

# Thank you for downloading the Because I Love You planning guide!

This resource was developed by [Honoring Choices Virginia](#) to help you begin thinking about important future needs, such as health care, long-term care, estate planning, and funerals. We hope that the resources in the following pages will be helpful to you or those you share it with.

The Because I Love You (BILY) guide can be tailored to meet the needs of your faith community, organization, or anywhere else that it is shared. **Below you will find some tips and suggested modifications for printing copies.**

1. The guide is made up of **six sections** (topics listed on page 4), each of which can be printed on its own as a two-page flyer in lieu of printing the full 28-page booklet. If you wish to print only certain pages from the guide, manually type the page numbers under your print options.
2. The **letter** from Honoring Choices Virginia on page 3 can be replaced or supplemented with a personal letter from your faith community's or organization's leader to add additional context and support for your audience. When printing the guide, manually type in pages 1-2 and 4-28 to omit the standard letter, or print the full guide and add your own letter as a separately printed insert.
3. If your faith community or organization has an **existing planning guide**, you are welcome to include sections from the BILY guide in it. See #1. We would love to know if you are using the guide in this way – [please reach out to us!](#)
4. For organizations that are interested in offering the BILY guide as a resource to clients, patients, or members, **customized branding options** are available. [Please contact our staff](#) to discuss how to add your organization's branding.

Thank you, again, for requesting this important resource. From the team at Honoring Choices Virginia, we wish you many meaningful conversations to come!

# Because I Love You

*A Guide to Thinking About, Talking About & Planning for the Future with Family and Friends*



**Let's talk about...**

*If you must make medical decisions for me*

*If I can't live at home anymore*

*My comfort if I am very sick*

*How I want my belongings handled*

*Paying for my future healthcare*

*How I want to be memorialized*

# Acknowledgements

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*This guide is created by Honoring Choices® Virginia whose mission is to mobilize communities, engage health care providers, convene groups, and train advocates to encourage and implement thoughtful advance care planning.*

# A Personal Note

Dear friend,

We have heard from countless members of our community who have had conversations with their loved ones about their wishes and what they would want in the event of an emergency or crisis if they are unable to speak for themselves. What we know from their stories is that this type of conversation is a gift. It's a way of saying to our loved ones: "I want to plan for the future...because I love you."

But these conversations can also feel intimidating, overwhelming, and even impossible without the right resources and support. That's where the "Because I Love You" guide comes in. The real stories, common definitions and tips, and additional resources in these pages have been collected and designed to help you and your loved ones as you navigate this conversation together. Please note that while we hope this guide is helpful to you and those you share it with, it is not designed to take the place of consulting legal, medical, or other professional help where needed.

This guide is part of the mission of Honoring Choices Virginia (HCV) to mobilize communities, engage health care providers, convene groups, and train advocates to encourage and implement thoughtful advance care planning. Since our organization was founded in 2015 by the Richmond Academy of Medicine, together with partners Bon Secours Richmond Health System, HCA Virginia, and VCU Health, we have trained hundreds of First Steps Advance Care Planning Facilitators and helped to facilitate thousands of advance care planning conversations. We continue to successfully advocate for legislative changes that ensure that every person in Virginia has access to quality advance care planning that is honored in the delivery of care. Today, HCV represents a growing and diverse network of partners across the Commonwealth of Virginia who share our mission and vision.

In addition to the critical partners and funders who made this guide possible, we would like to acknowledge and thank our Advance Care Planning Facilitators and Ambassadors, Advisory Board, Governing Board and Committees, the Boards of the Richmond Academy of Medicine Trust and Richmond Academy of Medicine, and all of the other volunteers who work to help Honoring Choices Virginia accomplish our mission.

We hope that this guide will accompany you through many important and meaningful conversations. May it be a gift that continues to give to you and your loved ones.



A handwritten signature in black ink that reads "Eleanor Jones".

**Eleanor Jones**  
Director



A handwritten signature in black ink that reads "Richard Szucs".

**Richard Szucs, MD**  
Board Chair

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Because I love you, let's talk about...

# If you must make **medical** decisions for me



Talking to your loved ones about what types of medical treatments or interventions you want to receive if you cannot speak for yourself is a gift that will help them if they are ever called on to make those decisions for you.

