

BLUEPRINT

for retirement and *beyond*

Created exclusively for
Morgan Stanley Reserved Clients



Table of Contents

	How I'd Like to Age	4
	Important Documents and Contacts	7
	Staying Healthy in Body, Mind and Spirit	12
	Personal Relationships	21
	Social Support	24
	Home and Community	26
	Finances	30
	End-of-Life Care	32
	Funeral and Burial Arrangements	35
	Legacy	38
	Resources	41

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Introduction to Your Blueprint for Retirement and Beyond

You may wonder why it is important to create a Blueprint for Retirement and Beyond. Think about taking a car trip to somewhere you have never been before but are excited to visit—you are on an adventure! You start driving and then, part way into the trip, you realize that you are now in unfamiliar territory and you have no idea where you are. You have no idea where these new winding roads might take you. It is getting dark and you begin to wonder if you are even going in the right direction.

Fortunately, you brought a map. You pull over, take a few minutes to review it and you find that there are several routes on the map that will get you to your destination. Some of them are shorter, some longer. Some are more scenic and others more direct. You choose your route, confident that you will reach your destination and as you begin to travel, you relax. You feel in control and can enjoy the trip again.

Having a map you can consult along the way makes all the difference. It makes you feel in control on your journey, relaxed, and confident that you have chosen a route that is right for you. Without one, you may still reach your destination, but it might take a lot longer and be spoiled by unnecessary anxiety, and the trip may not be as fun.

The same is true about aging. Having a road map for the later stages of our life can help us live feeling that we have more choice, that we are in more control, and that we have more freedom. We need a Blueprint for Retirement and Beyond for ourselves because in our later life stages, we are likely to need the help of family and friends in ways that we didn't earlier in life, with issues that may have a significant impact. A bit of planning keeps us in the driver's seat and helps others know what is important to us and why.

Note: This is written as if the Blueprint for Retirement and Beyond is for the person completing it. You may be filling out a Blueprint for Retirement and Beyond with, or for someone you love; a parent, spouse or friend. Whether this Blueprint for Retirement and Beyond is for you or for someone important to you, we hope that by completing the information that follows, the aging process will be a journey that can be experienced with more confidence, peace of mind and joy, both for the person it is written for and for everyone who loves him or her.



How I'd Like to Age

When you are traveling, before you can use a map to get to your destination, you first have to know where you want to go. In this section, you have the opportunity to think about how you'd like your life to be as your age. It is likely that you will want to revisit this section from time to time to add new ideas. In reviewing this section periodically, you will be able to determine if you are on track for living the life that YOU want to live. The following ideas may be helpful to you as you consider your future in a general way. In the sections that follow, we will explore many of these topics in more detail.

1. When I think about quality of life, as I age, this is how I would like to live:

2. If I could describe a perfect day in my later years, it might look like the following:

3. These are the activities I would like to continue to be involved in and new activities I would like to start:

4. I have always wanted to see:



How I'd Like to Age

5. I have always wanted to:

6. Of all the things I like sharing with my friends, I like sharing _____ the most:

7. Thinking about how much time I'd like to spend alone and how much time I'd like to spend with other people, this is what I'd prefer:

8. These are the people I would like to spend time with:

9. This would be my preference about where I'd be living as I age:

10. If I need care, this would be my preference for who would coordinate my care:



How I'd Like to Age

11. If I need care, this would be my preference for where I'd receive it (in my home with home care, in a family member or friend's home with home care, in an assisted living facility, in a nursing home, other):

12. The three things that matter to me most as I age are:

13. I'd feel like my life was complete if I did the following:

14. In order to have peace of mind before I die, I need to do the following:

15. In order to have no regrets in my life, I would have to:

16. For me to feel like I have quality of life as I age, I need the following:



Important Documents and Contacts

If you have ever had to scramble to find an important document under pressure, you would know how a loved one might feel when they can't find one that pertains to helping you in a crisis or at the end of your life. There are a number of important documents that we need to have organized and kept in a safe place in order to ensure that our loved ones are not unnecessarily burdened, and that our wishes are carried out. Just letting people know where to find these things and how to identify them can be enormously helpful. You don't have to share their contents right now. Although, it is important to share your wishes with the appropriate people so that they understand what you want and how you want them to carry out those wishes.

