What Happens After You?

The RealMomLife End-of-Life Planning Guide

A Plain-Language Guide + Worksheets for Women Who Want to Handle It — So the People They Love Don't Have To

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This guide is for educational and informational purposes only and does not constitute legal advice. Laws vary significantly by state, and this guide cannot account for every state's requirements or every family's circumstances. Please consult a licensed attorney, financial advisor, or medical professional for guidance specific to your situation.

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A Note From Christine

I've been an attorney for thirty-five years. I've sat across the table from families in the middle of the messy, painful, expensive aftermath of things that could have been handled differently, earlier — and I've watched grief get harder than it needed to be, simply because no one wrote anything down.

Here's what I know with certainty: the most loving thing you can do for the people you'll leave behind is to handle your business now. Not because we're morbid. Not because we're giving up on living. Because we're women who know that life doesn't always give us a heads-up.

This guide was built for real women — women over fifty who are navigating second acts, reinvention, remarriage, grown children, blended families, aging parents of their own, and all the complicated, beautiful mess that is this season of life. Women who want to do this thoughtfully, on their own terms, without a lecture and without shame for not having done it sooner.

I wrote this expanded edition because the first version wasn't enough. It got you started, but it didn't go as deep as you deserve — on the legal traps that catch blended families, on the digital accounts nobody thinks about until someone's locked out of Mom's phone, on the quiet, unglamorous work of deciding who feeds the dog. This edition goes there.

Work through it at your own pace. Use the worksheets. Dog-ear the pages. Skip around if you need to — there's no wrong order except not starting. And when you're done, or even just partially done, please have the conversation with your loved ones. The paperwork only works if someone besides you knows it exists.

You've got this. I promise.

— Christine

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CHAPTER ONE

Why This Matters More Than You Think

You don't need a diagnosis or a milestone birthday to start. You just need to love people.

Let's not sugarcoat it. Most of us avoid this topic the same way we avoid scheduling the colonoscopy — we know we should, we just don't want to deal with it. And then life interrupts us anyway, usually at the worst possible time, usually without asking permission.

End-of-life planning is one of those things that feels heavy until you do it, and then it feels like setting down a bag you didn't realize you'd been carrying. Because here's the truth: having a plan isn't about preparing to die. It's about protecting the people you love and honoring the life you've built.

As a criminal defense and family law attorney, I've seen what happens when families are left without guidance. Grief is hard enough on its own. Add legal confusion, financial uncertainty, and siblings disagreeing about 'what Mom would have wanted' — and you've turned loss into a crisis. You can prevent that. Starting today, in whatever small way you're able to today.

What End-of-Life Planning Actually Covers

- **Your legal wishes** — who gets what, who speaks for you, what decisions you've already made.
- **Your medical preferences** — what treatments you want (and don't want) if you can't speak for yourself.
- **Your financial picture** — accounts, assets, insurance, debts, and beneficiaries.
- **Your personal wishes** — funeral, burial, legacy, and what you want people to remember.
- **Your digital life** — accounts, passwords, and what happens to your social media and email.
- **The people who depend on you** — pets, and any blended-family or special circumstances your standard documents might miss.

"The single most loving thing you can do for your family is to make your wishes so clear that they never have to guess."

You Don't Need to Be Wealthy — Or Sick — To Need a Plan

This is the myth that stops more women than any other: the idea that estate planning is for people with estates. You don't need millions of dollars or a complicated portfolio to need a plan. You need a plan because you have a bank account, a car, an opinion about your own medical care, and people who love you. That's the whole qualification.

You also don't need to be sick, or old, or facing a scary diagnosis. Some of the most gut-wrenching cases I've handled involved women in their forties and fifties who were perfectly healthy — until an ordinary Tuesday wasn't ordinary anymore. A plan doesn't assume the worst is coming. It just makes sure that if it does, the people you love aren't left standing in a hospital hallway making decisions about you with no idea what you'd have wanted.

The Cost of Not Planning

When there's no plan, the state has one for you — and it's generic by design. Without a will, intestacy laws decide who inherits, in an order that may have nothing to do with your actual relationships. Without a healthcare proxy, doctors and hospitals may turn to a legally defined hierarchy of next-of-kin that can leave out a long-term partner, a stepchild who's like your own, or the one sibling who actually knows what you'd want. Without any documented wishes at all, families are left to reconstruct your intentions from memory, under pressure, often while disagreeing with each other.