## Talking is important because...

*My aunt raised me like a mom, so when she suffered a stroke I knew it was my turn to take care of her just like she had taken care of me. The problem was that I didn't really know what she wanted. I still worry that maybe I didn't make the right choice about the breathing tube. – **Maria***

*My mom had cancer for a while before she passed. She talked to her doctor and kids about what she wanted in the end, and we were able to make it happen. It still broke my heart when she passed, but I feel more at peace knowing it happened exactly how she wanted. – **John***

*My sibling Terrance was young so they never made any medical plans in case they got sick. Then they was in a bad car accident. My sisters and I know Terrance would want us to let them go, but their wife won't take them off life support. She and Terrance weren't even living together or getting along, but that woman's in charge because they never divorced. I guess the law is the law, but this is a nightmare. – **Shauna***

## ✓ Words to know...

- » **Advance care planning:** Process of thinking about and sharing what medical tests, treatments, or procedures you would want if you were too sick to speak for yourself.
  - **Advance medical directive:** *In Virginia, this standard legal document is used to write out your advance care plan. It lists your (1) healthcare agent and (2) your wishes related to any test, treatments, or procedures. Used only if you are unable to speak for yourself.*
  - **Living will:** *In other states, the living will is considered the standard legal document for advance care planning. It describes your wishes related to medical care, but does not name your healthcare agent. This is separate from a will for your assets.*
- » **Medical power of attorney:** An alternative legal document that names your healthcare agent only. Separate from a financial power of attorney.
- » **Healthcare agent:** The person you have named as your legal decision-maker in advance medical or medical power of attorney directives.

## 📌 Things to remember...

- ✓ **The best time to discuss what medical tests,** treatments, and procedures you would want if you were unable to speak for yourself is before something bad happens. You can start advance care planning as soon as you turn 18 years old.
- ✓ **You can change your choices whenever you want.** Advance care planning is an ongoing process and documents should be reviewed and updated often.
- ✓ **Your plan will only be used if you cannot communicate** with your doctor when decisions need to be made. If you regain the ability to communicate then the plan is no longer used.
- ✓ **Choose someone you trust to make difficult decisions** the way that you would make them, and make sure to ask if they are willing to do the job. If there is no one you trust to be your agent, that's ok. Be sure to complete an advance medical directive with a professional so that your wishes will be clear to your medical providers.”
- ✓ **It's important to share your plans** with all loved ones, even if they are not your appointed decision-maker. That way, everyone is on the same page.
- ✓ **It's important to keep your plan** where your loved ones or doctors can find it if it's ever needed.

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## Ways to start the conversation...

*"I would really like to talk to you about how to make medical decisions if one of us were unable to speak for ourselves. Will you help me?"*

*"I was thinking about what happened with [a person] and it made me think about how I want things to be [the same or different] when I pass."*

*"I'm okay now but I'm concerned that [your biggest concern]. Making a plan in case I need it would make me feel better."*

*"We've been talking a lot at [work/school/place of worship] about medical decisions and it's got me thinking about whether or not I would know how you would want me to take care of you if something ever happened."*

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## What to do next...

See your faith community's leader or administrative office for faith-specific guidance and resources on end-of-life decisions and care or learn more about medical care planning from the trusted sources listed below.

### Regional Resources

- » **Honoring Choices Virginia:** Make a free appointment with a trained facilitator who can help you and your loved ones discuss your health care wishes and complete an Advance Medical Directive. ([honoringchoices-va.org](https://honoringchoices-va.org); (804) 205-9772)

### National Resources

- » **Five Wishes:** A popular alternative to the standard Advance Medical Directive. ([fivewishes.org](https://fivewishes.org))
- » **PREPARE for Your Care:** A free, do-it-yourself advance care planning guide, featuring videos and easy to understand language, which you can use to create an Advance Medical Directive. ([prepareforyourcare.org](https://prepareforyourcare.org))
- » **The Conversation Project:** Free guides in multiple languages for starting the conversation with loved ones about end-of-life wishes, including planning resources for adults with dementia and children with terminal diseases. ([theconversationproject.org](https://theconversationproject.org))



Because I love you, let's talk about...

# My comfort if I am very sick



Talking to your loved ones about what would make you most comfortable during a serious illness or at the end of life can increase peacefulness and bring more effective relief. When loved ones are already familiar with certain healthcare services such as hospice and palliative care, it can reduce the risk of delays in care or misunderstandings when you are sick. Your current healthcare team can work with you to provide these types of services.

## Talking is important because...

*My brother was only 50 when he was diagnosed with COPD. His doctor kept trying to get him to accept palliative care but my brother thought that meant giving up. In reality, it would have just meant he could have coped with treatments better and been more comfortable. My brother was worried that treating his shortness of breath would turn him into an addict. We all tried to explain that if he took the medicine properly that addiction was pretty rare but he never listened. – Adam*

*Even at 94, Grandma was driving, playing cards, and ballroom dancing almost every day. Ten days after her birthday she was diagnosed with advanced pancreatic cancer. Her doctor suggested hospice care in her own home and Grandma didn't hesitate. We appreciated that we could always reach the hospice team manager. The chaplain came whenever she wanted and the nurse came three times a week. Grandma was given medicine when she requested it so she could be pain-free. Hospice care allowed Grandma to live her last few weeks just as she wished – celebrating life. – Naomi*