Do Not Resuscitate (DNR)

At some point, you may wish to add a Do Not Resuscitate (DNR) order to this list. A DNR order is a legal order written either in the hospital or on a legal form to respect your wishes to not undergo CPR or advanced cardiac life support (ACLS) if your heart were to stop or if you were to stop breathing. If you have a DNR, ensure that it is part of your medical record.

Passwords

Make a list of important passwords to online and other accounts and keep these in the same place. Getting the help you need, when you need it, sometimes depends on whether the caring people around you have access to all of the right information.

Executor or Power of Attorney

Remember, it's not just documents you will need to have in place. You will also need to identify, in advance, the people who you have chosen to carry out your wishes when you are no longer able or mentally present to do so.



Important Documents and Contacts

Many people have a written will but have not named an executor or powers of attorney. An executor is the person you have chosen to carry out the terms of your will. A power of attorney for health care and a power of attorney for finance are written documents authorizing certain people to make decisions around your care and financial matters should you become incapable of doing so. Generally, you may choose to name the same person for both powers of attorney.

A power of attorney for health care not only names the person who will act on your behalf with respect to your health care, it also may outline your wishes about everything from personal grooming, to where you would like to live, to end-of-life matters should the time arise when you can no longer act on your own behalf. If you consider situations such as having Alzheimer's disease, this period of incapability could be quite extensive. Where your will is a document that will have an impact on the lives of other people after you are gone, your powers of attorney consider your quality of life when you are living should you become incapable of doing so.

You will need to choose your executor and powers of attorney carefully. Your choices should be based on the qualities you believe they have that will best serve your intentions and the loved ones you leave behind. Once you have made these decisions, you should consult with a lawyer to make sure that you have all of the documents properly prepared and completed in accordance with your state's laws, signed and witnessed, and that they are accessible when necessary.



Important Documents and Contacts

Following is a list of recommended documents that you should complete and have in a safe and accessible place. Don't forget to let your lawyer and appropriate people know where these documents are stored:

YOUR WILL

LOCATION: _____ EXECUTOR: _____

CONTACT: _____ PHONE: _____

A POWER OF ATTORNEY FOR HEALTHCARE (AND ANY DNR ORDER)

