the account, including the right to request a refund.

Retirement accounts

As with other financial accounts, it's important to name and update beneficiaries for all retirement accounts. While you don't pay income taxes on money you contribute to an Individual Retirement Account (IRA) or pay taxes on qualified withdrawals from a Roth IRA, your heirs do not receive the same tax advantages when they inherit your retirement accounts. There are different tax rules for a surviving spouse than the rules for a non-spouse who inherits an IRA. An IRA owner can also name a tax-exempt charity as beneficiary.

If you leave an IRA to your surviving spouse, they will have several options, including taking ownership of your account, rolling your funds into their own IRA, or remaining a beneficiary of the account. If you choose an IRA beneficiary who is not a spouse, the beneficiary is free to withdraw any of the funds at any time without penalty. The funds inherited by a non-spouse will be taxed when they are withdrawn from the IRA and that all the funds must be taken out of the account within 10 years of inheriting the account. There are exceptions to the 10-year withdrawal rule if the beneficiary is a surviving spouse, a disabled or chronically ill person, a child who hasn't reached the age of majority, or a person not more than ten years younger than the IRA account owner.

Pensions

You can designate a beneficiary for your pension while you are still working by filing the required documentation with the pension management company. Once you retire and begin to collect your pension, public and private employee pensions will typically offer different benefit options that could include a designated survivor. The survivor benefit option you choose will affect any pension benefits received by your beneficiary after you die. Pension programs for military and federal government employees will continue to pay benefits to qualifying widows and widowers.

Social Security death benefits

A lump-sum Social Security death benefit of \$255 is available to a surviving eligible spouse or dependent child under 18. When there is no survivor, no payment is made. An application for the payment must be filed within two years of the death. Payment is made directly to the surviving spouse or entitled child, never directly to the funeral home.

Social Security survivor's benefits

If, at the time of your death, you were living with and caring for an unmarried child (and, under certain circumstances, a stepchild or grandchild) under age 18, each is entitled to survivor benefits equal to 75 percent of what you would have received each year when you would have reached full retirement age. Your spouse also can receive a survivor benefit while caring for a child under age 16. The maximum payout per family is 150 to 187 percent of your annual benefit amount. Widows and



widowers age 60 and older are also entitled to survivor benefits. Different rules and amounts apply to disabled spouses and children.

Use the [Social Security Administration's website's retirement calculator](#) to see what survivor benefits your family would receive. Maximum benefits vary based on your age and earnings history, but for 2021 the maximum amount for top earners is about \$2,300 a month per surviving child and spouse, with a family maximum survivor benefit of about \$5,400 per month.

Life insurance policies

Life insurance pays a death benefit if you die while the policy is in effect, in exchange for premiums you pay before your death. There are two main types of coverage: term life and permanent, or whole, life. You can use the death benefit to protect against financial hardships, such as loss of your income, funeral expenses, medical, or nursing care expenses, after your death.

Your beneficiary is the person or organization you name to receive your life insurance policy's death benefit. You'll need to know the Social Security or tax identification number for all beneficiaries. Experts advise you not to name a minor child as a beneficiary since insurance companies won't pay a minor. Instead of naming a minor, consider leaving the money to your estate or setting up a trust.

It's important to check and update your life insurance beneficiaries whenever there's a life transition. If you listed your spouse as beneficiary of a life insurance policy, then later divorced and forgot to update it, your former spouse will receive your life insurance even if you've remarried. Because life insurance—and retirement accounts—are considered legal contracts, the beneficiary agreement you have on file will override any wishes expressed in your will.

With most permanent life policies, you can surrender your policy while you're still alive and collect a calculated cash-value payout that accumulates based on how much you've paid and for how long. If you're diagnosed with a terminal illness and are expected to die within 12 to 24 months, an accelerated death benefit rider allows you to collect part or all your death benefit before you die to pay

medical bills, cover lost wages, and other expenses. Many life insurance companies offer this feature for little or no additional cost, but what they offer varies by company, so read the fine print.

Debt and outstanding bills

Creditors can and do collect the remaining amount owed on a loan, credit card, unpaid taxes, or medical bills from a person's assets during probate. If a debt is solely owned by the person who dies and there isn't enough money in their estate to pay all their debts and bills, then some of their debts will go unpaid. When debt goes through probate, creditors have 12 months from the time probate forms are filed to [make a claim](#). If an asset goes directly to a family member, however, a creditor can go after a beneficiary beyond 12 months to collect any debt attached to that asset. Executors can use the assets in your estate to pay off a loan, taxes, or liens before property, such as a car or home, is passed on to a family member.

By law, family members do not usually have to pay the debts of a deceased relative from their own money, with a few exceptions. A person may be responsible for the deceased person's debt if they:

- Are the deceased person's spouse and live in a community property state, such as Wisconsin. This applies to all debts incurred by one spouse during marriage, whether the other spouse was responsible for the debt or not. Spouses are not responsible for debts incurred before the marriage.
- Co-signed for the debt, like a car loan, student loan, or mortgage. Joint owners named on a mortgage who didn't co-sign the loan aren't automatically responsible for payments but may choose to take over the debt to prevent the lender from repossessing the home.
- Are a joint owner or account holder, such as on a credit card. Authorized users of a credit card aren't responsible for the credit card balance unless they are a spouse in a community property state.
- Were legally responsible for settling the estate and didn't follow certain state probate laws.