*My son was really sick as a baby and now as an adult he has serious neurologic problems because of that illness. Whenever he gets sick and we have to go to the hospital, the palliative care team comes in to make sure everything is getting done to make him and the rest of us comfortable while he is receiving treatment. I love that they help me explain the medical stuff to the rest of the family so I can focus on my son's recovery. – Carla*

## ✓ Words to know...

- » **Comfort Care** (or comfort measures): A term that is not a specific medical term but is often used to describe palliative or hospice care or any care related to pain reduction or relief.
- » **Hospice Care:** For any person at the end of life, usually understood as the last six to twelve months of life. Focuses on providing comfort when curing the illness is not possible. Includes attention to any physical, emotional, social, practical, or spiritual problems.
- » **Palliative Care:** For any person with a serious illness, terminal or non-terminal. Focuses on treating symptoms and side effects of disease and treatment. Also includes any emotional, social, practical, or spiritual problems that illnesses can bring up. Can be given at the same time as treatments meant to cure or treat illness.

## 📌 Things to remember...

- ✓ **Palliative care doesn't mean "giving up."** You can have palliative care while you are undergoing treatments that may cure or reverse the effects of your illness. In fact, it can help as you fight the disease by getting your pain and symptoms under control.
- ✓ **Hospice care doesn't mean "giving up."** Choosing hospice care is about redefining hope. Although there may not be a way to cure an illness, hospice professionals are trained to help people live the rest of their life to the fullest, including mending and restoring relationships, spending quality time with loved ones, and finding peace and comfort.
- ✓ **Treating pain with pain medication is OK.** Addiction to medication prescribed for pain relief is a common fear associated with palliative and hospice care, but it does not frequently occur. Palliative doctors are specially trained to prevent problems and side effects of strong pain medications. They also know how to help patients with addictions get pain relief.
- ✓ **Hospice isn't just for cancer.** About half of hospice patients have chronic medical conditions such as dementia, heart disease, liver disease, kidney disease, or lung disease.
- ✓ **You can leave hospice at any time.** Insurers and Medicaid agencies will cover costs for hospice care if your doctors determine you likely have six months (or in some cases a year) or less to live. However, it is your own choice to enter or leave hospice care. If your illness improves or you wish to seek curative treatment, you may leave hospice care, returning if and when you choose to.
- ✓ **Hospice can be a place you go, or can be care that is provided anywhere.** Hospice care usually involves visits from nurses and other care providers several times a week, with 24-hour access to rapid-response assistance if needed.

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## Ways to start the conversation...

"I'd like to talk about how I'd like to spend my time at the end of my life. Are you willing to have that conversation with me?"

"I was just thinking about how [a family member/friend/TV or movie character] passed away and how I'd like my experience to be the [same/different]."

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## What to do next...

See your faith community's leader or administrative office for faith-specific guidance and resources on end-of-life care or learn more about comfort care from the trusted sources below.

### Regional Resources

- » **Bon Secours Hospice and Palliative Care:** Offers home and hospital-based hospice and palliative care services. ([bonsecours.com/richmond/find-a-provider/providers/practices/bon-secours-hospice-and-palliative-care](https://bonsecours.com/richmond/find-a-provider/providers/practices/bon-secours-hospice-and-palliative-care); (804) 627-6541)
- » **HCA Virginia – Ongoing Care:** Offers an array of ongoing care services for patients, including palliative and hospice care. ([hcavirginia.com/service/ongoing-care](https://hcavirginia.com/service/ongoing-care); (804) 320-3627)
- » **Hunter Holmes McGuire VA Medical Center – Geriatrics and Extended Care Program:** Offers a variety of care services for older adult patients, including specialty home health programs, geriatric evaluation, and hospice care. ([www.richmond.va.gov/services/gec.asp](http://www.richmond.va.gov/services/gec.asp); (804) 675-5553)
- » **VCU Health - Center for Advanced Health Management:** Offers comprehensive care services for patients with complex health needs, including older adults. ([intmed.vcu.edu/about/institutes/cahm](https://intmed.vcu.edu/about/institutes/cahm); (804) 254-3500)

### National Resources

- » **National Institute on Aging - What Are Palliative Care and Hospice Care?**  
An article comparing and contrasting palliative and hospice care. ([nia.nih.gov/health/what-are-palliative-care-and-hospice-care](https://nia.nih.gov/health/what-are-palliative-care-and-hospice-care))
- » **Hospice Compare:** Offers free information and resources about choosing hospice care, including a searchable directory of hospice agencies. ([medicare.gov/hospiceCompare](https://medicare.gov/hospiceCompare))
- » **Get Palliative Care:** Offers free information and resources about choosing palliative care, including a searchable directory of palliative care providers. ([getpalliativecare.org](https://getpalliativecare.org))

Because I love you, let's talk about...