> **Christine's Note**
>
> *I've represented families on both sides of this — the ones who had a plan and the ones who didn't. The difference isn't subtle. The families with a plan still grieved, but they grieved together. The families without one spent that same energy fighting, guessing, and second-guessing. Don't let that be your family's story.*

This Guide Is Not All-or-Nothing

You are not going to finish this in one sitting, and you're not supposed to. Some chapters will take you fifteen minutes. Others — like naming your healthcare proxy, or deciding what you want said at your service — deserve a slower afternoon with a cup of tea and maybe a box of tissues nearby. That's normal. Partial planning is still real planning. A half-finished worksheet in a drawer where your daughter can find it is worth more than a perfect plan that only exists in your head.

How to Plan Without Losing Your Joy of Living

Here's something I want to say directly, because I've watched it stop women from starting: planning for the end of your life is not the same as dwelling on it. Done well, it's one of the more life-affirming things you can do — it just doesn't always feel that way at the outset. A few things that help:

- **Start now, while you have the luxury of time.** Decisions made calmly, years in advance, are almost always better than decisions made in a crisis.
- **Let it sit alongside celebration, not instead of it.** A bucket list and a beneficiary review can live on the same to-do list. Neither cancels out the other.
- **Break it into small pieces.** One worksheet, one afternoon. Reward yourself when you finish a section — a walk, a call with a friend, whatever feels like a small win.
- **Keep a simple record of decisions as you make them.** A notebook, or the worksheets in this guide, so you're never starting from zero when you come back to it.
- **Let this be an act of gratitude, not fear.** Focusing on who and what you're grateful for tends to make the hard questions easier to answer honestly.
- **Ask for help when you need it.** A friend, a therapist, an attorney, or a support group — you don't have to carry this alone, and most women find it lighter once they stop trying to.

How to Use This Guide

- Read the chapters in any order — start wherever feels least overwhelming.
- Fill out the worksheets by hand, or use them as a checklist while you work with an attorney.
- Come back to sections as your life changes — this is a living document, not a one-time task.
- Share your progress with at least one trusted person, even before you're finished.

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

What has made me put this off in the past?

Who is the first person I'd want to know I'm doing this?

What would 'done imperfectly, but shared' look like for me this month?

CHAPTER TWO

Your Legal Foundation

The documents that make your wishes legally binding — so the state doesn't decide for you.

These are the documents that make your wishes legally binding. Without them, the state steps in — and the state doesn't know you, your family, or what matters most to you. This chapter walks through each one in plain language, including a few traps I see constantly in my practice.

Your Last Will and Testament

- **What it does:** Tells the world who gets your assets, who raises your minor children, and who's responsible for carrying out your wishes (your executor).
- **Without it:** Your state's intestacy laws decide who inherits. That may — or may not — match your wishes, and it almost never matches a blended family's reality.
- **What you need:** A licensed attorney is ideal, especially for anything beyond the simplest estate; services like LegalZoom or Rocket Lawyer can help with very straightforward situations. Either way, it must be signed and witnessed according to your state's rules to be valid.

> **Christine's Note**
>
> *If you've remarried, have stepchildren, or have a complicated family situation, please don't DIY this one. Blended-family estates are where I've seen the most heartbreak — not from bad intentions, but from a generic template that never asked the right questions. I say more about this in Chapter Eight.*

Power of Attorney (Financial)

A financial power of attorney gives someone you trust legal authority to handle your financial affairs if you become incapacitated — paying bills, managing investments, filing taxes, or selling property on your

behalf. Choose this person carefully: they need to be organized, trustworthy, and genuinely available, not just the person it would feel rude not to ask. Always name an alternate in case your first choice is unavailable when the document is needed.

In many states, a POA must be notarized, and some financial institutions want their own copy on file before they'll honor it — it's worth calling your bank and asking what they require. A POA also automatically ends at death; it is not a substitute for a will, and your agent's authority to act on your behalf stops the moment you pass.

Healthcare Power of Attorney / Healthcare Proxy

This authorizes someone to make medical decisions on your behalf when you cannot. It is different from a living will: a living will states your wishes, while a healthcare proxy is the person who enforces them in real time, in a room, often under pressure from other family members. Choose someone who will honor your wishes even when others disagree. That takes a particular kind of strength — make sure the person you name actually has it, not just the closest relationship to you.

Who Decides If You Haven't Named Anyone?