Medicaid recovery

After you die, federal law requires state Medicaid programs to seek repayment for the cost of certain long-term care, including nursing homes, home care services, and community-based long-term care programs. According to the [Wisconsin Estate Recovery Program](#), recovery is made from the estates of members during probate, from the estates of their surviving spouses, from certain non-probate property, and from liens placed on their homes.

For more information

Financial institutions

- Federal Deposit Insurance Corporation
<https://www.fdic.gov/resources/consumers/index.html>
- National Credit Union Administration
<https://www.ncua.gov/consumers>

Health Savings Account (HSA)

- <https://www.healthcare.gov/glossary/health-savings-account-hsa>
- <https://www.irs.gov/pub/irs-pdf/p969.pdf>

IRA Distributions

- <https://www.irs.gov/pub/irs-pdf/p590b.pdf>

Life Insurance

- Wisconsin Office of the Commissioner of Insurance
<https://oci.wi.gov/Pages/ConsumersHome.aspx>

Savings Bonds

- U.S. Treasury Direct—Death of a Savings Bond Owner
https://www.treasurydirect.gov/indiv/research/indepth/ebonds/res_e_bonds_eedeath.htm

Social Security Benefits

- <https://www.ssa.gov>

Consumer Federal Trade Commission—Debts and Deceased Relatives

- <https://www.consumer.ftc.gov/articles/debts-and-deceased-relatives>



Advance Medical and Legal Directives

You have the right to make decisions about your health care. This includes the right to accept or refuse medical or surgical treatment. You also have the right to plan and direct the types of health care you may receive in the event you become unable to express your wishes. You can do this by making an “Advance Directive.”

An advance directive describes, in writing, your choices about the treatments you want or do not want about how health care decisions should be made for you if you become incapacitated and cannot express your wishes. Anyone who is of sound mind and age 18 or older may complete these forms.

Section Contents

- ▶ Advance Directives Checklist



CHECKLIST

Advance Directives

Talk with family members, friends, spiritual advisors, physicians, other healthcare providers and other trusted persons about what would be important to you if you become terminally or irreversibly ill or injured and you can no longer communicate your health-care decisions or other wishes.

Ask someone you trust and whom you can count on to be your health-care agent and discuss your wishes with this person. Select an alternate health-care agent in case your agent is unable to serve.

Complete the forms below, change or cross out provisions or make an entirely different document. Add pages if you like.

Have two qualified witnesses or a notary witness your signature. Make copies of the documents to distribute.

Inform family members, spouse, parents, children, siblings, friends, physicians and other health-care providers that you have executed an advance health-care directive and that you expect them to honor your instructions. Keep them informed about your current wishes.

Give copies of the document to your health-care agent, health-care providers, family or any other individuals who might be involved in caring for you.

Place the executed document in your medical files. Be sure it is filed with each medical system.

Make plans to review the document annually—make a new document, if necessary, and keep people informed of any changes.



Where to access Wisconsin forms

Declaration to Physicians (Living Will)

- <https://www.dhs.wisconsin.gov/forms/advdirectives/f00060.pdf>

Power of Attorney for Health Care

- <https://www.dhs.wisconsin.gov/forms/advdirectives/f00085.pdf>

Hmong: <https://www.dhs.wisconsin.gov/forms/advdirectives/f00085h.pdf>

Spanish: <https://www.dhs.wisconsin.gov/forms/advdirectives/f00085s.pdf>

Vietnamese: <https://www.dhs.wisconsin.gov/forms/advdirectives/f00085v.pdf>

Power of Attorney for Finance and Property

- <https://www.dhs.wisconsin.gov/forms/advdirectives/f00036.pdf>

Authorization for Final Disposition

- <https://www.dhs.wisconsin.gov/forms/advdirectives/f00086.pdf>



To request individual printed copies

You may request individual advanced directive forms by mailing a self-addressed, stamped, business-size envelope to:

Division of Public Health
ATTN: POA
PO Box 2659
Madison, WI 53701-2659

Note which forms you would like to have mailed to you.

Postage: For a single stamp (current rate) you may request the following:

- Four (4) Declaration to Physician (Living Will), OR
- One (1) Power of Attorney for Health Care, OR
- One (1) Declaration to Physician (Living Will) AND one (1) Power of Attorney for Health Care
- To request the Power of Attorney for Finances and Property, please mail a self-addressed, stamped envelope with postage of at least \$0.69 per form requested.

To request 100 or more printed copies

Forms are available in quantities of 100 or more at a cost of:

- \$15 per hundred for the Power of Attorney for Health Care
- \$13 per hundred for the Living Will

Make check payable to DHS, and mail to:

Division of Public Health
ATTN: POA
PO Box 2659
Madison, WI 53701-2659

Note which form you would like to have mailed to you:

- Living Will or Declaration to Physician Form
- Power of Attorney for Health Care Form



Estate Planning

Creating an estate or inheritance plan is a critical component of end-of-life planning. If you have people in your life that you cherish, plan ahead to minimize future costs and reduce the stress of settling your affairs. In addition to controlling who gets what, estate planning is the only way to name a guardian of minor children or grant authority and rights to a

committed partner when not legally married. Estate planning is the method by which you control the distribution of your property through beneficiary designations and legal documents such as a will or trust. In this section, you will find worksheets that will help you gather the information necessary to create a plan for the distribution of your personal property.

