

5 Reasons Why You Should Plan Ahead for the End-of-Life

When you dare to think ahead to the last days of your life (*if* you dare to think about that), what do you imagine? If you are like 70% of Americans, you dream of spending your final days at home, in peace and comfort, surrounded by loved ones who care for you compassionately until your last breath.

But in reality, even though most people would prefer to die peacefully at home, 70% actually die in a hospital, nursing home or long-term care facility. Why is it that so few people are able to realize their dream?

The problem lies in the fact that most people have not planned ahead and taken steps to make their wishes known. Since we live in a society that generally avoids the subject of death, we fail to have the conversations that would inform other people of our desires and we don't do the work required to establish a legal basis for our wishes.

Even if you are uncomfortable with the subject of death and would rather not think about your own last days, there are very compelling reasons why you need to overcome your fears. And as for timing, it's never too early to start planning because there are no guarantees for the future. Here are 5 reasons to start planning for the end-of-life now:

1. **Preserve your financial legacy.** According to a survey from RocketLawyer.com* about 41% of baby boomers don't have a will and half of all Americans die without a legal will in place. If this is true for you, it means that at the time of your death the state you live in will determine how your assets are distributed among your survivors, based on the laws of your state. In addition, without an estate plan a significant portion of your estate can be lost to taxes. Protect your assets and make sure they go where you want them to by creating an estate plan. *(<http://finance.yahoo.com/blogs/the-exchange/half-americans-set-die-without-193140015.html>)
2. **Protect your minor children.** The same survey from RocketLawyer.com has found that 55% of Americans with children don't have a will and have not named a legal guardian for their children under age 18. In this case, once again, the state will determine who receives custody of the children if both parents die, which could be disastrous and traumatic for everyone concerned. This pain can be avoided by taking the steps to name a guardian now and protect the welfare of your children. (<http://finance.yahoo.com/blogs/the-exchange/half-americans-set-die-without-193140015.html>)
3. **Get the kind of care you want at the end-of-life.** According to the California HealthCare Foundation, surveys have shown that less than 1/3 of Americans have completed advance directives, which provide instructions to healthcare professionals on the type and extent of care to be delivered in a life-threatening situation. When you don't have a living will or other form of advance directive, in the event of a healthcare crisis, you are likely to receive aggressive, full treatment,

which you may not really want. Take the time to complete a legal document now that provides instructions for your healthcare at the end-of-life – this step will ultimately save energy, resources and stress for your survivors.

4. **Be remembered as you would like to be by your loved ones.** If you have strong feelings about how you would like to be memorialized and what type of disposition you prefer after death, you must make your wishes known to your family so that they can be carried out. You can make arrangements in advance for your own funeral and leave detailed instructions so your loved ones will know what to arrange for you.
5. **Lessen the stress for your loved ones.** Grief over losing a special person is difficult enough to deal with, but can be significantly complicated when conflicts arise over how to handle financial, healthcare, or after-death arrangements. You can save your loved ones from this type of stress by communicating your wishes clearly now, leaving detailed instructions, and creating the necessary legal documents to ensure your desires are met.

So the evidence is clear that you should start planning now for the end-of-life to make sure you have the peace of mind that you hope for during your last days of life. If you need more information about the steps you should take and how to create the documents you need, check out future posts on this blog.

And you may want to check out **Death Expo 2014** – a free online educational event coming up in November 2014 that will feature interviews with 30 experts on the end-of-life and provide you with all the information you need for your planning. Go to www.deathexpo.com to learn more. You'll receive the End-of-Life Preparedness Assessment when you register.

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(Dr. Karen Wyatt is a hospice and family physician and the author of the award-winning book “What Really Matters: 7 Lessons for Living from the Stories of the Dying.” She is a frequent keynote speaker and radio show guest whose profound teachings have helped many find their way through the difficult times of life. Learn more about her work at www.karenwyattmd.com.)