# Paying for my future **healthcare**



Talking to loved ones about your potential healthcare costs is an important part of the planning process. Knowing what things cost and strategizing accordingly increases the chances that you and your loved ones will be able to carry out your wishes if you become sick or require more care than they are able to provide.

## Talking is important because...

Mom has dementia and Dad has breathing problems, so I moved back home several years ago to take care of them. We've got some pension money and a little Social Security coming in, but it's just barely enough to cover home healthcare when I need to go out. Medicare doesn't help with home health at all and we barely missed the cut off for Medicaid. Sometimes I joke that I've got a rich uncle out there who's going to save us all, but I'm worried for real. I can't believe we never talked about the money before things got so bad.

– Patricia

When I was a teenager, I watched my parents struggle to pay my grandparents' medical bills. I knew I didn't want to be in that situation if I could help it and I didn't want to put my kids in that situation either. So I started a retirement fund for myself, but I also sat down to talk with my parents sooner rather than later.

We got their finances in order, figured out some insurance, and learned more about what Medicare and Medicaid do and don't cover. Getting the conversation started wasn't easy but I think we all feel better about having a plan.

– Diego

## Words to know...

- » **Life insurance:** Insurance that pays an amount of money (a “death benefit”) to your beneficiaries when you die. Certain types of life insurance policies can also be used to help pay for long-term care.
- » **Long-term care insurance:** Health insurance that covers nursing home care, home health care, personal or adult day services.
- » **Medicare:** Government assistance program that provides health coverage (health insurance) if you are over 65 years old or under 65 years old with certain disabilities. It is administered by the federal government so Medicare benefits will be the same regardless of where you live.
- » **Medicaid:** Government assistance program that provides health coverage (health insurance) to eligible low-income adults, children, pregnant women, elderly adults and people with certain disabilities. Although Medicaid is a federal government program, it is administered by state governments. Therefore, Medicaid benefits can differ depending on which state you live in.

## Things to remember...

- ✓ **Medicare does not cover long-term healthcare.** Medicare covers doctor’s visits, hospital admissions, and other types of emergency care, but it does not cover long-term healthcare facilities or daily home healthcare. While Medicare may cover a short stay at a nursing home if it is needed after being in the hospital, you will still receive a bill for any personal care (ex. meals or bathing assistance) you received.
- ✓ **Medicaid can pay for many long-term services and facilities, but only if you have very little money.** You may be eligible to apply for a waiver for many services that are typically not covered. Also, Medicaid benefits vary depending on which state you live in, so confirm what’s covered if you move to another state. See resources list for help with applying for Medicaid and Medicaid waivers.
- ✓ **Long-term care insurance policies can help.** They are designed to pay for long-term healthcare options such as home health or long-term care facilities. Early planning is essential since some options may cost more based on age or the presence of certain pre-existing health conditions.
- ✓ **Some life insurance policies can also be used for long-term healthcare.** Combination (Life/Long-Term Care) products, accelerated death benefits (ADB), life settlements, and viatical settlements can all be used to offset the healthcare costs.
- ✓ **Adult children who provide significant support for their parents can claim them as dependents** and receive tax breaks if certain requirements are met.

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## Ways to start the conversation...

*"I want you to be as independent as possible for as long as possible.  
Can we talk about what we need to do to financially ensure that?"*

*"I know you are doing great now, but is it possible for us to talk about  
your finances? We need to know what's going on and where things are  
because you never know what's going to happen in the future."*

*"Can we talk about something that's really important to me? Can we make  
a plan in case you need more care in the future than you currently need?  
I want to make sure you have everything you need when you need it."*

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## What to do next...

Learn more about healthcare finances from the trusted sources listed below.

### Regional Resources

- » **Cover Virginia:** Provides free information about Virginia's state health insurance programs for children, pregnant women and adults, as well as federal health insurance programs. ([coverva.org](http://coverva.org); 1-855-242-8282)
- » **Long-Term Care Consultants:** Providing long-term care planning services, including a selection of a long-term care insurance policy and filing policy claims. ([www.ltccinc.com](http://www.ltccinc.com); (804) 306-0016)
- » **Virginia Association of Free and Charitable Clinics:** Offers a comprehensive listing of free clinics for those who have no health insurance. ([vafreeclinics.org](http://vafreeclinics.org); (804) 340-3434)
- » **Virginia Insurance Counseling and Assistance Program (VICAP):** Provides free, unbiased, confidential counseling about health insurance for seniors and adults with disabilities, including applying for Medicaid waivers. ([www.vda.virginia.gov/vicap.htm](http://www.vda.virginia.gov/vicap.htm); (804) 662-9333)

### National Resources

- » **Healthcare.gov:** Official government website for information about federal health insurance programs. ([healthcare.gov](http://healthcare.gov))
- » **Medicare.gov:** Official government website for information about federal Medicare and Medicaid health insurance programs. ([medicare.gov](http://medicare.gov))

Because I love you, let's talk about...

