



Planning Workbook and Checklist

This guide is intended to be the perfect companion for creating your Everplan, covering almost all the information you'll need.

Learn more at www.everplans.com

WHAT YOU WILL ACCOMPLISH WITH THIS WORKBOOK

1. WRITE YOUR WILL

- Choose your beneficiaries
- Choose your executor
- Choose guardians for minor children or dependent adults
- Create your will with an online legal service or an attorney

2. NAME A POWER OF ATTORNEY

- Choose the person you'd like to serve as your power of attorney
- Decide when you'd like your power of attorney to begin and end
- Fill out the paperwork with an online legal service or an attorney

3. PURCHASE LIFE INSURANCE

- Prepare to meet with a life insurance agent

4. CREATE AN ADVANCE HEALTH CARE DIRECTIVE

- Decide on the type of life-support treatments you want and do not want
- Name someone to be your health care power of attorney/proxy
- Decide if you want a Do Not Resuscitate order (DNR)
- Decide if you'd like to become a registered organ donor

5. MAKE ELDERCARE HOUSING ARRANGEMENTS

- Determine the living arrangements that are right for you or someone in your care

6. PRE-PLAN YOUR FUNERAL ARRANGEMENTS

- Decide if you'd like to be buried or cremated
- Choose your final resting place
- Choose burial or cremation products
- Find a funeral director at a funeral home or crematory

7. PERSONALIZE YOUR FUNERAL OR MEMORIAL SERVICE

- Decide on the type of service you'd like to have
- Identify personal touches you'd like at the service

8. ORGANIZE AND SHARE IMPORTANT INFORMATION AND DOCUMENTS

- Create your Everplan and share your plans with your family

GETTING STARTED

Introduction

The goal of this workbook is to help you get started as you make decisions for your life and the end of your life. As you make these very important plans, there are many choices for you to consider, including:

- Legal issues, such as wills and power of attorney
- Financial issues, such as life insurance
- Health care issues, such as living wills and health care power of attorney
- Funeral issues, such as funeral decision-making and funeral service planning

This workbook lays out the decisions you need to make and provides information and worksheets to help you figure out the right decisions for you and your family. This will prepare you to put your wishes into action. The free tools at Everplans.com can help

Why?

Planning in advance for the end of your life is one of the greatest gifts you can give to your family. End-of-life can be a stressful and emotionally challenging time, both for you and your family. By making decisions in advance you can ease the burdens of painful decision-making and potential disagreements that your family may otherwise face. This workbook can help you:

- Begin a conversation with your family about your own care and planning wishes
- Begin a conversation with an aging parent about his or her care and planning wishes
- Document your care and planning wishes
- Store important information, passwords, and key contacts so your family can easily find and access critical information when the time comes

How?

This workbook is broken down into the essential topics you should consider when planning for the end of life. In order to help you make the best decisions for you, we've outlined the key ideas of each topic, the reasons you should consider making a decision on this topic, and the things you need to do in order to put your wishes into place. Each topic comes with a worksheet where you can record the decisions you've made. You can bring the completed worksheets with you when you meet with an attorney or fill out the legal documents, which can make the process of creating legal documents much easier. And you can store your completed workbook in a safe, secure place for your family to use when the time comes.

1. WRITE YOUR WILL

A will is a legal document that states who will receive your property when you die, who will oversee your estate (paying taxes, distributing assets), and, if you have children under 18, who will raise and care for your children. If you don't have a will, the courts will make these decisions for you.

In order to create a will, you're going to need to work with an attorney or an online legal service. This worksheet can prepare you for the conversations and decisions you're going to have to make. To learn more about creating a will, visit <https://www.everplans.com/wills>.

