# Four Practical Ways to Prepare for the End of Life

As the end of your loved one's life nears, you both can take some practical steps to prepare. Discussing these steps can be emotional and difficult but can also be helpful for your loved one. They may feel better knowing that you understand their wishes and are prepared to carry them out. Planning ahead is particularly important if your loved one has <u>Alzheimer's disease</u> or another type of dementia and may become unable to help as their condition worsens.

## Arrange for Financial Authority

Knowing that their finances are being taken care of can make you and your loved one feel less anxious about the future. Steps to arrange for financial authority are best taken before the need for hospice arises. Gathering important documents, for example, is easier if your loved one can tell you where they are and review them with you.

- If possible, obtain signatory authority to your loved one's bank accounts, credit cards, retirement accounts, and other financial accounts. This will allow you to have access to the accounts when you need it to pay bills, for example.
- If your loved one hasn't done so already, designate a person (usually a family member) to have financial power of attorney. You may need legal help with this if your loved one has moderate to advanced Alzheimer's disease or another type of dementia. A financial advisor or lawyer can help with this.
- Gather financial records and login information for online accounts, including any health care portals. Also gather safe combinations and safe deposit box keys.

• Gather important documents, such as a will or <u>letter of</u> <u>instruction</u>, cemetery plot deed, burial insurance policy, and life insurance policy.

Hospice care supports individuals at the end of life, as well as their families, by providing medical, emotional, and spiritual care. The goal is to help make the last months as comfortable and meaningful as possible.

Learn More About Hospice Care



# Arrange for a Memorial Service

Your loved one may have already told you how they want to be remembered. If they haven't <u>made their wishes clear</u>, consider asking them. Be sensitive to your loved one's feelings, however. Some people simply don't want to discuss final arrangements, and may get upset when you bring them up.

If your loved one has prepared written instructions, locate the document. If they haven't prepared a document but are willing to discuss final arrangements, write down their wishes.

If your loved one wants a funeral or memorial service, meet with the director of the funeral home in advance to plan the details.

- Discuss any specific instructions and any personal, religious, and cultural elements you want to include in the service.
- Other arrangements to discuss may include the time and location of the event, coffin selection, cremation or burial, type of service, music, video presentations,

pallbearers, transportation, flowers, the obituary, and obtaining death certificates.

#### Plan for Notifying People

Telling people that your loved one has passed is hard. Ask friends and family to help you with this task. It can be difficult for one person to recount the details many times.

- Prepare an obituary for your local news media, social media, and the funeral home's website. Some people write their own obituary in advance. If appropriate, ask your loved one if they have done this or what they would like their obituary to say.
- Create a list of people, along with their phone numbers and email addresses, to notify when your loved one passes away.
- Notify your loved one's doctors, lawyer, accountant, and other professionals of the death.
- Notify your VNS Health Hospice Care team of the death. Team members will help you with practical matters such as returning medical equipment and disposing of unused drugs. VNS Health can also help you and your family with grief counseling and emotional support and spiritual care. Keep the VNS Health phone number and other phone numbers (for medical equipment, for example) on hand.

### **Contact Your Clergy Member**

As the end of life approaches, contact the person who will conduct the funeral or memorial service. Of course, you can't tell the person exactly when the service will be, but advance notice will help them prepare.

- •Will a priest, minister, rabbi, imam, or other clergy member conduct the service? Or will someone else, such as a family member or spiritual advisor, conduct it? Review what you would like them to include in their remarks.
- If you ask people to speak, the person conducting the service can help you decide where to include these participants. Provide the names of the participants and what they will do. For example, will they do a reading or give a eulogy?