Every state has a default "surrogate hierarchy" that kicks in when there's no healthcare proxy on file — typically starting with a spouse, then adult children (often requiring all of them to agree), then parents, then siblings. This is where the myth of the automatic spouse hurts people the most: in some states an estranged spouse you haven't formally divorced could outrank the partner you actually live with, and a long-term partner you never married may have no legal standing at all. Naming your proxy in writing is the only way to guarantee it's the right person.

Living Will / Advance Directive

- **What it does:** Documents your preferences for medical treatment if you're terminally ill, permanently unconscious, or otherwise unable to communicate.
- **Covers:** Life support, CPR/DNR decisions, artificial nutrition and hydration, pain management preferences, and organ donation.
- **Where to get one:** Your hospital, your doctor's office, a lawyer, or your state health department. Use a state-specific form — requirements vary, and a form from the wrong state may not be honored.
- **Update it** whenever your health status, your relationships, or your values change significantly.

Do You Need a Trust?

Not every woman needs a trust, but more do than realize it. A revocable living trust lets you transfer assets into the trust's name while you're alive, so those assets can pass to your beneficiaries without going through probate — the court process that settles a will, which can take months and, in some states, becomes a matter of public record. A trust tends to make the most sense if you own real estate in more

than one state, want to keep your finances private, have a blended family where you want to control timing (for example, providing for a second spouse for their lifetime while ultimately preserving assets for your children), or have a family member who can't manage an inheritance outright, such as a minor or a person with a disability.

> ### Christine's Note
> *A trust is not a magic upgrade that makes a will unnecessary — you'll still want a "pour-over" will alongside it. And an unfunded trust, meaning one you created but never actually retitled your accounts and property into, does almost nothing. I've seen beautifully drafted trusts sit empty because no one ever finished the paperwork. If you set one up, follow through on funding it.*

Equal Isn't Always Fair

A common instinct is to divide everything equally among your children, and for many families that's exactly right. But equal and fair aren't always the same thing. You might choose to leave the house to the child who has a young family and needs stability, while leaving investment assets to a sibling who's better positioned to manage them — or provide more to a child with a disability who will need lifelong support. If you choose an unequal split, say so directly, in writing, ideally with a brief explanation. Silence invites your children to invent their own reasons for the difference, and those invented reasons are almost always worse than the truth.

A Legal Limit Worth Knowing: Forced Heirship

In a handful of U.S. states and many countries outside the U.S., "forced heirship" or "legitimate portion" laws guarantee children (and sometimes spouses) a minimum share of your estate, regardless of what your will says. You generally cannot leave a child nothing without risking a legal challenge in these jurisdictions. If disinheriting or significantly limiting a child's share is something you're considering, this is a conversation to have with an attorney, not a line to write into a template on your own.

Choosing a Neutral Executor — and Planning for Disagreement

If you're worried that dividing assets — equally or not — will spark conflict among your children, consider naming a neutral executor: a professional fiduciary, an attorney, or a family member with no financial stake in the outcome, rather than one of the beneficiaries themselves. You can also build in a simple conflict-resolution step, such as requiring mediation before any dispute goes to court. It won't guarantee harmony, but it gives your family a structured off-ramp instead of a courtroom as the first response to disagreement.

Guardianship for Minor Children or Dependents

If you have children under eighteen, or you care for an adult dependent, naming a guardian in your will is one of the most important things this document does. Without it, a court decides who raises your children — and while judges generally try to honor family wishes, that decision can take time, involve people you never would have chosen, and, in the worst cases, become contested between relatives. Name both a primary and a backup guardian, and have the conversation with them directly before you name them. Consider whether the person who would raise your children well is also the person best suited to manage money for them — those don't always have to be the same person, and you can name a separate trustee to handle finances if that's a better fit.

> ### From My Files
> *A client I'll call Diane came to me after her mother passed without a healthcare proxy on file. Diane and her brother disagreed sharply about their mother's care in her final weeks — not because either of them was wrong, but because neither of them actually knew what their mother wanted, and the hospital had no legal guidance either way. A single signed form would have spared them both months of guilt and each other's anger. Names and identifying details changed to protect privacy.*

What This Actually Costs

Cost is one of the biggest reasons women put this off, so let's be direct about it. A straightforward will and basic POA/healthcare documents through an attorney typically run somewhere in the low hundreds to around a thousand dollars, depending on your area and complexity; online services can run less, though with the tradeoffs described above. A revocable living trust, because it's more involved to draft and requires funding, typically costs more — often in the range of a couple thousand dollars, though this varies significantly by attorney and region. Many estate attorneys offer a flat fee for a standard package, so ask up front rather than assuming an hourly rate. This is worth budgeting for the way you'd budget for any other form of protecting your family — because that's exactly what it is.