LOCATION: _____ PHONE: _____ CONTACT: _____

A POWER OF ATTORNEY FOR FINANCE

LOCATION: _____ PHONE: _____

YOUR SOCIAL SECURITY CARD

LOCATION: _____ PHONE: _____

YOUR BIRTH AND MARRIAGE CERTIFICATES

LOCATION: _____ PHONE: _____

ALL INSURANCE POLICIES

TYPE: _____ LOCATION: _____ CONTACT: _____

TYPE: _____ LOCATION: _____ CONTACT: _____

TYPE: _____ LOCATION: _____ CONTACT: _____

TYPE: _____ LOCATION: _____ CONTACT: _____



Important Documents and Contacts

HOME OWNERSHIP OR MORTGAGE DOCUMENTS

CONTACT: _____ PHONE: _____

CONTACT: _____ PHONE: _____

CAR OWNERSHIP DOCUMENTS

CONTACT: _____ PHONE: _____

BANKING INFORMATION

CONTACT: _____ PHONE: _____

CONTACT: _____ PHONE: _____

PASSWORDS TO ALL ACCOUNTS

ACCOUNT: _____ PASSWORD: _____

ACCOUNT: _____ PASSWORD: _____

ACCOUNT: _____ PASSWORD: _____

ACCOUNT: _____ PASSWORD: _____

FUNERAL AND BURIAL ARRANGEMENTS

LOCATION: _____ CONTACT: _____

FINANCIAL ADVISOR

CONTACT: _____ PHONE: _____

ESTATE PLANNER

CONTACT: _____ PHONE: _____



Important Documents and Contacts

ADDITIONAL CONTACT INFORMATION

ITEM: _____ LOCATION: _____

CONTACT: _____ PHONE: _____

ITEM: _____ LOCATION: _____

CONTACT: _____ PHONE: _____

ITEM: _____ LOCATION: _____

CONTACT: _____ PHONE: _____

ITEM: _____ LOCATION: _____

CONTACT: _____ PHONE: _____

ITEM: _____ LOCATION: _____

CONTACT: _____ PHONE: _____

ITEM: _____ LOCATION: _____

CONTACT: _____ PHONE: _____

ITEM: _____ LOCATION: _____

CONTACT: _____ PHONE: _____



Staying Healthy in Body, Mind and Spirit

It's never too late to try to enhance your health, and not just your physical health, but your mental and spiritual health as well. Aging can be a time of discovery and dedication to the things we may neglect in our earlier years. The truth is that there are ways we can help enhance our health. And the healthier we are in all three areas, the better we usually feel. The positive outlook we gain from feeling happy and healthy add to our capacity to manage stress, change and challenges.

Of the three, our physical health may be the most obvious to focus on. It's certainly the one that gets the most press these days. Most of us know what we should be doing to be physically healthier, but we may not have the tools, resources, or guidance we need to improve our brain or spiritual health. We know that as we age, our brains change and our processing speed slows down, and many of us find we aren't as "sharp" as we used to be. The good news is that there are many things we can do to positively impact our brain health.

How we achieve or grow our spiritual health comes from making very personal choices. It's important to note that when we talk about spirituality we are not necessarily talking about religion, but rather the way we seek meaning and purpose in our lives. Many people express their spirituality through religion, and others find other ways to do so by going for walks, spending time with family, meditating, bird watching or even playing a round of golf. Spirituality is a life-long journey.

What follows are some questions to help guide you as you think about enhancing all areas of your health: mind, body and spirit.



Consider ways you could enhance your physical health by answering the following questions:

1. Do I need information or education about ways to improve my physical health—including information and education about diet, exercise, medical check-ups or how to better manage a medical condition?

2. In which of the following areas could I improve my health and what steps can I take to do that?

Eating a healthy diet:

Getting adequate sleep/rest:

Getting appropriate medical check-ups:

Following medical advice:

Are there achievable goals I could set in order to make improvements?



If so, is there someone I would like to help me attain these goals?

How will I reward myself if I attain these goals?

My Goals for Physical Health:

1.

2.



Medication Management is an Integral Part of Maintaining Your Physical Health as You Age

Managing medication can become an overwhelming task. The more medications that are taken, the more challenging it can become to manage them and could present serious health risks.

Aging adults can be the most vulnerable to medication errors during transition times such as hospitalizations and treatment for illnesses or surgeries. Returning home from these types of medical events could present risks as well.

If someone is recovering from a medical issue, take note of these potentially dangerous transition points:



HOSPITAL TO HOME

Doctors often change dosages and add or cancel medications after an illness or surgery. These changes could be confusing when someone is already weak from a hospitalization.



REHABILITATION TO HOME

If someone has been in a rehabilitation facility, assistance managing medications was likely provided. Consider in-home care assistance for continued help managing medications when it's time to return home.

The ability to remain independent depends on one's ability to manage a complicated medication regimen and medication management is an important component of assessment and wellness issue to keep in mind.



Five Suggested Ways to Help Minimize the Risk of Medication Mistakes

- 1. Use a pill organization system or service**—Check out **Simple MedsSM** to learn more about the benefits of an organized system for medication management. Simple Meds pharmacists dispense prescriptions, over-the-counter medications, and vitamins in simple, multi-dose packets, delivered to your door. The medications will be sorted and conveniently organized into single serving packets, labeled with the date and time they should be taken. www.SimpleMeds.com
- 2. Make one doctor the gatekeeper to manage medications**—Bring a list of all providers and list of medications for the doctor to cross-check at each visit.
- 3. Understand why you are taking the medication**—Double check with the pharmacist to make sure the medication won't interact with other prescriptions being administered and be aware of all potential side effects.
- 4. Contact the doctor about any changes in how you feel, look or state of mind**—Bring any changes or issues to the attention of a health care provider.
- 5. Keep regularly scheduled appointment and an open dialogue with the health care provider**—Keep scheduled appointments and open communication with a doctor to help avert medication problems.