Choose your beneficiaries

When I die, I would like my money and the things I own (my estate) to be given to the following people and organizations in the following amounts (dollar value, specific objects, or percentage of the total estate):

Name	Amount/Items
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____

✓ Get help: Read more about choosing beneficiaries here: <https://www.everplans.com/articles/how-to-name-inheritors-and-beneficiaries>

Choose your executor

The person I would like to have oversee my estate, including submitting my will to probate, paying any bills, dues, or taxes, and distributing my estate to my beneficiaries according to my wishes is _____

If this person is unable to serve as my executor, I would like my back-up ("successor") executor to be _____

✓ Get help: Read more about choosing an executor here: <https://www.everplans.com/articles/how-to-choose-an-executor-0>

Choose guardians for minor children or dependent adults

If I should die, the person I would like to raise my child/children/dependent (serve as guardian of the person) is _____

If this person is unable to serve as guardian, I would like my back-up ("successor") guardian of the person to be _____

The person I would like to handle the finances of my child/children/dependent (serve as guardian of the estate) is _____

If this person is unable to serve as guardian, I would like my back-up ("successor") guardian of the estate to be _____

- ✓ Get help: Read more about choosing a guardian here:
<https://www.everplans.com/articles/how-to-choose-a-guardian-for-minor-children-or-dependents>

2. NAME A POWER OF ATTORNEY

A power of attorney is someone you appoint to make legal and financial decisions on your behalf in case you are no longer able to do so. If you should become incapacitated and a power of attorney has been appointed, there will be no lapse in your ability to control your finances or legal matters, as the agent will be able to act on your behalf. If you become incapacitated without a power of attorney, no one can legally handle your financial affairs.

In order to name a power of attorney, you're going to need to work with a lawyer or an online legal service. This worksheet can prepare you for the conversations and decisions you're going to have to make. To learn more about naming a power of attorney, visit <https://www.everplans.com/power-of-attorney>.

Choose the person you'd like to serve as your power of attorney

In case I become unable to handle my own financial and legal affairs on my own, the person I would like to handle my financial and legal affairs on my behalf is _____

If this person is unable to serve as power of attorney, I would like my back-up ("successor") power of attorney to be _____

- ✓ Get Help: Read more about how to choose a Power of Attorney here: <https://www.everplans.com/articles/all-you-need-to-know-about-naming-a-power-of-attorney>

Decide when you'd like your power of attorney to begin

I would like my power of attorney to go into effect

- Immediately upon signing
- At a specific date or event, such as a declaration of my incompetence

Decide when you'd like your power of attorney to end

I would like my power of attorney to remain in effect until

I am declared incompetent

I die

If you chose "Immediately upon signing" and "I am declared incompetent" you'll be creating a Non-durable Power of Attorney.

If you chose "Immediately upon signing" and "I die" you'll be creating a Durable Power of Attorney.

If you chose "At a specific date or event, such as a declaration of my incompetence" and "I die" you'll be creating a Springing Power of Attorney.

- ✓ Get help: Read more about the different types of Power of Attorney here: <https://www.everplans.com/articles/how-to-name-a-power-of-attorney>

3. PURCHASE LIFE INSURANCE

During your life, life insurance can provide peace-of-mind for you and your family, knowing that if something happens to you they'll be provided for. And if something should happen, life insurance can help your family cover immediate costs after your death (such as funeral costs and paying debts) and maintain their lifestyle in the future.

There are two main types of life insurance: term and permanent (or whole life). Term insurance covers you for a set amount of time (such as 5, 10, or 20 years). If you die in that "term," your family will receive the benefits of your policy; if nothing happens to you by the end of the term the policy expires and there is no payout. Permanent insurance lasts for your entire life and does not expire. This means that whenever you die, your family will receive the benefits from your policy. In addition, with a permanent policy you may be able to invest some of the money from the policy or borrow money from the policy on a tax-free or tax-deferred basis.

To help you find the right life insurance for your family and your situation, it's a good idea to meet with a licensed life insurance agent. When you meet with the agent, there will be a lot of information the agent will need in order to figure out the policy that's right for you. Below are some of the questions to think about ahead of time so that you're prepared. To learn more about life insurance, visit <https://www.everplans.com/life-insurance>.

Be prepared to answer the following types of questions:

Your assets

- How much money do you have in your savings account?
- How much money do you have in your checking account?
- How much do you have in an IRA, 401(k), or in another retirement account?
- Do you have any stocks or bonds?
- Do you own any real estate?
- Do you own a car, a boat, or another vehicle?