A Legal Foundation Checklist

- ☐ I have a signed, witnessed Last Will and Testament (or know it needs updating).
- ☐ I have named a Financial Power of Attorney and an alternate.
- ☐ I have named a Healthcare Proxy and an alternate, and told them directly.
- ☐ I have a Living Will / Advance Directive on a state-specific form.
- ☐ I've considered whether a trust makes sense for my situation.
- ☐ If I have minor or dependent children, I've named a guardian in writing.
- ☐ My documents are signed, notarized where required, and stored somewhere findable.

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

Who do I trust enough to make medical decisions for me, even under pressure from others?

If I have minor children or dependents, who would raise them the way I'd want?

What's stopping me from finishing this chapter's documents this month?

CHAPTER THREE

Your Medical Wishes — In Writing

The decisions you make while healthy protect your dignity and spare your family impossible choices later.

The healthcare decisions you make now — while you're healthy and thinking clearly — are the ones that will protect your dignity and spare your family from making impossible choices on your behalf, in a hospital hallway, with a clock running.

Life-Sustaining Treatment

Would you want to be kept alive on machines if there's no reasonable expectation of recovery? There is no right answer — only your answer. But you need to have one, and it needs to be documented somewhere more permanent than a conversation your family half-remembers. Think through the specific scenarios: a temporary machine-assisted recovery from a treatable event is different from indefinite life support with no expectation of improvement. Your directive can distinguish between them.

CPR and DNR Orders

A Do-Not-Resuscitate order means medical staff will not attempt CPR if your heart stops. This is a deeply personal decision that depends on your health, your values, and your wishes for end-of-life care — discuss it with your doctor, ideally before you're in a crisis, when you can ask questions and actually weigh the tradeoffs.

POLST and MOLST Forms: The Document Your Advance Directive Isn't

If you're managing a serious illness, ask your doctor about a POLST (Physician Orders for Life-Sustaining Treatment) or MOLST (Medical Orders for Life-Sustaining Treatment) form — the name varies by state. Unlike a living will, which expresses your wishes, a POLST/MOLST is a standing medical order, signed by your physician, that EMTs and hospital staff are trained to act on immediately. It typically covers CPR, the level of medical intervention you want, and artificial nutrition, and it travels with you between care settings. It's not for every healthy fifty-something, but it's worth knowing exists for yourself or an aging parent.

> **Christine's Note**
>
> *Families are often surprised that a beautifully drafted advance directive, sitting in a filing cabinet at home, didn't get followed in an emergency — because paramedics responding to a 911 call don't stop to search a house for paperwork. A POLST, by contrast, is designed to be visible and actionable in the moment. If you or someone you're caring for has a serious diagnosis, ask the doctor about this specifically.*

Pain Management and Comfort Care

Many people want aggressive pain management even if it may hasten death somewhat. Others prioritize staying lucid for as long as possible, even if it means more discomfort. Neither is right or wrong — document your preference so your medical team and your proxy know what you actually want, rather than guessing based on what's easiest for them to offer.

Palliative vs. Hospice Care

Palliative care focuses on comfort and quality of life at any stage of a serious illness — it can be provided alongside curative treatment. Hospice care is palliative care in the final phase of life, typically once treatment is no longer the goal and a doctor estimates a prognosis of six months or less. Understanding the difference helps you and your family make more informed, less panicked decisions when the time comes.

Organ and Tissue Donation

If you want to be a donor, register with your state's donor registry (often done when you renew your driver's license) and tell your family directly — don't assume the little heart icon on your license will be enough. If you don't want to donate, document that clearly too. Either way, your family should never be left guessing at the worst possible moment.

Planning for Cognitive Decline

Advance directives are usually written with a sudden medical event in mind, but dementia and other cognitive conditions raise a different question: what do you want if your body is healthy but your mind is

not? Some women choose to document specific wishes about artificial nutrition, hospitalization for unrelated illnesses, or the point at which they'd want comfort care to take priority over life-extension, specifically in the context of advanced dementia. This is a hard conversation to have with yourself, let alone your family — but it's one of the most protective things you can put in writing, precisely because a version of you further down that road may not be able to advocate for the version of you today.

