

What is an All Ready to Go Binder?

An End-of-Life Binder is a collection place for all your end-of-life paperwork. It can include and is not limited to the following tabs;

- 1) Last Will and Testament
- 2) Power of Attorney
- 3) Representation Agreement
- 4) Advanced Care Directives
- 5) Memorial Society Funeral Arrangement Form
- 6) Celebration of Life Plan
- 7) Life Insurance Policy Recap
- 8) Expected Letter of Death in the Home
- 9) The Digital Me
- 10) What About My Pets?
- 11) People to Call List
- 12) Copies of Personal Identification
- 13) Last Reviewed Record

By creating your own End of Life Binder you ensure that you and your family are well aware of any and all end of life matters that concern your death. The binder is also a conversation piece that you can use as a guide as you walk your family through the important end of life topics family members need to be aware of well in advance of death. You can use our End of Life Planning Checkup as a road map for your binder.

The binder also is a collection point for you and a planning tool that can be revisited on a regular basis to ensure that your plans stay current with your potentially changing wishes.

A copy of your End of Life Binder needs to be kept in the home where it is accessible and an additional copy could be stored with your lawyer, your executor, and/or your children.

You could also link your binder to the green sleeve that we are meant to attach to the right side of our fridge that contains our DNR orders and advanced care directives for easy access in the case of a 911 emergency.

All Ready to Go Binder – How to Kit

So, let's begin.

Purchase a binder and a package of tabs dividers from Staples and download a copy of our End-of-Life Planning Kit.

Tab Index;

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Use our End-of-Life Planning checklist as a guide and simply start on tab one and work your way through it. As you complete a section of the tab index simply file it in the appropriate section of your binder.

Suggestions and Additional Topic Information

1) Last Will and Testament

Why do you need a will and an estate plan? It may not be fun to think about, but after you're gone you won't have a say in some pretty important matters unless you let your wishes be known. Who will take care of your children? What will happen to your business, your property, or those valuable heirlooms passed down for generations? Here is a link to a helpful article;

https://www.equitylawgroup.ca/wills-estate-probate/?gclid=EAIaIQobChMIIn8LInovN8QIVgwh9Ch0qjADnEAAYASAAEgJQ8fD_BwE

2) Power of Attorney

A power of attorney gives your attorney the authority to take care of only your financial and legal affairs. This could include paying bills, doing banking, or selling real estate on your behalf. It does not allow him or her to make decisions about your personal or health care. Here is a link you may find of some help;

<https://www.canadianlawyermag.com/practice-areas/trusts-and-estates/power-of-attorney-and-why-it-is-important/361197>

3) Representation Agreement

A Representation Agreement is a document used either for supported or substituted decision making – regarding health care and personal care matters. Often this agreement is combined with the Advanced Care Directives, item 4 below.

A link describing the importance of this document is below;

<https://www.mclellanherbert.com/articles/representation-agreements>

It is important that you have a conversation with your loved ones and health care provider about advance care planning while you are healthy. There may be a time when you may not be able to decide for yourself when you are very sick or near death and your loved ones won't know what kind of care you want unless you tell them.

4) Memorial Society Funeral Arrangement Form

This form, once completed, is kept on file with the Memorial Society. It helps your family know your intended wishes. Please complete and submit this important form AND discuss its contents with your family. Go to our web site and download these forms;

<https://memorialsocietybc.org>

5) Celebration of Life Plan

It's interesting; funerals and celebrations-of-life have much in common, yet they often appear very different. Each is a ceremony; a gathering of people who share a common loss. It's just that one is more rooted in tradition, while the other is the result of recent changes in social values. But both serve to do three things:

1. Help the bereaved family, and their community, publically acknowledge the death of one of their own.
2. Support the grieving family by surrounding them with caring friends, co-workers, and neighbors.
3. Move the deceased from one social status to another.

Here is a link to a great checklist;

<http://www.tearsofjoyvideo.com/images/howtoplancol.pdf>

6) Life Insurance Policy Recap

Life insurance is not required to pay the debts of the estate. Life insurance proceeds are not part of your estate. They go directly to the beneficiary, and are their property. Making a list of your policies and the beneficiaries will help your family manage the non-estate finances that result from your death. Here is an interesting link to estate law in Canada;

<http://estatelawcanada.blogspot.com/2011/04/just-what-are-assets-of-estate.html>

7) Expected Letter of Death in the Home

The letter (form) is completed by the patient's physician and sent to the funeral home before the death. This form allows a Funeral Director to remove a body from a home without pronouncement of death. It is not necessary to call 911. Here is a link to the form that you can print off and take to your doctor when the end of life is near;

<https://www2.gov.bc.ca/assets/gov/health/forms/3987fil.pdf>

8) The Digital Me

Though most people want their digital presence deleted after they die only 7% have taken the appropriate planning step to ensure their executor has the power to do so. The links below provide useful information on just how you can prepare for the end of your digital life too.

<https://www.theguardian.com/tv-and-radio/2019/jun/02/digital-legacy-control-online-identities-when-we-die>

<https://www.pcmag.com/how-to/how-to-prepare-your-digital-life-for-your-death>

9) What About My Pets?

Our pets are family members too and usually they do end up being well cared for by the family who survive the owners' death. That being said some careful planning can be done for our pets. The two article below speak directly to care for our surviving pets.

<https://www.mygrandfatherscat.ca>

<https://elderdog.ca>

<https://www.petsbest.com/blog/what-happens-if-you-pass-away/>

10) People to Call List

There are a number of companies and organizations to call many of them will require a certificate of death in order to make the changes you need to make. Some of these are;

- 1) BC Hydro or your utilities company
- 2) Your Internet / cable provider – Telus, Shaw, or Rogers to name several
- 3) Your gas provider such as Fortis in BC
- 4) Your bank of credit union and your credit card company

Sometimes we have friends and co-workers our family doesn't really know of that are important to us in our work or volunteer circles. Make sure these important people find their way on to the People to Call List so they too can pay their respects to our deceased loved one. Often times a personal call or email will inform the individuals better than an obituary in the local newspaper.

11) Copies of Personal Identification

12) Last Reviewed Record

This is simply a record of when the All Ready to Go Binder was last reviewed to make sure it was still meeting the needs of the family. It is important to go over your end of life wishes from time to time just to make sure what you have written is still what you want.