Section Contents

- ▶ Estate Planning Throughout Your Life
- ▶ Choosing Personal Representatives and Powers of Attorney
- ▶ Steps To Creating A Will
- ▶ Distribution of Tangible Personal Property



Estate Planning Throughout Your Life

Don't think you need an estate plan until you are older or have accumulated more money? That's simply not true. People at every age should put together an estate plan that fits their needs—that can be something very simple for a 30-year-old to a fully funded trust plan for a 70-year-old. Wherever you are in the estate planning process, remember to share the information with someone you trust to ensure your wishes are understood and will be followed. Here are some typical estate planning items to consider by age:

20's

- **Designate beneficiaries on retirement accounts, insurance and bank accounts**
- **Complete a healthcare (advance) directive:**
Once you turn 18, your parents no longer have authority to make healthcare or financial decisions for you. A healthcare directive specifies which actions should be taken regarding your health if you are no longer able to make decisions.
- **Choose a Power of Attorney (POA) for Healthcare and Finance:**
This designates who you want to make healthcare and/or financial decisions on your behalf if you are unable to do so. Note: They do not have to be the same person!

30's

- **Review beneficiaries previously designated on all retirement accounts, insurance and bank accounts and make changes if necessary.**
- **Review healthcare (advance) directive choices and update if necessary.**
- **Review POA choices for healthcare and finance.**
- **Create a will.** If you have started a family, own a house and have started to accumulate some financial assets, it is important to protect your children and spouse by creating a will. A will specifies who will inherit your assets (those that do not have beneficiaries already designated), who will take care of settling your estate and who will take care of your minor children if you or your spouse are unable to do so.

40's & 50's

- **If you have not already completed your healthcare (advance) directive, POAs for healthcare and finance and created a will, now is the time to catch up.** If you have, review all documents and update with any changes.
- **Talk with your parents about their estate plan to make sure you understand their wishes for end-of-life decisions.**

60's & up

- **With your estate plan complete, you should focus on reviewing or updating your plan as appropriate.** Review your plan to ensure that it is concise and clear and can be executed easily when necessary. If you have not done so, have conversations with your loved ones to make sure they understand your wishes.

Choosing Personal Representatives and Powers of Attorney

Choosing the people that will represent you when you are not able to act on your own behalf is one of the most important decisions you will make in your end-of-life planning. Many people automatically select their spouse or first-born child because they feel closest to them and automatically assume they are the right person for the job. When it comes to selecting powers of attorney for health

care and finance to make decisions while you are still living, and personal representatives to handle your estate after your death, it is important to choose someone(s) that can best represent **your** wishes. It is not necessary to have the same person in each role. **Consider these key factors when making your selection:**

Understand the expectations of each role and ask yourself who is capable of doing them.

Personal Representative

Assembles and inventories all property, pays debts and funeral costs, prepares final tax returns, sells property, distributes belongings and reports to heirs.

Power of Attorney for Health Care

Acts as your “agent” to make all health care decisions—not just those involving life support—for you if you lose the ability to make decisions for yourself.

Power of Attorney for Finance

Makes decisions concerning your property (including your money) for you if you lose the ability to make decisions for yourself.

Look for these characteristics in the people you are considering to take on these roles.

> Do they live nearby?

How close are they to you or your preferred health care facility? Keep in mind that a power of attorney may need to get to the hospital quickly in an emergency.

> Are they trustworthy?

It is important to consider the person’s character and values and if they are capable of making big decisions in terms of health and/or financial matters. Are they likely to follow through on the demands of being power of attorney or personal representative? Will they follow your wishes? You are trusting this person to speak on your behalf, so you need to select someone you can count on and trust.

> What is their communication style?

Are they assertive or passive? Can they stand up to other people and hold their ground under pressure? You will want someone who will not back down when it comes to supporting your wishes, even when emotions are running high. The person you select should be able to communicate clearly and effectively. In challenging medical and financial situations, the person you choose needs to be a decisive and strong communicator.

> Are they willing?

Being a personal representative or power of attorney for health care and/or finance, can be a stressful and demanding responsibility, and not everyone is cut out to perform the tasks required. Talk to the person(s) you are considering and make sure that they feel they could serve in this role. Encourage the person(s) to be honest.



Steps To Making A Will

If you are working with an attorney, they will most likely provide you with a checklist of items they need to complete your will. If not, use this guide to gather the documents you need.