If you'd like to learn more about medication management, go to www.SimpleMeds.com



Consider ways you could enhance your brain health by answering the following questions:

1. Do I need information or education about ways to help improve my brain health?

2. What things could I do to help improve my brain health? Some ideas include:

Engaging in activities that provide mental stimulation:

Consider reducing the amount of time you spend watching television:

Engaging in “brain exercises” that have been proven to be helpful in improving brain functioning:

Learning a new language or learning to play a musical instrument:

Staying socially engaged:



Try playing a video game—they're great for improving visual and spatial orientation:

Ask questions during conversations—we can always learn something new:

My Goals for Brain Health:

1. _____

2. _____



Consider ways you could enhance your spiritual health by answering the following questions:

1. Start by considering the ways you find purpose and meaning in your life. How do you find meaning in life?

2. What activities do you do that make you feel connected and contented in the world?

3. Are there ways you could increase your sense of purpose and meaning in the world?

4. Are there ways that you express your spirituality now that are important for you to continue? These could include things such as:

Attending religious services:

Connecting to religious traditions:

Meditating:

Doing yoga:



Going on a retreat:

Taking time for quiet reflection:

Taking time in nature:

Going on a long walk:

5. Are there ways you would like to explore and express your sense of spirituality that you aren't doing now?

My Goals for Spiritual Health:

1. _____

2. _____

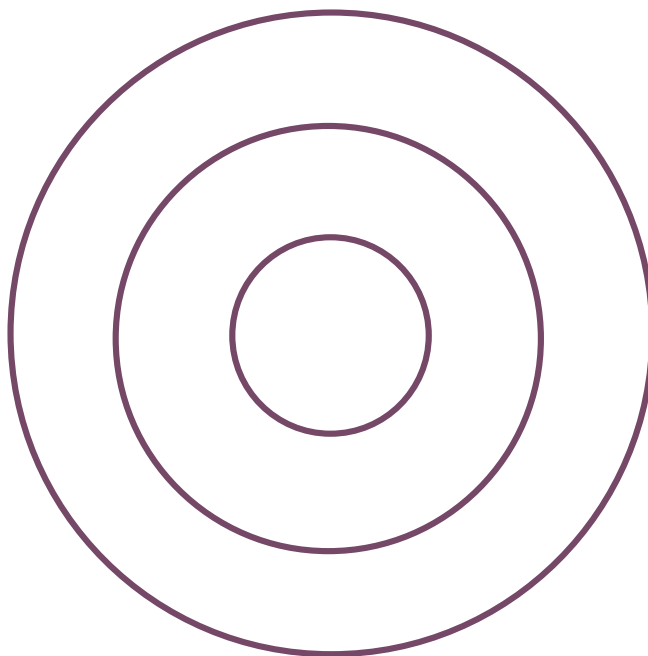


Personal Relationships

Throughout our lives, our personal relationships are very important. Many people would argue that their relationships become even more important as they age. As the focus of our lives shift from “doing” to “being,” and our priorities shift along with this change, this becomes even more true. As we get older, relationship issues are also frequently the source of stress or upset. Now, as you are putting a Blueprint for Retirement and Beyond together, is a good time to assess your personal relationships and to determine if you have any “unfinished business” that you want to resolve in order to have more peace of mind. With a little planning, you may be able to resolve old and new hurts and have more harmonious relationships with the most important people in your life.

One way to think about the range of our personal relationships is to imagine they can be placed in concentric circles. In the innermost circles are the people closest to us. These usually include our spouse, children, grandchildren, nieces and nephews, and of course, our closest friends. As you move out from the center of that circle, consider the personal relationships you have that may not be as close, but that are still important to you. The people in these rings may include colleagues, mentors, spiritual leaders and other friends. Finally, in the outer circles, you can list acquaintances and other relationships that are important to you in your life, but that may have much less impact.

What does your circle look like?





Personal Relationships

It is not unusual to feel uncertain or even stuck about having important conversations with people we love. There are resources that may be helpful to you in starting and having these conversations. If you need to talk to your aging parents and aren't sure how to start the conversation, you might want to download the 40-70 Rule® guide that is listed in the Resource section. If you need to talk to your adult children, there is also a 70-40 Rule® guide that you might find useful.

Finally, not everyone can have these conversations alone. Many people need someone to guide or facilitate family conversations. It could be a social worker, geriatric care manager, clergy member or coach. If you need someone to help, you are definitely not alone! Remember, it is better to seek the help you need and have the conversations rather than not have the conversations at all!

