

End-of-life planning checklist

Healthcare end-of-life planning checklist

These items explain your medical wishes if you cannot make them for yourself at any point in the future. While we hope never to fall victim to a major accident, injury, or medical event that leaves us unconscious, unable to speak, or on life support, putting these directives in place is prudent for all adults.

- Do Not Resuscitate (DNR) order
- Life support instructions
- Long-term care wishes
- Donor decision
- Health care decision authority

Financial end-of-life planning checklist

- Will or trust
- Life insurance
- Real estate
- Investments and other assets
- Financial accounts
- Debts
- Financial power of attorney

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Funeral end-of-life planning checklist

- Notifications
- Funeral wishes
- Funeral expenses
- Burial or cremation instructions
- Burial plot
- Obituary instructions

Healthcare end-of-life planning checklist details

- **Do Not Resuscitate (DNR) order**
One of the most consequential healthcare decisions is whether or not to use a DNR, short for “do not resuscitate.” This simple form tells paramedics, doctors, and other healthcare professionals that you do not want CPR or other potentially life-saving treatment if you go into cardiac arrest. If you don’t enact a DNR, the default decision is to attempt any possible lifesaving measure.
- **Life support instructions**
For situations where you may end of on life support, you may instruct your family and caretakers that you wouldn’t want to be kept alive with the aid of a machine, such as a ventilator or feeding tube. Instructions here may request that you be kept on life support in certain situations but removed from life support if there is no chance of recovery. A living will or advance care directive should include this information.
- **Long-term care wishes**

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Should you deteriorate to a point where you need part-time or full-time care, you may specifically want to go to a specific nursing home or avoid all nursing homes. If you are beyond lifesaving treatments, you may also include instructions regarding at-home or in-patient hospice care.

- **Donor decision**

If you are killed in any type of accident, you may have the ability to save or improve others' lives through organ or tissue donation. You may also choose to donate your remains for scientific research or medical training. In addition to checking a box on a checklist, you should include this in your estate planning documents.

- **Health care decision authority**

In many situations, a spouse or other next of kin may have default decision-making authority if you are incapacitated. However, to avoid any ambiguity, it's best to put a medical power of attorney or healthcare proxy in place. This document tells doctors who may be legally allowed to make care decisions on your behalf. If your advanced care directive doesn't include a potential medical scenario, your appointed decisionmaker will have to step in and make decisions in your best interest.

Financial end-of-life planning checklist details

- **Will or trust**

A will or trust document explains what you want to be done with your finances and possessions when you pass away. If you are married, your assets may go to your spouse by default. But it's

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best to use a will or trust to put those wishes in writing in a legally accepted format.

- **Why choose a will vs. a trust for estate planning?**

A will is a simpler estate planning document that must be processed through a probate court, which is a somewhat public process and can be time-consuming. Estates are a different type of estate planning document. While they cost more to arrange, a trust may allow discharging an estate without probate court. High-net-worth and privacy-concerned individuals may prefer a trust over a will.

- **Life insurance**

Life insurance is a type of insurance that pays a death benefit to your named beneficiaries in the event you pass away. Term life insurance typically has a lower monthly cost for a fixed benefit if you pass away before a certain date. Whole life insurance or universal life insurance are permanent types of life insurance that include an investment component. Make sure to keep your beneficiaries updated, as those selections supersede a will or trust.

If you already have life insurance and want to tap into the value while you're still alive, you may be able to [sell your life insurance](#).

- **Real estate**

If you have a home or other real estate, you may want to leave it to your children or have it sold and the proceeds split among your heirs. If there's a mortgage, that should be a consideration as well. Include instructions for all of your real estate in your will or trust to ensure your legacy isn't accidentally squandered.

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- **Investments and other assets**

If you hold stocks, mutual funds, or any other valuable investments, you may be able to list beneficiaries directly in those accounts. In either case, you should leave instructions for all of your assets in your will or trust. This may also include valuable artworks, precious metals, heirlooms, and other physical items you own.