Names, contact information, and birth dates of all people, whether or not related to you, who you plan to name in your will

The name and contact information of your personal representative

If you have minor children, the names, addresses, and telephone numbers of all possible guardians

The amount and source of your principal income or other income such as interest and dividends

Details and beneficiaries of your retirement benefits

The amount, source and beneficiaries of other financial assets such as bank accounts

The amount of your debts, including mortgages, installment loans, and business debts, if any

A list with approximate values of property you own, including real estate, jewelry, furniture, collections, heirlooms and other assets

Description of jointly-owned property and the names of co-owners

Any documents that might affect your estate plan, including prenuptial agreements, marriage certificates, divorce decrees, recent tax returns, existing wills and trust documents, and property deeds

The location of any safe deposit boxes and an inventory of the contents

Notes



Distribution of Tangible Personal Property

How to pass on personal possessions to your heirs

Thanks to Wisconsin's Personal Property Memorandum Law that has been in place since May 3, 1996, you can specify in a list that you reference in your will what you would like done with your tangible property when you die. Tangible property is considered anything that does not already have a title: a piece of paper stating who owns it (e.g., a house, car, or bank account). Tangible property includes things like jewelry, silver, china, furniture, clothing, pets, paintings, and other family heirlooms. Your list should not include intangibles such as stocks, accounts in financial institutions, and annuities. Intangible property is disbursed through your will or by rules of intestate succession.

Many distribution methods are available to you in addition to creating the list mentioned above. You can gift your possessions to family members and friends before your death, thus ensuring ahead of time that possessions are distributed as you wish. You can sell them via yard sales or online sites. You can donate them to charities. You may also decide to discard some items. For those items not distributed prior to your death, you can specify how you would like them disbursed either in your will or in a written memorandum or list.

Specifying disbursement of possessions in your will

Specific property may be listed in the will and distributed according to the provisions of the will. For example, a family diamond ring may be bequeathed to a family member in the will. This may be an item that you will keep until your death and you want to assure that a specific person receives the ring upon your death.

Although wills are changed when circumstances change, you probably don't want to change your will when the only new item is that you sold the antique side table that you had left to your youngest daughter. You can avoid attorney fees and paperwork by listing items like this in the separate list or memorandum.

By memorandum (list)

Wisconsin law enables you to prepare a list that is referenced in your will and eliminates the need to revise your will every time you want to change who receives your tangible personal property or how it is to be disbursed. The memorandum may be developed after the will is signed. The items listed will be part of your probate estate as is all property listed in your will. This memorandum (list) needs to include:

- A description of the property (clearly identified to avoid confusion with a similar item)
- Who is to receive property including name and address
- Your signature
- The date
- Signature of a witness who is not a relative or recipient (not required by law but highly recommended)



Distribution of Tangible Personal Property

What other issues do I need to consider?

Issues which need to be considered and resolved by giving clear instructions in your memorandum (list) include:

- What happens if I create multiple versions of the list? Usually the list with the most recent date would be followed. If this is your wish, indicate such in the will or list.
- What happens to property that I do not specify in the list? Clear directions need to be given in the list as to where “left over” property is to go.
- What if I want to make changes to the list? Make changes by starting over—do not strike out items or alter the list once it has been compiled and signed. You may begin again without consulting your attorney.
- What happens if my intended recipient is no longer alive or the item is no longer in my possession? The possibility of these situations need to be recognized and clear directions need to be given in the will or list.
- You may use the document on the next page to create your list. Note in the document how you want the above issues resolved. You may use multiple pages that are to be numbered (e.g., page 1 of 6), signed, witnessed, and dated. Additional bequests may be made in another memorandum/list at a later date. Be sure that your personal representative knows where the document is located.

Memorandum of Distribution of Tangible Personal Property

Page _____ of _____

According to WI Statutes 835.32

To: My personal representative or person named in Will to distribute property

This is the list (memorandum) referred to in my Will. Please distribute the items listed below to the persons or organizations I have named.

Item (describe)	Name	Address

Unless otherwise indicated, if the person or organization named to receive a particular item does not survive me or does not exist at the time of my death, such bequest shall lapse and the item shall pass in accordance with the other provisions of my Will. Items will pass to the above-named persons or organizations only to the extent such items are owned by me at my death and will not be substituted or replaced. Additional bequests may be made by me on another copy of this form.

Date

Signature

Witness



Choices in End-of-Life Care

Although it can be difficult to think about the end of life, doing so is important in helping you make the choices that best fit you. Understanding palliative care and hospice care is a good step toward determining which type of care you may want in the future. Reflecting on traditions, culture, and family systems may also help in understanding the preferences you and others have at the end of life.

In this section, you will find a handout that explains the differences between palliative and hospice care, as well as a handout describing how someone who practices a way of being or religion might relate to death and dying.

Section Contents

- ▶ Palliative Care or Hospice?
- ▶ Cultural and Spiritual Beliefs and Practices about Death, Dying, and Funerals

PALLIATIVE CARE OR HOSPICE?