Your income

- How much is your annual salary?
- Do you have income from other sources? (Social Security, pension, real estate income, investment income or dividends, etc.)

Your liabilities

Do you have a mortgage? If so, how much do you owe per month?

Do you rent your home? If so, how much do you owe per month?

Do you have student loans? If so, how much do you owe per month?

Do you have unpaid medical bills? If so, how much do you owe per month?

Do you have unpaid taxes? If so, how much?

Do you have credit card debt? If so, how much?

Do you have insurance (health, auto, home, flood, etc.)? If so, how much are the premiums?

✓ Get help: Read more about how to choose life insurance here:

<https://www.everplans.com/articles/all-you-need-to-know-about-life-insurance>

4. CREATE AN ADVANCE HEALTH CARE DIRECTIVE

An advance health care directive, sometimes called an advance directive, is composed of three main documents: a living will, a health care power of attorney or proxy, and a Do Not Resuscitate order (DNR). A living will states how you'd like to be treated at the end of your life. A health care power of attorney or proxy is someone who can make health care decisions on your behalf if you're not able to make your own decisions.

In order to create an advance directive, you're going to need to fill out your state's particular forms. This worksheet can prepare you for the decisions you're going to have to make on those forms. To find your state's forms visit <http://www.everplans.com/tools-and-resources/state-by-state-advance-directive-forms>. To learn more about creating an advance directive, visit <https://www.everplans.com/advance-directive>.

Decide on the type of life-support treatments you want and do not want

If I am suffering from a terminal illness at the end of my life, I would like to receive:

- All life support treatments that might prolong my life
- No life support treatments, even if they might prolong my life
- Some life support treatments, including:
 - Medical devices to aid breathing (ventilator)
 - Medical devices to aid nutrition and hydration (tube feeding)
 - Blood transfusions
 - Dialysis
 - Antibiotics
 - Surgery

If I am in a persistent vegetative state (coma) at the end of my life and I am not expected to recover, I would like to receive:

- All life support treatments that might prolong my life
- No life support treatments, even if they might prolong my life
- Some life support treatments, including:
 - Medical devices to aid breathing (ventilator)
 - Medical devices to aid nutrition and hydration (tube feeding)
 - Blood transfusions
 - Dialysis
 - Antibiotics
 - Surgery

If I have permanent brain damage at the end of my life and I am not expected to recover, I would like to receive:

- All life support treatments that might prolong my life
- No life support treatments, even if they might prolong my life
- Some life support treatments, including:
 - Medical devices to aid breathing (ventilator)
 - Medical devices to aid nutrition and hydration (tube feeding)
 - Blood transfusions
 - Dialysis
 - Antibiotics
 - Surgery

Name someone to be your health care power of attorney/proxy

If I should become unable to make my own health care decisions, the person I would like to make my health care decisions for me, according to my wishes, is _____

If this person is unable to serve as my health care power of attorney, I would like my back-up ("successor") health care power of attorney to be _____

✓ Get help: Read about choosing a Health Care Proxy here: <https://www.everplans.com/articles/how-to-choose-a-health-care-proxy>

Decide if you want a DNR order

- In case my heart or breathing should stop, I want every effort made to revive me
- In case my heart or breathing should stop, I want no effort made to revive me
 - I have met with my doctor and filled out my DNR forms
 - I have made copies of my DNR forms and distributed them to:
 - My primary care physician
 - My health care power of attorney
 - Any caregivers, nurses, or other doctors who are managing my care

- ✓ Get help: Read more about Do Not Resuscitate orders here:
<https://www.everplans.com/dnr-do-not-resuscitate>

Decide if you'd like to become a registered organ donor

- If I should die, I would like to donate my organs
 - I have registered as an organ donor with my state's donor registry
- I would not like to donate my organs

- ✓ Get help: Read more about Organ Donation and find your state's registry here:
<https://www.everplans.com/articles/all-you-need-to-know-about-being-an-organ-donor>

5. MAKE ELDERCARE HOUSING ARRANGEMENTS

This worksheet is intended for seniors and caregivers of seniors. If you are not coordinating housing for yourself or a senior under your care, please skip this step.