A helpful lead into questions that may help you think about the nature or closeness of these relationships in your life is: Are there any people in your life that you...

1. ... feel you need to apologize to?

2. ... feel you need to explain something you did to?

3. ... need to talk to because you are hurt or upset by something they have done and you can't forgive them?



Personal Relationships

4. ... want to thank for what they have done for you or the role they have played in your life?

5. ... want to share memories with so they are passed down to future generations?

6. ... feel you have “unfinished business” with in any way that may interfere with your peace of mind as you age?

7. ... feel you just can't talk to about the things that are bothering you?



Social Support

Why this is important.

As we age, it is very important that we make sure we have enough of what researchers call “social support” in place. Social support is divided into two categories: emotional social support and task support. We get emotional social support through love, nurturing and the deep connection we feel with the people to whom we feel the closest in our lives. These are the people with whom we can truly be ourselves in any circumstances.

Task support comes in the form of tangible help. People who provide task support are the ones we can call to help us with getting things done in our lives. Depending on our age and circumstances, the things we need help with may vary. When we are younger we may need task support in the form of babysitting for our kids, help with household tasks, or help with caregiving for family members. As we get older, we may need help running errands, repairing the house, grocery shopping and cooking. Some people may need help with personal care.

Having the right emotional and social support is an important factor in the quality of our lives as we age. Research from Social Support and Self-reported Health Status of Older Adults in the United States has shown that people who have good social support as they age generally live longer and happier lives.*

*Social Support and Self-reported Health Status of Older Adults in the United States
Ann Marie White, EdD, G. Stephane Philogene, PhD, Lawrence Fine, MD, DrPH, Sarbajit Sinha, MS



Social Support

Following the suggestions and answering the questions below may help you to assess the quality and extent of your social support. This exercise may also help you to think about ways you can grow your social support.

1. Begin by writing down the names of all of the people you could turn to for emotional social support. This includes people you could call if you were having a bad day and needed to talk, or someone you could talk to about your plans or your fears. It should also include anyone you just feel close to.

2. Next, record the names of the people you could turn to for task support. This should include anyone who would be helpful with errands, a ride to the doctor, or who could coordinate care for you if you needed some assistance. Think about all of the ways you might need help as you get older. What family and friends would likely provide the kind of practical support you imagine you might need?

3. Once you have listed the people who are part of your current network, review the list and see if you have enough support. If you only have one or two people on your lists, you need to grow your social support network. The truth is, we all need to grow our social support network for as long as we can! This is because people may move or die, and relationships may shift or change in some way. If we are reliant on only one or two people, we may find that we don't have enough support as we get older.

4. As you review your social support network, consider the ages of the people on your list. Is everyone on it about the same age as you? When we are younger, this is not usually a problem; however, as we get older, if everyone we get support from is about the same age as we are, then we may find we are all needing support at the same time!

5. If you determine that you don't currently have enough social support from family and friends or that you feel you may not have enough social support in the future, there is good news: we truly can increase the social support we have in our lives by investing in the relationships we have right now and by building new ones.



Home and Community

As you think about your life from today going forward, one of the key areas you will want to consider is where you wish to live. If you are like many people, you will probably want to be independent and stay in your own home as long as possible. It's important however, to have a back-up plan if things don't go as you expect. This doesn't mean that you have to develop a major health disability in order for your plans to change; a change could come about simply because your ability to drive has deteriorated. If you have developed difficulty with driving and you live in a rural area or an area not well-served by public transportation, you could end up feeling isolated or missing the activities in which you used to participate, because you can no longer get to them.

Similarly, if you have developed macular degeneration, the leading common cause of vision loss in people over age 65, or become disabled with arthritis, you may find your current home is not the best option for you.

When we become inflexible to change, we may run into greater difficulties. Ironically, when people insist that they remain in the same place and trade independence for safety or comfort, their home becomes more like a prison instead of a palace! You don't want that to happen to you. Make sure you consider your home from a bigger standpoint than just the structure you live in. You also want to consider the type of neighborhood you want to live in as you grow older. What suits you now might not suit you in ten years. You might want to make a checklist of the amenities that are important to you and then check to make sure they are easily accessible, for example, grocery stores, doctor offices, church or other faith-based community meeting places. The life you want to lead beyond the walls of your home can be just as important as the walls themselves. By getting ready, you can prepare to live your life in comfort with the aim of alleviating any unnecessary stress.