# If I can't live at home anymore



Talking to your loved ones about where you would want to live if you were ever unable to live on your own allows you to consider the quality of care and life you want and make financial plans to support it.

## Talking is important because...

Mom and Dad were always very independent, but they knew Dad's dizzy spells and Mom's diabetes would eventually mean they would need a lot of help. The last thing they wanted was for us kids to feel guilty about not being able to be there for them 24-7. So they did their homework. My parents found a retirement community that could meet their needs as they changed over time. They actually called a family meeting to tell us how it was all going to work. I feel so blessed to have a plan in place. – **Henry**

My dad always told me that since he was a veteran the VA would take care of him if he ever needed to go into a nursing home. Turns out he was mistaken, and Medicare doesn't pay for nursing homes either. Now my sisters and I are struggling to find him somewhere decent that we can afford because we never even considered that we needed to save up for this. I have no idea how this is going to work. – **Mary**

When Mom was diagnosed with Alzheimer's, my sibling and I decided we would try to care for her ourselves. But last January she wandered outside late one night, and it took us a couple of hours before we even knew she was gone. She was so cold and scared when we finally found her. After that, we decided to move her to an assisted care facility with a dedicated memory unit. It's where she needed to be. We only wish that we had talked to mom about that possibility before she lost the ability to make decisions because it would have been nice for her to have had more control over her own situation. – **Carolyn**

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## Words to know...

- » **Short-term healthcare** (or respite care): Services that provide temporary relief for a primary caregiver either for several hours, days, or weeks on a regular or occasional basis. Short-term care can take place in a person's home, daytime facilities, or 24-hour healthcare facilities.
- » **Long-term healthcare**: Services that meet the medical (ex. nursing, physical therapy) and personal (ex. bathing, meal preparation) needs of people with chronic illness or disability who cannot care for themselves for long periods. Long-term care can take place in the person's home (home healthcare), daytime facilities (senior community centers), or 24-hour facilities such as nursing homes or assisted living facilities.
- » **Residential care facilities** (or senior group homes): Offer 24-hour staffing, meals, and help with personal care, but nursing and medical care are usually not found on-site. Residents live in private or shared rooms.
- » **Assisted living facilities**: Offer services such as transportation, meals, assistance with medication, and housekeeping for residents who do not require as much medical assistance as those in nursing homes. Residents live in their own apartments or private rooms and share common areas.
- » **Nursing homes** (or skilled nursing facilities): Offer 24-hour nursing, supervision, and assistance with everyday activities for residents with significant medical needs. Residents live in private or shared rooms.
- » **Continuing care retirement communities** (CCRCs): Offer different levels of service in one location including independent housing, assisted living, and skilled nursing care. Residents can move from one level of care to another fairly easily depending on their needs.

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## Things to remember...

- ✓ **Make sure you understand the differences between care settings and the services they provide.** As you plan, be aware that you may need more than one facility as your needs change over time.
- ✓ **Look at what's available in your area.** Start by thinking about what's most important to you, such as location, specific amenities, or religious affiliations. Check for accreditation, licensure, and other certifications. Ask friends for their advice but make sure to visit at least several places for yourself.



✓ **Start planning for the cost.** As you visit facilities, ask about costs, billing practices, and if they accept assistance programs such as Medicaid. It's important to understand your options for financing, which may include some combination of long-term care insurance, Medicaid, life insurance, or personal savings.

✓ **Talk to your loved ones about your plans.** Consider asking someone (usually your medical decision-maker) to be responsible for coordinating your long-term care if you ever needed it.

✓ **Talk to your loved ones about the early signs that you may need long-term care.** These include:

- Frequent falls or being at risk for falls
- Frequent evidence of unfinished business such as unpaid bills or missed appointments
- Car accidents or frequent tickets
- Isolation, unnecessarily secretive behavior, or anxiety in social situations
- Changes in appearance including weight loss or poor grooming

## **Ways to start the conversation...**

*"Recently I've been noticing that [your concern]. I need your help planning so that we can get the services I/you need to stay safe and independent."*

*"I was thinking about [a family member/friend] and their experience of going into a [long-term care facility]. Can we make a plan so that we might have the [same/different] experience?"*

*"There is something very important to me that I need your help with. I've been wondering if you've ever thought about where you would like to live if you ever needed more support and care than we could get for you at home. Can we talk about your ideas or any plans you may have?"*

*"I know you are doing great living at home, but have you ever thought about what you want to do if it ever became too much for you? I want to plan and save the money to make sure you have anything that you might need in the future."*

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## What to do next...