The right service at the right time for seriously ill individuals



QUESTION	PALLIATIVE CARE	HOSPICE
What is the focus?	<p>Palliative care is not hospice care: it does not replace the patient's primary treatment; palliative care works together with the primary treatment being received. It focuses on the pain, symptoms and stress of serious illness most often as an adjunct to curative care modalities.</p> <p>It is not time limited, allowing individuals who are 'upstream' of a 6-month or less terminal prognosis to receive services aligned with palliative care principles. Additionally, individuals who qualify for hospice service, and who are not emotionally ready to elect hospice care could benefit from these services.</p>	<p>Hospice care focuses on the pain, symptoms, and stress of serious illness during the terminal phase. The terminal phase is defined by Medicare as an individual with a life expectancy of 6-months or less if the disease runs its natural course.</p> <p>This care is provided by an interdisciplinary team who provides care encompassing the individual patient and their family's holistic needs.</p>
Who can receive this type of care?	<p>Any individual with a serious illness, regardless of life expectancy or prognosis.</p>	<p>Any individual with a serious illness measured in months not years.</p> <p>Hospice enrollment requires the individual has a terminal prognosis.</p>
Can my patient continue to receive curative treatments?	<p>Yes, individuals receiving palliative care are often still pursuing curative treatment modalities.</p> <p>Palliative care is not limited to the hospice benefit. However, there may be limitations based on their insurance provider.</p>	<p>The goal of hospice is to provide comfort through pain and symptom management, psychosocial and spiritual support because curative treatment modalities are no longer beneficial.</p> <p>Hospice should be considered at the point when the burden of any given curative treatment modalities outweighs the benefit coupled with prognosis. Other factors to consider and discuss, based on individual patient situations, are treatment modalities that no longer provide benefit due to a loss of efficacy.</p>
What services are provided?	<p>Pain and symptom management, in-person and telephonic visits, help navigating treatment options, advance care planning and referrals to community resources.</p>	<p>Pain and symptom management, 24-hour on-call service, in-person visits, medical equipment, related medications, inpatient care, continuous care in the home, respite care, volunteer services, spiritual care, bereavement and counseling services.</p> <p>There are four levels of care that can be provided to patients per CMS regulations (routine, inpatient, continuous, and respite care).</p>
Where are services provided?	<p>Palliative care may be provided in any care setting.</p> <ul style="list-style-type: none"> ■ Home ■ Hospice facility ■ Skilled Nursing Facility ■ Long-term Care Facility ■ Long Term Acute Care Facility ■ Assisted Living Facility ■ Hospital ■ Group Home ■ Clinics 	<p>Hospice care can be provided in most care settings.</p> <ul style="list-style-type: none"> ■ Home ■ Hospice facility ■ Skilled Nursing Facility ■ Long-term Care Facility ■ Assisted Living Facility ■ Hospital (inpatient levels of care only) ■ Group Home

(continued on reverse...)





<p>Who provides these services?</p>	<p>Palliative care may be provided by an interdisciplinary team. However, most palliative services are provided by a physician, nurse practitioner or nurse with consultative support from social worker and chaplaincy services.</p> <p>These services are performed in collaboration with the primary care physician and specialists through consultative services or co-management of the patient's disease process.</p>	<p>Hospice care is provided by an interdisciplinary team that is led by a physician and includes nurses, social workers, chaplains, volunteers, hospice aides, therapy disciplines and others.</p> <p>These services are performed in collaboration with the attending physician.</p>
<p>What types of health care organizations may provide these services?</p>	<p>Palliative care is not dependent on care setting or type of medical practice. Services are performed in collaboration with the patient's primary care physician, other specialists, and health care settings they may be receiving services from.</p> <ul style="list-style-type: none"> ■ Palliative Care Practices ■ Licensed Home Health Agencies ■ Licensed Hospice Agencies ■ Nursing Facilities ■ Healthcare Clinics ■ Hospitals 	<p>Hospice organizations</p> <ul style="list-style-type: none"> ■ State licensed and/or Medicare-certified Hospice providers ■ Non-Medicare certified Hospice providers ■ Veteran Affairs Hospice
<p>How long can an individual receive services?</p>	<p>Palliative care is not time-limited. How long an individual can receive care will depend upon their care needs, and the coverage they have through Medicare, Medicaid, or private insurance.</p> <p>Most individuals receive palliative care on an intermittent basis that increased over time as their disease progresses.</p>	<p>As long as the individual patient meets Medicare, Medicaid, or their private insurer's criteria for hospice care. Again, this is measured in months, not years.</p>
<p>PAYMENT</p>		
<p>Does Medicare pay?</p>	<p>Palliative care is covered through Medicare Part B. Some treatments and medications may not be covered.</p> <p>May be subject to a co-pay according to the plan.</p>	<p>The Medicare Hospice Benefit pays all related costs associated with the care that is related to the terminal prognosis as directed by CMS.</p> <p>There may be some medications, services, and/or equipment that are not included in the Medicare Hospice Benefit.</p>
<p>Does Medicaid pay?</p>	<p>Palliative care is covered through Medicaid. Some treatments and medications may not be covered.</p> <p>May be subject to a co-pay according to the plan.</p>	<p>In most states Medicaid pays all related costs associated with the care related to the terminal prognosis as directed by CMS.</p> <p>There may be some medications, services and/or equipment that are not included in the Medicaid Hospice Benefit.</p>
<p>Does private insurance pay?</p>	<p>Most private insurers include palliative care as a covered service. Each payer is different, and their palliative services will be outlined through the insurer's member benefits.</p> <p>Some treatments and medications may not be covered. May be subject to a co-pay according to the plan.</p>	<p>Most private insurers have a hospice benefit that pays all related costs associated with the care related to the terminal prognosis.</p> <p>There may be some medications, services and/or equipment that are not included in the individual's policy.</p> <p>May be subject to a co-pay according to the plan.</p>
<p>When should I refer?</p>	<p>Patients with advanced chronic illness that have received maximum medical therapy and are at risk of using the hospital for decompensation.</p>	<p>If you would not be surprised if this patient died within the next 12 months, they are likely appropriate for hospice. Patients that have received maximum therapy and focus has shifted to symptom management and comfort care.</p>