Giving some thought to what you might want in the future may help you to stay in control of your life. Remember that it is also important to talk to your close family and friends about the lifestyle you envision for yourself so they can help support it.



Home and Community

You may wish to consider the following questions when trying to decide whether your current home and surrounding environment will continue to be the place you want to live as you age.

1. What makes your home feel like home to you?

Is it the house itself?

Is it relationships you have with neighbors?

Is it the physical beauty of the landscape where you live?

**Is it the availability of services and amenities that are easily accessible to you?
(Shopping, movies, medical services, etc.)**

Do you have a support system there that includes people that are important to you?

2. Make a list of as many of the things as you can that make your current home feel like home for you. If you have lived other places that you have enjoyed you can think about those places as well. This list can serve to help you and others in creating a new home in the future should you choose or need to move.

3. If you would like to stay in the home you are in now, do an assessment of what might need to be changed, upgraded or retrofitted in case you develop some minor mobility issues or vision loss in the future. You may need to plan now for renovations just to keep the home safe as you age. Smaller changes could include installing grab bars in the bathroom, raising the toilet seat, improving lighting, etc. Larger changes may involve things like moving your bedroom to the main floor.



Home and Community

4. Consider where you might want to live if you had to make a change in the future. You'll find that the answers to these questions will come out of some of your core values around lifestyle and relationships. Some of the things to think about include:

Would you like to stay in the same community you are in now?

Would you like to live near one of your children or a friend?

Would you prefer to stay in your home with professional care coming into your home? If so, have you thought about how you would finance this care?

Would you prefer to live with a family member or friend if you needed help?

Would you prefer to live in an assisted living facility or other residence?

Who would you like to help you make decisions in the future about moving? Make sure you let them, and other family members know that you may need this kind of help.

Whatever your choices, make them known to family and friends. You don't have to decide on everything right now, but you should start having open and frank discussions now about what is important to you about where you want to live in the future. Talking about these things will help everyone be clear about what your values and intentions are and how you want to see those things reflected in the place you live.



Making Home Safer for Aging Adults

It is no surprise that most older adults would prefer to age in their home—the place in which they are most comfortable. The reality is that most homes will need some sort of modification or home safety device installed to ensure the environment is conducive to successfully aging in place.

There are many factors that can increase the risk of accidents at home such as excessive clutter and poor lighting, however, simple home modifications can reduce accidents for older adults living at home.

A critical eye and a little forethought could help avert many of the dangers you are seeing at the place you call home.

Home Safety Checklist

Ask yourself whether these pitfalls could pose safety concerns in your home:

- Do throw rugs create a tripping hazard?
- Are grab bars missing in areas throughout the bathroom?
- Is there too much clutter and not enough space to move around furniture?
- Is there inadequate lighting for cooking and medication management?
- Is there spoiled or expired food in the refrigerator?

In-home caregivers can be a potential benefit to serve as a second set of eyes and ears to help keep older adults safe at home.

You can access an interactive home safety guide and home safety checklist at www.MakingHomeSafeForSeniors.com.



Finances

One of the most important aspects of a Blueprint for Retirement and Beyond is considering the financial implications of your desired lifestyle. It's important to include in your planning the estimated costs of care for yourself, if you should need it in the future. One of the hardest parts of creating a Blueprint for Retirement and Beyond is determining whether you have enough money to enjoy the lifestyle you want as you age. Many people are surprised by the cost of healthcare and long-term care in their latter years. With a bit of planning and research you can determine what options may be available to you. Again, understanding what you can expect financially will likely help you feel more in control of your circumstances.



Finances

Some of the areas you may want to explore with your Morgan Stanley financial professional advisor include:

1. Begin by thinking about the kind of lifestyle you want to create in the future. For example, do you plan to have travel be a big part of your retirement years? How about activities you love that may also have financial implications, for example, a golf club membership? It's a great idea to list out how you want to spend your time as you age. This will likely take some thought! After you know how you want to spend your time, you can discuss with your Morgan Stanley financial professional the best ways to fund that lifestyle so that you can enjoy your retirement years in the manner that best suits you.