When the Decisions Feel Too Hard

It's normal for this chapter to bring up more emotion than the legal chapters did — you're not just naming documents, you're imagining scenarios. A few things that genuinely help:

- Start the conversation while you're healthy, not in the middle of a crisis — you'll think more clearly and have more time to reconsider.
- Lean on the professionals around this work — hospice and palliative care teams and medical social workers see these questions constantly and can offer perspective, not just paperwork.
- If it helps, talk it through with a therapist — many specialize in end-of-life and grief work specifically.
- Give yourself permission to take your time, but set a real deadline so it doesn't quietly stall out for years.
- Keep a simple record — a notebook of what you've decided and why — so you're not starting over each time you revisit it.

Before You Fill Out the Worksheet

Consider having a conversation with your doctor before completing the Medical Wishes worksheet later in this guide. These decisions become more meaningful — and more accurate to your actual health picture — when they're grounded in an honest conversation about your current health, not just a hypothetical.

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

What does 'quality of life' actually mean to me, specifically?

Is there a health scenario I've been avoiding thinking through?

Have I told my healthcare proxy any of this out loud yet?

CHAPTER FOUR

Your Financial House in Order

You don't need to be wealthy to need a financial plan. You just need accounts, debts — and people you love.

You don't need to be wealthy to need a financial end-of-life plan. You just need to have assets, debts, accounts — and people you love. This chapter covers the pieces that get overlooked most often, and the ones that cause the most confusion for an executor trying to settle an estate.

Beneficiary Designations

This is the single most overlooked piece of estate planning, and it's the one that overrides your will. Your 401(k), IRA, and life insurance policies pass directly to whoever is listed as beneficiary on the account itself — regardless of what your will says. I've seen an ex-spouse inherit a six-figure retirement account because a beneficiary form was never updated after a divorce that happened fifteen years earlier. Check every account today. Update after every major life change: marriage, divorce, a death in the family, a new grandchild.

Payable-on-Death and Transfer-on-Death Designations

Many bank accounts can be set up as “Payable on Death” (POD) and many investment or brokerage accounts, and in many states real estate, can use a “Transfer on Death” (TOD) designation. Both let an asset pass directly to the person you name, outside of probate, simply by presenting a death certificate. It's one of the simplest, least expensive ways to keep money moving quickly to the people who need it, instead of tied up in court for months. Ask your bank and brokerage whether your accounts have these designations set up — many don't, by default.

Life Insurance

Review your policy: is the coverage still adequate for your family's current needs? Is your beneficiary still correct? Know the policy number, the insurance company's contact information, and where the original document is stored. A policy no one knows exists is a policy that may never get claimed — life insurance companies don't go looking for beneficiaries.

Retirement Accounts

Document every account, account number, and financial institution in one place. Your executor will need this to properly locate and settle your estate, and accounts at smaller or older institutions are easy to lose track of. Review beneficiaries annually, not just after major life events — it takes five minutes and it's the cheapest insurance policy you'll ever have.

Debts and Liabilities

Your debts don't automatically disappear when you die. Depending on the type of debt and your state's laws, your estate — and in community-property states, potentially your surviving spouse — may be responsible for paying what you owed before anything is distributed to heirs. Document what you owe and to whom, including smaller debts that are easy to forget, like a car loan or a medical bill on a payment plan.

Some women set aside a specific account — sometimes called a final-expenses or endowment fund — earmarked to cover final debts, taxes, and funeral costs, so those obligations don't have to be paid out of assets you'd rather see go directly to your family. A modest, dedicated life insurance policy can serve the same purpose.

Providing for a Dependent's Education

If you're providing for minor children or grandchildren, consider a dedicated education fund or trust — a 529 plan is the most common vehicle — rather than assuming general assets will cover it. Education costs are predictable enough to plan for specifically, and a fund earmarked for that purpose is harder to accidentally divert to other expenses during a difficult time.

Long-Term Care

Have you planned for the possibility of nursing home or in-home care costs? These can run into six figures a year in many parts of the country. “Long-term care” isn't one thing — it spans a range of support, and understanding the range helps you plan for the right level rather than assuming it's all-or-nothing.

- **Personal assistance** — help with bathing, dressing, medication management, and moving safely around the home.
- **Supervision** — checking in regularly, monitoring vital signs, and responding to emergencies, whether from family, an aide, or a facility.

- **Health and medical services** — skilled nursing care, wound care, and physical, occupational, or speech therapy.
- **Supportive services** — meal preparation, housekeeping, transportation, and help managing finances or paperwork.