- **Financial accounts**

Don't forget about your money in the bank. Every bank and financial account has to be wrapped up in the estate process. These should all be included in your will or trust. To make the process easier on your family, consider leaving a written list of all of your financial accounts and other assets with your estate planning documents.

- **Debts**

If you owe any money on a credit card, mortgage, auto loan, or other financial obligation, those debts must be settled before assets can be transferred from your accounts to your loved ones. Paying off debts before you pass away is ideal for your heirs. If you still have any debts, be sure to include them in a financial documents list with your will or trust.

- **Financial power of attorney**

If you end up in the situation of not being able to make financial decisions for yourself in the future, a financial power of attorney gives others the ability to act on your behalf. Because someone with this power can make all financial decisions for you, this shouldn't be handed out lightly. A nefarious power of attorney could attempt to drain your accounts for their own benefit. Only

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give a financial power of attorney to someone with good financial management skills that you trust with every dollar you have.

Funeral end-of-life planning checklist details

- **Notifications**

If you pass away, who would you want to know about it? Make a list of family and friends with contact information of who you would like to attend your funeral or memorial. Because people move, it's best to be as detailed as possible with names, phone numbers, email addresses, and physical mail addresses to reach everyone.

- **Funeral wishes**

If you want a specific religious or family custom to be followed, or any other preference, it's best to document that. Many people include their wishes for a funeral in their will, including specific religious requirements or other preferences, like the type of casket you may want or where you want your ashes spread.

- **Funeral expenses**

Even the lowest cost funerals may cost thousands of dollars. Caskets, burial fees, clergy costs, flowers, and other potential funeral costs may easily reach \$10,000 or more. Budgeting for these expenses with life insurance or in your will or trust may alleviate a major financial strain on your loved ones or ensure your wishes are followed.

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- **Burial or cremation instructions**

Burial and cremation instructions may be more specific than wishes for a funeral. The more detailed you can be, the more likely it is that what you want will actually happen. You could also leave information about what you would like included on a tombstone after you pass away.

- **Burial plot**

If you plan to be buried, it's often helpful to your family to buy a burial plot beforehand. This eternal piece of real estate may vary in cost depending on where you live. Because burial plots may increase in price over time, buying early can save your family money and heartache choosing a plot on their own. While it may feel morbid to choose your final resting place, it also locks in another part of your end-of-life planning checklist.

- **Obituary instructions**

Many families choose to feature an obituary in a major local newspaper. You may want to write a portion of your obituary or give your loved ones instructions on what or who should be included and what to avoid. This is one of the last places your legacy will be shared. Planning ahead takes the pressure off of your family and can help ensure your most treasured accomplishments are highlighted.

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Estate plan documents summary

This end-of-life planning checklist includes many steps, but the list of documents required is actually fairly concise. Here's a summary of what you should have once you've completed your end-of-life planning checklist:

- Will or trust
- Living will
- Advance care directives
- Healthcare proxy or healthcare power of attorney
- Financial power of attorney
- List of financial assets and debts

Hire an estate planning attorney or do-it-yourself?

Some parts of the estate plan include complex legal documents like a will or trust. In general, it's best to seek professional guidance when putting these documents together. You may choose to hire a local estate planning attorney who is familiar with your state's laws, or you may prefer an online service where you can handle most of the work on your own for a lower cost.

Mistakes in estate planning documents can be a nightmare for your heirs, so if you have any doubts, it's best to seek a legal expert to guide you through the process. If you are working with an attorney for your will or trust, you can typically have financial and medical power of attorney forms created simultaneously.

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If you're on a tight budget, you may be able to put several of these documents together on your own using templates. For example, DNR forms and healthcare proxy forms may be standardized. In those cases, all you would have to do is find a blank form online that meets your state's legal requirements, fill out the details, and keep it on file with your doctor or relative.

Again, if you have any doubts, the best decision may be to hire a professional to ensure your wishes are followed in the future.

Create or update your estate plan today

Hopefully, you and everyone you care about will live long, healthy lives. But just in case, complete the end-of-life planning checklist to make sure your financial end medical needs are covered.

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