Cultural and Spiritual Beliefs and Practices about Death, Dying, and Funerals

Culture/religion/ ways of being	Beliefs and practices pertaining to death	Preparation of the body	Ceremonies/funeral
Catholic	Beliefs include that the deceased travels from this world into eternal afterlife where the soul can reside in heaven, hell, or purgatory. Sacraments are given to the dying.	Organ donation and autopsy are permitted.	Cremation historically forbidden until 1963. The Vigil occurs the evening before the funeral mass is held. Mass includes Eucharist. If a priest is not available, a deacon can lead funeral services. Rite of committal takes place with interment.
Protestant	Belief in Jesus Christ and the Bible is central, although differences in interpretation exist in the various denominations. Beliefs include an afterlife.	Organ donation and autopsy are permitted.	Cremation or burial is accepted. Funeral can be held in funeral home or in church and led by minister or chaplain.
Jewish	Tradition cherishes life but death itself is not viewed as a tragedy. Views on an afterlife vary with the denomination (Reform, Conservative or Orthodox).	Autopsy and embalming are forbidden under ordinary circumstances. Open caskets are not permitted.	Funeral held as soon as possible after death. Dark clothing is worn at and after the funeral/burial. It is forbidden to bury the decedent on the Sabbath or festivals. Three mourning periods are held after the burial, with Shiva being the first seven days after burial.
Buddhist	Both a religion and way of life with the goal of enlightenment. Beliefs include that life is a cycle of death and rebirth.	Goal is a peaceful death. Statue of Buddha may be placed at bedside as the person is dying. Organ donation is not permitted. Incense is lit in the room following death.	Family washes and prepares the body. Cremation is preferred but if buried, deceased should be dressed in regular daily clothes instead of fancy clothing. Monks may be present at the funeral and lead the chanting.

Adapted from ELNEC, 2010; Health Care Chaplaincy, 2009; A. Bird Bear, personal communication, April 7, 2021; Funeral Traditions in the Milwaukee Hmong Community. (n.d.) Retrieved April 9, 2021 from <https://www.krausefuneralhome.com/blog/funerals/funeral-traditions-milwaukee-hmong-community>



Cultural and Spiritual Beliefs and Practices about Death, Dying, and Funerals *(Continued)*

Culture/religion/ ways of being	Beliefs and practices pertaining to death	Preparation of the body	Ceremonies/funeral
Native American	Beliefs vary among Native American nations and individual families. Many Native Americans now individually identify with various religions and adhere to their teachings or blend those teachings with ancestral beliefs. May be similarities in thought that ancestors can guide the deceased or that death is a journey to another world, but these beliefs may not be the same across all Native American cultures. Family may or may not be present for death.	Preparation of the body may be done by family, spiritual leaders, or a medicine person. Organ donation generally not preferred.	For those adhering to ancestral beliefs, most burials are natural or green. Funerals may include ceremonies, Indigenous medicine, songs, and prayers that serve to guide a person's spirit to the spirit world. These are often led by a spiritual leader or medicine person connected to the tribal community or family. In the western Great Lakes, a fire may be lit for four days and four sacred medicines (tobacco, sage, sweetgrass and cedar) are offered during the deceased's journey to the spirit world.
Hindu	Beliefs include reincarnation, where a deceased person returns in the form of another, and Karma.	Organ donation and autopsy are acceptable. Bathing the body daily is necessary. Death and dying must be peaceful. Customary for body to not be left alone until cremated.	Prefer cremation within 24 hours after death. Ashes should be scattered in sacred rivers.
Muslim	Muslims believe in an afterlife and that the body must be quickly buried so that the soul may be freed.	Embalming and cremation are not permitted. Autopsy is permitted for legal or medical reasons only. After death, the body should face Mecca or the East. Body is prepared by a person of the same gender.	Burial takes place as soon as possible. Women and men will sit separately at the funeral. Flowers and excessive mourning are discouraged. Body is usually buried in a shroud and is buried with the head pointing toward Mecca.
Hmong	Some Hmong believe that when a person dies their soul travels to their birthplace, then on to the afterlife where they are united with ancestors, and then reincarnated—hopefully back into their family of origin. Tradition states that if the funeral isn't conducted correctly, the soul of the deceased may become lost and be destined to wander for eternity.	Many Hmong families believe a person will suffer if hard objects are buried with body, so they do not bury their loved one with buttons, zippers, or metal closures on their clothing. Some Hmong are buried in traditional dress, while others wear western clothing. Often, family members will place additional clothing items in their casket.	The ceremony typically lasts three days and includes the burning of incense and money. Music is incredibly important to the services, as the Hmong believe it guarantees safe passage to the afterlife. The traditional Hmong drum is often beat and the Hmong flute known as the "qeej" is played. Because of their belief in reincarnation, loved ones are not to show distress during the funeral, as they believe the focus should be on the rebirth of the soul. For Christian Hmong, the tribute still lasts three days, but church services are held throughout the day instead.