See your faith community's leader or administrative office for faith-specific guidance and resources on end-of-life care, or learn more about long-term care planning from the trusted sources listed below.

### Regional Resources

- » **Jewish Family Services:** Provides home care and care management services. ([jfsrichmond.org/care](https://jfsrichmond.org/care); (804) 282-5644)
- » **Long-Term Care Consultants:** Provides long-term care planning services, including assistance locating a long-term care provider and/or community. ([ltccinc.com](https://ltccinc.com); (804) 306-0016)
- » **Senior Connections:** Provides free information and resources for older adults, including information and resources for aging at home, referral to housing and care services, and a searchable directory of services. ([seniorconnections-va.org](https://seniorconnections-va.org); (804) 343-3000)
- » **Virginia Navigator:** A free, searchable directory of state-wide programs and services, educational articles, and more. ([virginiannavigator.org](https://virginiannavigator.org))
- » **Family Lifeline:** Provides personal care, companion care, and respite care services for older adults and persons with disabilities. ([familylifeline.org/older-adults](https://familylifeline.org/older-adults); (804) 249-9343)
- » **Virginia Department for Aging and Rehabilitative Services:** Provides a variety of services and resources to support independent aging. ([vadars.org](https://vadars.org); (804) 662-7000)

### National Resources

- » **Eldercare Locator:** A free public search created by the U.S. Administration on Aging featuring services for older adults and their families. ([eldercare.acl.gov/Public/index.aspx](https://eldercare.acl.gov/Public/index.aspx))
- » **National Institute on Aging:** Offers free educational information about aging at home, chronic disease, and other topics relating to older adults. ([nia.nih.gov](https://nia.nih.gov))
- » **AARP:** Offers a variety of free educational information and member services for older adults and their caregivers and families, including care planning resources. ([aarp.org](https://aarp.org))

Because I love you, let's talk about...

# How I want my belongings handled



Talking to your loved ones about how you want your possessions and finances handled after your death can protect them from disagreements, legal delays, and unintended expenses.

## Talking is important because...

My brother passed away without a will or trust. There were so many court dates just to get his husband named as the rightful beneficiary of his assets. It took so much time and money. He was really struggling financially until things got settled. – **Reina**

My mom and dad died in a car accident when I was 14 and my brother was 9. We were so scared. We didn't know what was going to happen to us. But our parents were still looking out for us. They had a will and named a guardian so we didn't have to go through the court system and maybe get split up. Nothing could bring our parents back, but at least my brother and I had each other. – **John**

My dad always told everyone he wanted me to have his old truck so that my boys and I could work on it together, just like he and I used to. But he wasn't the type to write things down. After he died, the courts divided things up and they gave everything that mattered to my stepmom and her kids. There's still a lot of hard feelings. None of the kids hang out anymore. – **Ben**

## ✓ Words to know...

- » **Estate:** All of your assets, including possessions, property, or money.
- » **Estate Planning:** Process of creating a will or trust that identifies an executor or trustee, names guardians for any dependent children or disabled adults, and describes how you want your assets distributed once you have died.
- » **Beneficiary:** Person you name to inherit at least some of your estate.
- » **Will:** Legal document which distributes your assets to beneficiaries when you die. Unlike a living trust, a will requires probate, which makes your decisions public and can delay distribution. Often confused with a will, a living will is a separate document that you can use to record your preferences for medical decisions.
- » **Trust:** A legal entity that holds and protects your property or other assets until they are transferred to beneficiaries. Unlike a will, trusts can transfer assets privately, without the need for probate. There are different kinds of trusts, including:
  - **Living Trust:** You can access and use your property or other assets while you are alive but anything left after your death will be transferred to your beneficiaries.
  - **Testamentary or “Will” Trust:** Goes into effect only after death. Property or assets are transferred to beneficiaries at a specified time.
  - **Trustee:** The person or legal entity responsible for managing your assets placed in a trust.
- » **Probate:** Public court proceedings during which assets are distributed according to your wishes by the executor. Probate is required for wills but can be avoided with a trust.
- » **Executor:** The person you name that is responsible for distributing your assets, or things that you own, as directed in your will.

## 📌 Things to remember...

- ✓ **Consider the differences between a will and a trust**, since your situation will dictate which is a better choice for you. In general, trusts take more effort and money to establish but result in easier, faster, and more private distribution of your assets. Wills are relatively simple to create but will still require the involvement of the courts (although with much less time, expense, and effort than if there is no will at all).
- ✓ **Online templates for a will may be sufficient if your needs are simple.** Otherwise, you should consult a lawyer with experience in estate planning to create a will.

