



Although it can feel uncomfortable to think about our mortality and that of our loved ones, planning for our death and final stages of life is one of the most important things we can do. It helps us to ensure that our wishes are known and respected, removes any ambiguity for family members and healthcare professionals and, perhaps most importantly, allows us to get on with living fully. *Ultimately, doing our end-of-life planning is a gift* which we are giving to those who will be caring for us as we approach death and then afterwards too.

Many people focus on ensuring they have a Will, and this is a great start. However, a comprehensive end-of-life plan goes far beyond this as you will see below. Procrastination is an affliction which affects all of us and people delay making a start on their end-of-life plan for many reasons. Perhaps because they worry that they will make the wrong decision, or they don't know where to start, or they tell themselves they don't have time. There may even be a difficulty around facing one's mortality, which this work forces you to do. But anything you write can be changed and indeed many (if not all) of us will change our preferences over time.

The most important thing is to start with baby steps and you'll soon be motivated to do more as you begin to experience a greater sense of inner peace. Working with a buddy or a small accountability group can be a helpful way to approach this work too.

1. **Your Will:** If your estate is straightforward, there are lots of inexpensive options including buying a DIY Will from the Post Office, WHSmith, or using an online provider such as Farewill.com or 10minutewill.com. These claim to take 10-15 minutes to complete and tend to be under £100 for a single will. You can also get a professionally written will with Will Aid, a charity will-writing scheme which ensures that charities get donations for their vital work by inviting you to leave a legacy donation in your Will in exchange for having your Will written 'for free'. If your Will is in any way complex, you should consult a solicitor or will-writer – we don't know what we don't know.
2. **Lasting Power of Attorney (LPA):** LPAs ensure that people you trust (your attorneys) can act in your best interests should you lose capacity in the future. There are two types of LPA: one for property and finance, and one for health and welfare. LPAs currently cost £82 each. This cost is reduced or free if you are on a low income or in receipt of certain benefits.

LPAs can be completed online via the [Office of the Public Guardian](#) website. Once the forms are completed online, you print them out, get everyone to sign them and return them for processing which will take at least two months.

3. **Advance Decision To Refuse Treatment (ADRT):** This free-to-complete and legally-binding document enables you to make choices now (at a time when you have capacity) about treatments you may want to refuse in future (at a time when you might have lost capacity). The ADRT needs to be signed by you and someone else who has no interest in your estate. Asking your GP is a good idea as at the same time they are validating that you have capacity. The document should be kept in your safe place at home and the GP should also keep a copy on your Summary Care Record. There is currently no standard document and we recommend the one on [MyDecisions](#) and to visit [Compassion in Dying](#) for comprehensive information about ADRTs.
4. **Advance Statement:** An Advance Statement stands in support of the ADRT and is a place for you to record your wishes, feelings, beliefs and values about your health and care as well as your feelings about your death and dying. It can include your daily routine, how you would like to be cared for, food preferences, and religious or spiritual beliefs. However, this is not a legally-binding document.
5. **Last days' wishes:** This could be included in your Advance Statement if you are approaching end-of-life. Essentially it covers anything important to your physical, mental, emotional and spiritual needs as you actively approach your death.
6. **How my life works:** This summarises, in a single document, all of the phone numbers and contacts which will be important and useful for your family and executors after you have died (or before you die if you lose capacity.) These range from the obvious – banks, mortgage companies and pension companies – to the more personal such as your cleaner, dentist, membership of clubs etc. A separate document listing all passwords used for online accounts is also needed, as is a list of important people to contact in the event of your death.
7. **Legacies:** There are five types of legacy to consider. Reflecting on these can also offer great clarity to what brings meaning and purpose in our lives and how we wish to make the most of the time which is given to us.
 - a. **Financial legacy:** What we traditionally think of as a legacy and is usually covered in your Will. It includes your estate and any assets such as property, bonds, investments, savings etc.
 - b. **Legacy of things:** Items which are often, but not always, captured in your Will. It includes possessions which you may wish to leave to specific individuals and which may or may not have monetary value. For example, clothing, artwork, books, and tools.
 - c. **Intellectual legacy:** All the things which makes us who we are – and therefore how we are remembered. Often as a result of our hobbies, career and interests.
 - d. **Emotional legacy:** The impression we make and how we are remembered. If we were to die tomorrow, how would people remember us?
 - e. **Digital legacy:** The footprint we leave online via our email accounts, social media accounts, online photographs and documents. Who will curate this content and be responsible for closing down accounts? Visit the [Digital Legacy Association](#) for more information.

8. **Funeral wishes:** It's wise to have an idea of what you would want for your funeral now in the event you were to die suddenly. You can then update the plan as time goes by and your preferences change. You may wish to consider taking out a pre-paid funeral plan. If you don't have a pre-paid funeral plan, how will your funeral be paid for? See [The Good Funeral Guide](#) for solid independent advice on funeral arranging.
9. **Death cleaning:** Inspired by the work of Swedish death cleaner Margareta Magnusson, death cleaning – especially in later life – is the process by which we take responsibility for our (often vast) array of belongings, saving time, effort and anxiety for those who sort through our homes after we have died. It can also help to deepen relationships when helping people with this process as the things we find can be triggers for stories and opens up to seeing our loved ones in a new light.
10. **Emergency planning:** In addition to letting people know where you keep all of the information above, you might want to consider how your basic personal and medical details will be accessed in case of an emergency. The [Lions Message in a Bottle](#) is a simple and effective way for people to keep these details where they can be found in an emergency on a standard form and in a common location – the fridge. This service is free apart from standard postage costs. Many mobile phones now also have an Emergency Contacts function which emergency services can access.

Disclaimer: This document does not represent formal advice. We recommend that anyone preparing their end-of-life plan should do their own research as prices and services are subject to change over time and with jurisdiction. We hope, however, that it is a useful guide and a springboard to getting started!