

End-of-Life Planning for Peace of Mind



Factors to consider

Many factors play a role in end-of-life planning. On the [Talk-Early-Talk-Often Web site](#), family communication coach Dale Susan Edmonds recommends that seniors understand that they need to make many decisions, some of which may not be obvious:

- **Possessions** — A will or trust is the best way to specify how personal possessions will be distributed or disposed of after a person's death.
- **Property** — It's important to document property ownership and liability, as well as determine who will care for the property after a senior's death.
- **Financial assets** — A financial advisor can help seniors get their finances and financial assets in order.
- **Children / relatives under the senior's care** — Plans need to be made for the care of these individuals, including special needs adult children, after a senior's death.
- **Pets** — Older adults should specify who they want to care for their pets after their death.
- **End-of-life health care** — Seniors should create living wills and / or advance care directives to specify end-of-life medical care and decisions in case such decision making becomes necessary.
- **Funeral / memorial service** — Older adults often have strong opinions about the type of funeral or memorial service they would like, as well as whether their remains are buried or cremated. Having this discussion early relieves family members of this pressure at the difficult time of a senior's death.

Equally important to making these plans is setting aside the time to communicate the plans, as well as give family and other caregivers the appropriate documentation in order to carry out the plans.

Having the conversation

In discussing end-of-life care and decision making with older adults, it's important for family members or friends to use care and compassion rather than just focusing on the decisions to be made.

Edmonds offers the following [5-step process](#) for talking with seniors about these difficult end-of-life decisions:

Step 1: Set the Tempo. Set aside an appropriate time to hold the conversation, when the senior has time to talk and when you have time to listen. Be sure to have the discussion in a neutral, non-threatening setting — not at the doctor's office or during Thanksgiving dinner. Make your motivation for having the conversation clear, and establish an achievable outcome for the discussion (e.g., making a decision on a particular topic).

Step 2: Become a Partner. Older adults might feel like they are being talked down to or treated like children during these discussions. Establish trust, and reassure them that your goal is simply to help them work through some difficult decisions. After all, you can only honor their wishes if you know what they are!

Step 3: Investigate Senior Issues. Take the time to understand which issues an older adult truly needs help in resolving. Don't jump in and try to fix everything; tailor the discussion to the individual. Remember, this is your loved one.

Step 4: Research Senior Options. End-of-life care options and decision making can be overwhelming. Make sure you understand all of the options, as well as related requirements. Federal, state, county and local laws might govern some of the decisions seniors need to make about medical and legal matters. Consult appropriate licensed professionals to help, if needed.

Step 5: Invent a Solution. Hope is not a plan, so it's important to make concrete decisions. Equally important is recording those decisions in an executable plan. All the discussion in the world is useless if the final decisions aren't written down so they can be acted upon at a later date.

Advance care directives

Perhaps one of the most sensitive and emotional end-of life decisions a senior must make is the decision about end-of-life health care. As the [Family Caregiver Alliance](#) describes, an advance care directive spells out what kind of care or treatment a person wants to receive in the event that he or she becomes unable to make such decisions.

Resources for End-of-Life Discussion and Decision Making

Resources for talking to seniors about various decisions:

<http://www.talk-early-talk-often.com>

Worksheets and toolkits for end-of life planning:

<http://www.compassionandchoices.org/care/planning>

A living will states a person's desire to receive or not receive life-sustaining or life-prolonging treatment. A DNR (do not resuscitate order) instructs medical personnel to not use any resuscitative measures on a patient. A durable power of attorney for health care (or medical power of attorney) can specify another person to make such health care decisions.

How a Certified Senior Advisor Can Help

In addition to providing the necessary tax or financial guidance that may be necessary with regard to advanced planning for seniors, many CSAs provide end-of-life planning services and understand the importance of this planning. CSAs provide valuable guidance and foster communication between seniors, their families and their primary caregivers. Providing resources and professional referrals to seniors in an important component of being their trusted advisor.

For seniors and their families, talking about what their wishes are for their final days is important — and having a plan can provide tremendous peace of mind for seniors and the family members who care for them.

Lynn Schmidt is a Certified Senior Advisor (CSA) which has provided her with advanced knowledge and practice tools in the areas of key health issues as well as financial and social issues that are important to seniors. Lynn is eager to serve the tax, financial and family concerns of seniors at the highest level possible. When you work with a professional who has added the CSA designation to his or her achievements, you know you're working with someone who has invested the time and effort into learning about the things that are important to ***you*** or ***your loved one***. For more information, please visit our website at www.LyncoFinancial.net