- ✓ **Choose your executor carefully.** This person is usually a trusted friend or relative who does not get stressed by paperwork and has the time and resources required to carry out your wishes.
- ✓ **Review your legal and financial documents** at least every few years, particularly if you have moved or your situation or relationships have changed.
- ✓ **Be aware that common financial accounts** like IRAs, 401Ks, and life insurance policies have their own beneficiaries and are not overruled by instructions left in a will. Make sure to keep these documents updated as well.
- ✓ **Talk to your loved ones about your plans even if they aren't your executor.** At the least, it's helpful for all trusted loved ones to know who you have chosen as your executor and where your legal documents are kept. While there is no single perfect place to keep these documents, just ensure they are safe but accessible to the people who might need them.

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## **Ways to start the conversation...**

*"Have you thought about how you'd like your finances and [a valuable possession] handled if you were gone? Do you have anything written down anywhere?"*

*"We would like to schedule a family meeting to talk with you about the financial plans we've made for when we pass on. It will make things easier to handle if you know what's been planned, where our papers are, and who will be in charge."*

*"My health is fine now, but I've been thinking about you and I want to make sure everything is in order when it is time for me to pass on. I'd like to tell you about the financial plans I've made and to let you know where all the paperwork is located, if that's ok."*

*"I was just thinking about [a family member/friend/TV or movie character] and how their family handled their estate after they died. Can we talk about these things and get some plans in place so that we have the [same/different] experience?"*

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## What to do next...

See your faith community's leader or administrative office for faith-specific guidance and resources on creating a will or learn more about estate planning from the trusted sources listed below.

### Regional Resources

- » **Central Virginia Legal Aid Society:** Provides free assistance with wills and other estate planning needs to low-income individuals. ([cvlas.org](http://cvlas.org); 1-800-868-1012)
- » **Legal Aid Justice Center:** Provides free assistance with wills and other estate planning needs to low-income individuals. ([justice4all.org](http://justice4all.org); (804) 643-1086)
- » **Virginia Legal Aid Society:** Provides free assistance with wills and other estate planning needs to low-income individuals. ([vlas.org](http://vlas.org); 1-888-534-5243)
- » **Virginia State Bar Virginia Lawyer Referral Service:** Paid statewide lawyer referral service; \$35 provides contact and consultation of up to 30 minutes. ([vsb.org/vlrs](http://vsb.org/vlrs); (804) 775-0808)

### National Resources

- » **Americal Civil Liberties Union:** Provides information and resources relating to estate planning, including a Do It Yourself guide. ([aclu.org/legacy/estate-planning-resources](http://aclu.org/legacy/estate-planning-resources))
- » **American Bar Association - Do It Yourself Estate Planning:** Provides guidance for deciding whether you are a good candidate for estate planning without legal assistance and what tools might work best for you. ([americanbar.org/groups/real\\_property\\_trust\\_estate/resources/estate\\_planning/diy\\_estate\\_planning/](http://americanbar.org/groups/real_property_trust_estate/resources/estate_planning/diy_estate_planning/))

Because I love you, let's talk about...

# How I want to be memorialized



Talking to your loved ones about how you want your funeral or memorial arranged can allow them to focus on grieving and protect them from unnecessary expenses, overwhelming decisions, or family conflicts. It also ensures you a personalized and meaningful send-off.

## Talking is important because...

*When my spouse retired, they made us both complete a funeral planning guide and set up a trust to pay for our funeral expenses. At the time, I just rolled my eyes and went along, but when they died last year I finally understood. What a huge relief to know exactly what to do. – Sara*

*My mom died several years ago. I remember driving to the funeral home in complete shock. To plan a funeral when you can't even think straight is like pouring salt into an open wound. They kept showing me things and I got overwhelmed and bought it all. In the end, the funeral we had just didn't seem like Mom – and I'm still trying to pay it off. – Morgan*

*When Dad passed away suddenly there was such chaos. My stepmom insisted on cremation but my brother thought a burial would be better. My stepmom went behind all our backs and did what she wanted. To this day my brother hasn't forgiven her. We can't even do Thanksgiving as a family anymore. – Carlos*

## ✓ Words to know...

- » **Disposition:** How the body is handled after death. Examples include:
  - **Cremation:** Reducing the body with heat/flames to ashes for keeping, scattering, or burial.
  - **Traditional burial:** Placing the body in a grave or mausoleum with a marker. The body may be embalmed or not embalmed, depending on the type of ceremony, requests of loved ones, or religious traditions, and any funeral home or cemetery requirements.
  - **Green burial:** Burying the body in a biodegradable and nontoxic shroud or casket in a natural setting without a traditional headstone. The body is usually not embalmed.
- » **Embalming:** A procedure that involves injecting chemical solutions into the body to temporarily preserve the body for cosmetic purposes.
- » **Personalized service:** Reflects the life and personality of the deceased and may not conform to traditional ceremonies or environments usually associated with funerals.
  - **Eulogy:** a speech or writing shared at some funerals or memorials in praise of the deceased person.
  - **Obituary:** a news article that reports the recent death of a person, typically along with an account of the person's life and information about the upcoming funeral or memorial.
- » **Pre-planning (or pre-need):** The act of arranging at least some of your funeral in advance. Pre-planning can be done with or without pre-paying.