Final Wishes

Have you thought about how you'd like to be remembered? Do you know where you'd like your final resting place to be? And, importantly, if you have, did you tell anyone about it? Documenting your final wishes for a funeral and burial or cremation is important.

In this section, you will find handouts that help guide you through the process of thinking about and writing down your final wishes.

Section Contents

- ▶ My Wishes Questionnaire
- ▶ Funeral Planning Checklist

My Wishes Questionnaire

The answers to these questions will assist you in determining your next steps, along with any documents you will need to carry out your wishes.

What concerns you the most as you think about your legacy?

Who do you want to inherit your assets and personal property?

Who do you want to make financial decisions on your behalf if you are unable to speak for yourself?

My Wishes Questionnaire *(Continued)*

Who do you want to make health decisions on your behalf if you are unable to do speak for yourself?
.....

Who do you want to take care of your minor children? Pets?
.....

What medical treatment do you want, or don't want, if you are unable to speak for yourself?
.....



My Wishes Questionnaire *(Continued)*

What are your wishes on the disposition of your remains and the type of memorial, if any?

Who do you want to share your end-of-life plan with?

Notes

Funeral Planning Checklist

Task	Person Completing or N/A	Notes
If a burial is chosen:		
*Select a cemetery		
*Select a casket		
Select a burial vault		
*Select a memorial grave marker and inscription		
*Decide if any jewelry will remain with the deceased or be returned to the estate		
If interested in funeral/burial assistance, speak with funeral, cemetery, or crematory service provider		
If a cremation is chosen:		
*Decide if it will be done before or after the service		
*Select cremation container		
*Decide on final disposition of cremains (urn, scattered, etc.)		
*If scattering remains, check local ordinances on any regulations		

*Tasks that can be discussed/decided in advance of a death

Funeral Planning Checklist *(Continued)*

Task	Person Completing or N/A	Notes
Choose the type of service (if having): traditional, memorial, etc.		
*Select a funeral home or where the service will be held		
*Choose if there will be a visitation (decide if family visitation or public visitation)		
Compose obituary		
Decide about preparation and embalming		
*Decide whether service will be opened or closed casket		
*Choose clothes that the deceased will wear		
*Choose who will lead the service and those who will participate		
*Select an individual to give the eulogy		
*Select readings		

*Tasks that can be discussed/decided in advance of a death

Funeral Planning Checklist *(Continued)*

Task	Person Completing or N/A	Notes
*Select music/musicians, if needed		
*Select photographs of the deceased to be displayed		
Choose floral arrangement(s)		
Select a memorial folder and acknowledgement cards		
*Choose a location for the reception following the service		
*Decide how refreshments will be provided (i.e., catered, restaurant, family members, etc.)		
*Decide if memorial donations will be chosen and if so, include a mailing address		

*Tasks that can be discussed/decided in advance of a death

Adapted from:

Saying Farewell: A guide to assist you with preplanning and with the death and dying process (pages 34–46)

<https://open.alberta.ca/dataset/a15cb3f2-59f6-4633-aec3-f8d8fe4edaa6/resource/5798935c-0d25-4d7e-8468-91dc85d80774/download/saying-farewell-dying-process-guide.pdf>

Funeral Planning Checklist

<http://mnfuneralplanning.com/wp-content/uploads/2015/05/funeral-planning-checklist.pdf>



Understanding Grief

Grief can be a hard, often long journey with many ups and downs that all of us have experienced at some point in our lives. To better understand grief, it is helpful to learn the difference between empathy and sympathy, the

different types of grief and grievers, and how you can draw on your own strengths to support yourself as well as others in times of grief. In this section, you will find handouts that can help support the grieving process.

Section Contents

- There is No Right or Wrong Way to Grieve After a Loss
- Supporting Someone Who is Grieving



There is no right or wrong way to grieve after a loss.

∞ Grief is . . .

- The normal response of sorrow and emotions, thoughts and behaviors that follow the loss of someone or something important to you
- A natural part of life
- A typical reaction to death, divorce, illness, job loss, a move away from family and friends or any life-changing experience
- Very personal—it is different for everyone—there is no right or wrong way to grieve

∞ Grief reactions may include. . .

- Feeling empty and numb, as if you are in a state of shock
- Physical responses such as nausea, trouble breathing, crying, confusion, lack of energy, dry mouth, or changes in sleeping and eating patterns
- Anger—at a situation, a person or in general
- Guilt about what you did or did not do
- Withdrawal from family, friends and common activities
- Difficulty focusing, working or making decisions
- Questions about faith or spirituality; challenges to the meaning, value and purpose you find in life

∞ Grief lasts . . .

- As long as it takes to adjust to the changes in your life after your loss
- For months, or even years. Grief has no timetable; thoughts, emotions, behaviors and other responses may come and go



Experiencing Grief

It is important to experience all of the thoughts and emotions that come up, as painful as they may be, and to treat yourself with patience and kindness.

Talk about your loss

Take the time to talk to family, friends or a counselor. You can also find support by joining a hospice or community support group. Let them know you need to share your memories and express your sadness.