Making sure you get the care you need is the most important consideration when choosing housing. (Other issues to consider are health, finances, location of family members, and degree of independence.) To learn more about your housing and care option, visit <https://www.everplans.com/eldercare>.

To determine the type of housing that will best meet your care needs, consider the following question for each topic below: How often do I need help with this task? The more honest you are in your answers, the better you'll be able to figure out the housing option that's best for you.

I need help with...	Sometimes	Usually	Always
Getting around	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cooking and eating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal hygiene	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toileting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Getting dressed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housekeeping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medications	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Remembering things	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answered "Sometimes" to most of these questions, you should consider **Assisted Living** or part-time **in-home care**.

If you answered "Usually" to most of these questions, you should consider a **Nursing Home** or **in-home care**.

If you answered "Always" to most of these questions, you should consider a **Nursing Home** or full-time **in-home care**.

- ✓ Get help: Read more about choosing Eldercare arrangements here: <https://www.everplans.com/articles/all-you-need-to-know-about-eldercare-arrangements>

6. PRE-PLAN YOUR FUNERAL ARRANGEMENTS

Pre-planning your funeral arrangements can include deciding if you'd like to be buried or cremated, choosing the place you'd like to be buried or have your ashes scattered, deciding on the types of products you'd like for your burial or cremation, and choosing a funeral home to help you make these plans. By making these decisions now, you can save your family the stress and confusion of having to make these decisions for you at a very difficult time.

In order to make concrete plans with a funeral home or simply share your wishes with your family, there are a number of important decisions you'll need to make. This worksheet can help prepare you for those conversations. To learn more about how to pre-plan your funeral arrangements, visit <https://www.everplans.com/funeral>.

Decide if you'd like to be buried or cremated

- I would like to be buried
- I would like to be cremated

✓ Get help: Read more about Burial and Cremation here:
<https://www.everplans.com/articles/how-to-choose-between-burial-or-cremation>

Choose burial or cremation products

- I have chosen the casket I would like. The casket I would like is _____
- I have not chosen the casket I would like.
 - I know that I would like a simple, inexpensive casket.
 - I know that I would like a beautiful, ornate casket.

- I have chosen the urn I would like. The urn I would like is _____
- I have not chosen the urn I would like.
 - I know that I would like a simple, inexpensive urn.
 - I know that I would like a beautiful, ornate urn.

Choose your final resting place

I would like my body or ashes to be buried in a cemetery.

I have chosen the cemetery I would like to be buried at. The name of the cemetery is _____

I have not chosen the cemetery I would like to be buried in, but I know that I would like to be buried in (city, state) _____

I would not like to be buried in a cemetery. Instead, I would like to be buried here: _____

I would like my ashes to be scattered.

I would like my ashes to be scattered here: _____

I want to let my family decide where to scatter my ashes.

I would like an alternative to burial in a cemetery, burial in another location, or scattering. Instead, I would like _____

✓ Get help: Read our comprehensive Funeral Planning checklist here:

<https://www.everplans.com/tools-and-resources/checklist-pre-planning-your-funeral-or-memorial-service>

Find a funeral director at a funeral home or crematory

I have chosen the funeral home or crematory that I would like to work with.

The name of the funeral home or crematory is _____

The name of the funeral director I would like to work with there is _____

I have not chosen the funeral home or crematory I would like to work with.

✓ Get help: Read more about choosing a funeral home here:

<https://www.everplans.com/articles/how-to-choose-a-funeral-home>

7. PERSONALIZE YOUR FUNERAL

Planning your own funeral or memorial service can provide peace-of-mind to you and your family. By planning your service in advance you can design and specify the exact type of service you'd like, so that your friends and family celebrate you as you wish. And by letting your family know how you'd like your funeral or memorial service to be, they'll have less difficult and complicated decisions to make during a difficult emotional time. To learn more about how and why to plan your funeral or memorial service in advance, visit

<https://www.everplans.com/articles/reasons-to-plan-your-own-funeral-or-memorial-service>.