2. Next, think about where you want to live during your retirement years. It's important to give thought to where you'd want to live if you or someone you love needed care at some point in the future. For example, if it were necessary and possible, would you want to renovate your home for ease of living and/or have care provided in your home, or would you prefer a move to an assisted living residence if you needed help? If you need to renovate your home, what types of changes would you make for it to be more comfortable if your health changed? Many people don't weigh these choices ahead of time. Yet, by doing so you are more likely to be able to choose the lifestyle you want, despite a potential change in your health needs.

Again, this is about you having the knowledge you need to help stay in control of your life.

3. Once you give some thought to your projected choices around lifestyle, housing and potential care options, as well as other quality of life issues you foresee, you might want to talk to your Morgan Stanley financial professional. He or she can help you determine the best way to structure your assets to help ensure you can live the lifestyle you want to live in the future. Knowing what to expect in advance will help to ease some of the anxiety you may experience by not addressing these issues at all, and it will help keep you in the driver's seat!



End-of-Life Care

Almost no one wants to think about end-of-life issues, theirs or anyone else's! Yet there are some very important things that need to be thought about, planned for, and talked about with the people you love. The goal of thinking about end-of-life issues early is to help ensure your quality of life later, as well as peace of mind for you and the people who love you.

Remember, when it comes to end-of-life issues, the decisions are primarily yours. That is why you want to spend time thinking about these issues now. If you aren't sure where to begin, there are some excellent resources available. For example, Five Wishes® is a document from Aging with Dignity (a national non-profit organization) that will help guide you through important topics and questions. This document is described as the "first living will that talks about your personal, emotional and spiritual needs as well as your medical wishes", and can be used as a tool for thinking about end-of-life issues and as a discussion guide for talking about these issues with the people you love. Just remember to confirm with your attorney that this document meets all of the technical requirements of your state's laws (e.g., in some states, this document may need to be attached to a state-required form). Another excellent resource for helping you think through your end-of-life desires is, "Talking About Death Won't Kill You", by Virginia Morris.



End-of-Life Care

The types of questions these resources will guide you through include:

Who would you like to make medical decisions for you if you were unable?

Would you prefer to be at home at the end of your life?

If so, have you talked to family members about how they might feel about this choice and how it might impact them?

Would you like hospice care? (If you are unfamiliar with hospice care there is a brief description below):

Would you like people with you at the end of your life? If so, whom might you like with you?



End-of-Life Care

Finally, one of the best questions to ask yourself is, “how do I define quality of life?” This question will likely be very thought provoking as you consider end-of-life issues.

Once you have had some time to think about these questions, it’s a good idea to consider discussing them with your family and close friends. Think about all of the people who might be with you towards the end of your life. Those are the people with whom you want to have these conversations. Also consider talking to your doctor about your end-of-life wishes. In the Important Documents section, we outline some of the legal documents you should consider completing, including a power of attorney for healthcare and a will. The thinking you do ahead of time will make these documents easier to complete. But remember, these documents alone are rarely enough—the conversations you have with your loved ones are equally as important and may help to make these documents easier to interpret and implement.

Hospice Care and Palliative Care: What’s the Difference?

- Palliative care is designed to alleviate symptoms, especially reducing pain.
- People of any age can receive palliative care, including those who simultaneously receive healing care.
- Hospice is a particular kind of palliative care, limited to those who are judged by medical professionals to be at the end of life but are still in need of pain relief and comfort.
- For hospice there are no aggressive interventions to achieve recovery from sickness or disease; therefore, there is no aggressive radiation or chemotherapy and no transfusions.
- Pain control and comfort are the primary objectives.
- A decision to enter hospice care is reversible.
- Most health insurance companies cover hospice care expenses.
- Medicare covers hospice care expenses.
- 90 percent of hospice care is delivered in homes, although it can also be provided in hospitals, nursing homes, and even dedicated hospice houses.
- A hospice team typically consists of a hospice physician, nurses, home health aide, social worker, chaplain, and volunteers who can help the family with housework and meals.