## 📌 Things to remember...

- ✓ **Pre-planning can be as simple or detailed as you want it to be.** If you are interested in comprehensive planning, a personal planning guide and an appointment with a funeral planning advisor may help you make sure you don't miss anything.
- ✓ **Common types of pre-planning** include naming your preferred service provider, preferences for disposition, a final resting place, ceremony type or location, and what or who to include in the service.
- ✓ **If an obituary is important to you,** consider telling loved ones where you would like it published and looking into the cost and processes involved.
- ✓ **Make sure your loved ones know** where you have stored any documents, receipts, vital records, and other information or records they will need to carry out your wishes.
- ✓ **Shop around.** Funeral service providers should be willing to discuss your options free of charge and are legally required to provide quotes and price lists.
- ✓ **You can preplan with or without prepaying.** If you intend to help your loved ones with your funeral expenses, consider your options carefully. There are pros and cons to pre-paying.



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## Ways to start the conversation...

“I was just thinking about [the funeral of a family member/friend/TV or movie character] and how it compares to what I want for my own.”

“My health is fine now, but I’ve been thinking about you and I want to make sure everything is in order when it is time for me to pass on. I’d like to talk with you about some plans I’ve made for my funeral if that’s ok.”

“I’ve been doing some planning for my funeral so that [your reason]. Have you ever thought about doing anything like that?”

“I’d love to talk about some of the traditions our family has around important life milestones like birth, weddings, and death. Would you mind sharing with me some of the ones that really stand out for you?”

“Have you ever thought about what you would want your funeral to be like? I’ve been thinking about that recently....”

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## What to do next...

See your faith community’s leader or administrative office for faith-specific guidance and resources on funeral planning or learn more about funeral pre-planning from the trusted sources listed below.

### Regional Resources

#### » **Cemeteries and burial options**

- **Burialplanning.com:** Provides a complete list of local cemeteries and burial options. ([burialplanning.com](http://burialplanning.com))

#### » **Funeral homes:** the following represents a limited selection of top-rated\* area funeral homes. Please see your faith community leader for additional recommendations and preferences.

- **FuneralWise:** Provides a complete list of local funeral homes and services as well as comprehensive funeral planning information and resources and guidance on writing an obituary. ([funeralwise.com](http://funeralwise.com))

- **Affinity Funeral Service** ([affinityfuneralservice.com](http://affinityfuneralservice.com); (804) 298-2841)
- **Bennett Funeral Homes** ([bennettfuneralhomes.com](http://bennettfuneralhomes.com); (804) 359-4481)
- **Bliley's Funeral Home and Cremation Services** ([blileys.com](http://blileys.com); (804) 355-3800)
- **Cremation Society of Virginia** ([virginiacremate.com](http://virginiacremate.com); (888) 967-9194)
- **Joseph Jenkins Jr. Funeral Home** ([jenkinsjr.com](http://jenkinsjr.com); (804) 358-9177)
- **Mimms Funeral Service** ([mimmsfuneralhome.com](http://mimmsfuneralhome.com); (804) 232-3874)
- **Manning Funeral Home** ([manningfh.com](http://manningfh.com); (804) 643-8738)
- **Morrissett Funeral and Cremation Service** ([morrissett.com](http://morrissett.com); (804) 275-7828)
- **Nelsen Funeral Home and Crematory** ([dignitymemorial.com/funeral-homes/richmond-va/nelsen-richmond/5086](http://dignitymemorial.com/funeral-homes/richmond-va/nelsen-richmond/5086); (804) 222-8601)
- **Owens Funeral Service** ([owensfuneralservices.com](http://owensfuneralservices.com); (804) 752-8460)
- **Woody Funeral Home** ([dignitymemorial.com](http://dignitymemorial.com) (search "Woody Funeral Home"); (804) 288-3013)

*\*Represents top ten local funeral services, identified from the Richmond Times-Dispatch's 2016-2018 "Best Of" list and businesses with a 4.5 rating, and at least 10 Yelp reviews.*

## National Resources

- » **Funeral Consumers Alliance:** Watchdog organization providing objective consumer information on funeral planning topics, including information about funeral costs. ([funerals.org](http://funerals.org))
- » **National Funeral Directors Association:** Offers educational information and resources on topics such as planning funerals and loss, grief, and bereavement, including a searchable directory of funeral homes and services. ([nfda.org](http://nfda.org))



# My Notes

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## We're here to help.

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