Forgive yourself

For everything you believe you should have said or done. Also forgive yourself for emotions such as anger, guilt or embarrassment you may feel while grieving.

Eat well and exercise

Grief is exhausting. It is important to maintain a balanced diet and rest. Exercise is also important to keep up your energy. Find a routine that you enjoy – clear your mind and refresh your body.

Indulge yourself

Take naps, read a good book, listen to your favorite music, go to a ball game, rent a movie. Do something that is fun, distracting and that you find comforting.

Prepare for holidays and anniversaries

Many people feel especially “blue” during these periods, and anniversary dates (of important family celebrations, a diagnosis, death) can be especially hard. Even when you have moved forward in your grief, whom you feel comfortable. Plan activities that give you an opportunity to mark these important times. These dates may bring back some painful feelings. Make plans to be with friends and family members with whom you feel comfortable. Plan activities that give you an opportunity to mark these important times.

How will I know when I’m finished grieving?

After a loss, you may be overwhelmed by the grief reactions you are experiencing. In time, you will learn to adjust to living with your loss. Eventually, you will start to draw comfort rather than experience pain from the memories. In a sense, you are never “finished grieving.” With a loss, there will always be moments when you will remember the loss and you may experience moments when your grief is “triggered.”

*There is no right way to grieve. It is an individual process.
Life won't be the same after a loss, but experiencing your grief
will allow you to adjust to life after loss.*

www.CaringInfo.org
CaringInfo@nhpco.org
Consumer InfoLine: 800-658-8898
Multilingual InfoLine: 877-658-8896

Often people feel unsure about how to help someone who is grieving after a death. What most people need after a loss is comfort and caring from family and friends. Listening, running errands or simply being present are a few examples of how you might support a grieving person.

National Hospice and Palliative Care
Organization

CaringInfo



For more information, Contact CaringInfo:
InfoLine 800.658.8898
Multilingual Line 877.658.8896
www.caringinfo.org •
caringinfo@nhpco.org

Supporting Someone Who is Grieving

National Hospice and Palliative Care
Organization

CaringInfo



The following are possible ways you might be of help during this stressful time:

Listen

Listening is the greatest gift you can give someone who is grieving. Ask them to tell you about the person who died. Encourage them to talk about their relationship and their memories. Respond to emotions as they arise, try to be comfortable with tears, and take time to listen.

Accept all feelings

Expressing emotions is a natural and necessary part of the grief process. Do not pass judgment on how "well" the grieving person is or is not coping. Everyone grieves in their own way, and in their own time.

Offer hope

Many people who are grieving have difficulty imagining they will ever be happy again. Believing in your friend or relative's ability to get through this time will strengthen them. In time, with your support, they will rediscover their own inner strengths.

Respect individual needs

Someone who is grieving may want to spend time alone. The person may decline offers to visit or may not return phone calls. These are signals that the person may need to withdraw for a while; it is important to respect their need for privacy.

Understand and accept cultural and religious perspectives about death that may be different from your own

It is important to understand that the way someone experiences loss may be shaped by cultural, religious and family traditions. Many cultures and religions have specific rituals when a person dies. Interfering with, restricting or judging these practices may complicate the grief process.

Avoid clichés

It is common to feel helpless when you care about the person who is grieving. Although you may be tempted to say something you think might be helpful, it is better to err on the side of listening. Avoid clichés such as: "At least he didn't suffer," "I know how you feel," "God won't give you more than you can handle." It is best to be honest and say "I don't know what to say" or "I'm so sorry."

Make specific offers of help

Instead of saying "please call me if I can help," it is best to offer to help with a specific chore such as caring for a child, preparing a meal, running errands, doing housework, helping with yard work, or shopping. For example, suggest "I'll bring dinner on Thursday, how many people will be there?" If Thursday doesn't work, ask what night will. Specific offers of help are less stressful to the grieving person, as the person does not have to spend time thinking of a response to an open ended question such as "What can I do to help you?"

Help the person ease back into activities

When they seem ready, help the person renew interest in past activities and hobbies or discover new interests. An example is, "Would you like to go to the museum on Saturday to see the new exhibit?" The person may not feel ready to do what you asked, so understand if your offer is declined and ask again after some time has passed.

Remember to check on your friend or relative as time passes and months go by

Periodic check-ins can be helpful throughout the first two years after the death. Stay in touch by writing a note, calling, stopping by to visit, or perhaps bringing flowers.

Be sensitive to holidays and special days

For someone grieving a death, certain days may be more difficult and can magnify the sense of loss. Anniversaries and birthdays can be especially hard. Some people find it helpful to be with family and friends, others may wish to avoid traditions and try something different. Extend an invitation to someone who might otherwise spend time alone during a holiday or special day, and recognize they may or may not accept your offer.

If you think your friend or family member needs more help than you can offer, talk to him or her about contacting a local hospice. Hospices throughout the country offer grief support to anyone in the community who has had a loss through death, not just to those who were cared for by hospice. Hospice has bereavement professionals that specialize in grief and loss and can offer further suggestions or sources of support. Hospice can also provide guidance or resources on how to support others who are grieving. To find a hospice in your area, or for more information, visit www.caringinfo.org or call 800-658-8898.



My Notes