Funeral and Burial Arrangements

No one likes to think about their death any sooner than they have to, but planning ahead for your funeral and cemetery arrangements is a very caring act that will give you peace of mind and will reduce stress for your loved ones in the midst of their own grief and sadness. By making some decisions now about how you want things managed after your death, you can make sure that your wishes will be honored at the same time as you provide structure for those who will carry them out, at a time when they may not be at their emotional best.



Funeral and Burial Arrangements

The list of considerations below will help you to plan ahead for a celebration of your life that honors the deep relationships you have. Record your thoughts on the following areas of consideration:

1. Make sure it's easy for your loved ones (specifically, your executor) to find the documents they will need during this difficult time. See page 9 about the recommended documents you should consider having in place
2. Consider whether you would prefer to be buried or cremated, or to donate your body to a hospital. Explore the options so that you can state your wishes clearly. For example, even if you choose cremation you still need to decide where you want your ashes to be placed. What are your final wishes?

3. Think about how you would like your family to honor you after your death. Would you like a traditional funeral, a celebration of life, or do you have another preference?

4. Once you decide how you want to be honored, plan as much of the service and the details as you feel comfortable planning. Some people choose the place, who they want to officiate, the music they want, and the flow of the service. In addition, some people write part or all of their obituary and leave instructions about where they want donations to go. Consider if you want someone specifically in charge of your service and if so, discuss your wishes in detail with him or her.



Funeral and Burial Arrangements

5. Some Fraternal Orders and the Military may provide special ceremonies for the funeral service. If you are a member of a military order, but do not wish to have such a ceremony, you may wish to contact the military order in advance to let it know.

6. If you want a funeral and burial, consider getting a funeral director to provide you with an estimate of the costs involved in the type of funeral and burial you wish to have, and then plan and budget accordingly. You might even consider paying for this ahead of time.

7. Make sure that everything you have decided is written down and that the important people in your life have copies.

8. Talk with your loved ones about what is important to you and why. Make sure you give them an opportunity to talk with you about how they feel about your wishes, as well as to ask any questions they might have. If they understand your intentions and your values, it will help them ensure they honor you in ways that are consistent with your wishes.



Funeral and Burial Arrangements

If you have started this process, record the contact information for your arrangements:

Contact:

Phone:



Legacy

When most people hear the word “legacy” they think about leaving behind money and treasures for the people they love. The truth is that legacy is so much more than that. Legacy is really about leaving behind the essence of who we are: our values, memories and stories as well as our possessions and money. As you map out the way you want to age and thinking about what you want to leave behind, will help you as you design your later years. Following are some questions to get you started:



Legacy

1. What are the values you hold most dear for which you would like to be remembered?

2. What memories would you like passed on to future generations?

3. Are there relatives you have known that you would like future generations to know about by sharing their stories?

4. What are the stories about your own life that you want future generations to know?

5. What do you want people to say about you when you are gone?

6. Are there things you still need to accomplish, say or do so that people will be able to say those things about you?



Legacy

- 7.** Are there possessions you have that you feel strongly about that should be passed on to certain people? Have you ensured that this will be the case through proper documentation? Have you also told them of these wishes?

- 8.** Is there a monetary bequest you want to make?

- 9.** If you wanted people who know you, to sum up your life in a few words or sentences, what would you like them to say?

- 10.** Is there anything you still need to say or do to make sure your legacy is the one you want to leave behind?

- 11.** My most treasured possessions and my wish for these items:

Item

Wish



Resources

The 40-70 Rule®

4070Talk.com

Helps children begin pro-active, positive conversations with their aging parents.

Lets Talk About Rx

LetsTalkAboutRx.com

For a medication tracker worksheet to make sure that you have a written log and are staying on top of current medications.

Simple MedsSM

SimpleMeds.com

Provides assistance with home medication management and simplifies the process of organizing and taking medication.

Making Home Safe for Seniors

MakingHomeSafeForSeniors.com

Resources including an interactive home safety guide and a home safety checklist.

Help for Alzheimer's Families

HelpforAlzheimersFamilies.com

Free resources and help for Alzheimer's Family Caregivers.

Confidence to Care

ConfidencetoCare.com

Resource for family caregivers providing care at home to an individual living with Alzheimer's disease or other dementias.

To request additional information, email: Reserved@homeinsteadinc.com