Decide on the type of service you want to have

- I would like to have a funeral service, followed by burial or cremation
- I would like to have a funeral service, followed by a graveside service or a service at the crematory, followed by burial or cremation
- I would like to have only a graveside service or a service at the crematory, followed by burial or cremation
- I would like to have a memorial service after the burial or cremation
- I would like to have a funeral service in my own home

- ✓ Get help: Read about Funeral service options here:
<https://www.everplans.com/articles/how-to-pre-plan-a-funeral-service-graveside-service-or-memorial-service>

Identify personal touches you'd like at the service

I would like my funeral or memorial service to be held at the following location: _____

The person I would like to officiate my funeral or memorial service is _____

Decide if you want any other funeral events

- I would like to have a viewing before my funeral
- I would like to have a wake before my funeral
- I would like to have a visitation before my funeral
- I would like to have a reception or gathering after my funeral or memorial service
- I would like to observe my religion's mourning events

✓ Get help: Read about types of funeral events here:
<https://www.everplans.com/articles/an-overview-of-events-surrounding-a-funeral>

Decide who should be invited, participate in, or be notified of your funeral

- I would like these people to serve as pallbearers: _____
- I would like these people to deliver eulogies: _____
- I would like these people to deliver prayers, poems, or other readings: _____
- The readings I would like them to deliver are: _____
- I would like the following songs, hymns, or pieces of music to be played: _____
- I would like people to honor my memory by making a donation this charity: _____
- I want to be sure that the following groups, organizations, and clubs will be notified of and invited to my funeral or memorial service (such as veterans' groups, alumni associations, sports or hobby clubs, etc.): _____
- I want to be sure that the following people, whom my family may not know, will be notified of and invited to my funeral or memorial service: _____

✓ Get help: Read more about who to invite to a Funeral here:
<https://www.everplans.com/articles/how-to-pre-plan-your-funeral>

8. ORGANIZE AND SHARE IMPORTANT INFORMATION AND DOCUMENTS

If something happens to you, there will be a lot of financial and administrative tasks for your family to take care of that can quickly become overwhelming. With some simple planning and organization you can relieve a big chunk of that burden and help your family more easily settle your estate, pay required taxes, and quickly receive the benefits to which they are entitled.

You should compile as much of the following items as possible. You can do so easily by creating a free Everplan online. Your Everplan is a secure place to create your plan and store your documents. You can grant access to your family by making them your “deputies.” Learn more and create your free Everplan here: <https://www.everplans.com/introducing-everplans>

The Everplans system will create personalized To-Do lists and guide you through the process creating a plan that contains everything your family will need, such as:

Personal information

- End-of-life documentation (including will and advance directive)
- Social security number and location
- Passport number and location
- Driver’s license number

Financial information

- Bank account info (including account numbers, passwords and bank contact info)
- Investment account info (including account numbers, passwords and bank contact info)
- 401(k) and IRA account info (including account numbers, passwords and bank contact info)
- Safe deposit box info (including location of bank and location of key)
- Accountant/Tax preparer
- Credit card info

Insurance information

- Life insurance info (including carrier name, policy #'s and agent contact info)
- Auto insurance info (including carrier name, policy #'s and agent contact info)
- Property/renters insurance info (including carrier name, policy #'s and agent contact info)

Real estate and personal property information

- Home info (including address, location of deed, mortgage info)
- If you are renting: Rental info (including address, landlord contact info, monthly rent)
- Storage info (including location of storage locker and location of key or lock combination)
- Automobile (including make/model, VIN#, license # and location of title)

Online accounts/utilities information

- Email accounts
- Social media accounts
- Online shopping and finance (including Paypal, Ebay, etc.)
- Cell phone info (including carrier, online login info, voicemail password)
- Home utilities (including phone, electricity, cable, etc.)

9. CREATE YOUR FREE EVERPLAN NOW: www.everplans.com

Create, store and share all of the information in this worksheet so it is accessible to those who will need it. We'll walk you through the process step-by-step to create a personalized Everplan

