



Complement Your Client's Financial Plan with a Personal End-of-Life Plan

How to help people align their financial resources and final wishes



Give families the right information at the right time — to help them plan and prepare instead of react and regret

Learn how to help your clients:

- Develop and share an end-of-life plan
- Start difficult conversations with family members
- Prepare for a hospital stay
- Create a legacy project their family will treasure



There's a lot to manage

Toward the end of life, many questions arise — even when multiple legal documents are in place. Some questions are tied to an individual's financial resources. For example:

- Who can access the individual's financial account(s) to pay for care if the person is unable to communicate about such information?
- Which financial resources should be liquidated first? Last?
- Which account(s) trigger a tax event?
- Is an agreement in place between the individual and the person named in the financial power of attorney document?
- Are all family members aware of what's planned?



Encourage your clients to develop an end-of-life plan

Many people make financial plans to prepare for their future, especially their later years. But few consider the health crises that can occur later in life or plan for their final days and moments. And often, they don't consider how they want family members to remember them.

Near the end of life, a hospital visit is almost inevitable. When families know what to expect and are prepared to manage the hospital environment, they're better equipped to face the difficult decisions they may need to make with or for a loved one.

Give families peace of mind

It's helpful to develop and share an end-of-life plan in advance. Having a plan helps families avoid conflicts about how to handle details. Instead, each family member can fully focus on caring for a loved one — according to his or her wishes — during the final days.

Few people talk with family members about what they want to leave as their personal legacy. Creating a legacy project can help people be remembered for what was important to them. Examples are a scrapbook of favorite memories or a letter or video for each family member sharing what that person has meant to the individual.

The time to address these sensitive topics is before a health crisis occurs. During a period of great emotional stress, the less people need to focus on making decisions, the more they can help a loved one through the final days with peace of mind for everyone.



Everything you need is in one simple package

To engage clients:

- Content to send to clients by mail or email; telephone scripting
- A flyer explaining why developing and sharing an end-of-life plan is important
 - One version for your clients
 - Another version for family caregivers of clients with challenges affecting their financial management abilities

To help clients develop an end-of-life plan:

- Detailed planning guide
- Plan template
- Guide to managing a hospital stay
- List of resources for more information

To help you learn more about developing a personal end-of-life plan:

- A three-hour live training web seminar
- Ongoing videoconferencing or phone support

To give you a supply of printed materials to distribute to clients:

- Twenty-five sets of communications:
 - Flyers
 - Planning guides
 - Plan templates
 - Hospital guides
 - Resources lists

To learn more:

Contact Caregiving Pathways. Connect with Beth Suereth at **beth@caregivingpathways.com** or **201.207.5602**.

**Differentiate your organization and
enrich your professional life.**

**Help your clients develop a personal end-of-life plan
that dovetails with their financial plan.**

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