How to Choose the Right Option

- **Consider your needs honestly.** Evaluate your current health and realistically anticipate what you may need in five or ten years, not just today.
- **Research options before you need them.** Visit prospective facilities, speak with staff and current residents' families, and ask about care ratios and turnover — don't wait for a crisis to start looking.
- **Review insurance policies carefully.** Long-term care insurance premiums can increase over time; understand coverage limits and what triggers a payout before you rely on a policy.
- **Plan financially, not just medically.** Long-term care is one of the largest unplanned expenses many families face — budget for it deliberately rather than hoping Medicare will cover it (it generally covers very little of it).

Christine's Note

Planning for long-term care isn't a sign you expect the worst — it's foresight. Some women never need it. Others need it for years. You can't know in advance which one you'll be, so plan as though you might be either. If Medicaid may eventually be part of your plan, know that it typically has a five-year "lookback" period on asset transfers, so Medicaid planning needs to start well before it's actually needed — not in the middle of a crisis.

Estate Taxes

Most estates are not subject to federal estate tax; the federal exemption is over $13 million per person as of this writing, and it's indexed for inflation, so check the current figure. Some states, however, have their own estate or inheritance taxes with much lower thresholds — sometimes as low as $1 million. A financial advisor or estate attorney familiar with your state can tell you whether this applies to you and help minimize the impact if it does.

From My Files

I once worked with a woman — I'll call her Pat — whose 401(k) beneficiary form still listed her ex-husband, nearly two decades after their divorce. She had a will that clearly left everything to her children. It didn't matter. The retirement account, worth well into six figures, went to her ex-husband anyway, because a beneficiary form legally overrides a will every time. Her children had no legal recourse. Check your forms today — it's the cheapest, fastest fix in this entire guide. Names and identifying details changed to protect privacy.

What Probate Actually Involves

Probate has a scary reputation, and it's worth demystifying. It's the court-supervised process of validating a will, paying final debts and taxes, and distributing what's left to your beneficiaries. It's not inherently a disaster — many simple estates move through it without major issues — but it does take time, typically several months to over a year depending on your state and the estate's complexity, it can involve court fees and attorney fees that reduce what's ultimately distributed, and in most states the process and its records are public. The strategies in this chapter — beneficiary designations, POD/TOD accounts, and trusts — are all, in part, ways to move assets to the people you love faster and more privately than probate alone would allow.

The Safe Deposit Box Problem

If you keep original documents, jewelry, or other valuables in a bank safe deposit box, know that in many states, banks are required to seal a deceased customer's box until an executor is formally appointed by the court — which can take weeks. If your only copy of your will is inside the box, your executor may not be able to get to the will that names them as executor. Keep a copy of your will, and access instructions for the box, somewhere outside the box itself.

A Letter of Instruction

This isn't a legal document, but it may be the single most useful page you leave behind. A letter of instruction is a plain, informal summary for your executor: where things are, who to call first, what bills are on autopay, and anything else that would otherwise live only in your head. Legal documents tell your executor what they're allowed to do. A letter of instruction tells them how to actually get it done.

> ### Christine's Note
> *I always tell clients: the will is for the courthouse. The letter of instruction is for your daughter, at eleven at night, trying to figure out which drawer the checkbook is in. Write it like you're talking to her, not like you're talking to a judge.*

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

When did I last actually look at my beneficiary designations?

What financial information exists only in my head right now?

Who would know where to find everything if I couldn't tell them?

CHAPTER FIVE

Your Funeral & Memorial Wishes

One of the most generous things you can do is take an impossible decision off your family's plate.

Deciding how you want to be remembered — and giving your family a clear roadmap — is one of the most generous things you can do. It takes an impossible decision off their plates during the hardest days of their lives, at a moment when even small choices can feel unbearable.

Burial or Cremation?

This is often the first decision your family will face, usually within a day or two of your death. Make it easy for them by documenting your preference in advance, including any religious or cultural considerations that apply to your family. If you have a preference for a specific funeral home, note that as well — it saves your family from having to choose one under time pressure and grief.

Green and Eco-Friendly Options

A growing number of women are choosing more environmentally conscious options: green burial in a biodegradable casket or shroud without embalming, conservation burial grounds, or in some states, natural organic reduction (sometimes called human composting). Availability varies significantly by state and by cemetery, so if this matters to you, it's worth researching options in your area now rather than leaving your family to figure it out on short notice.

The Service Itself

Traditional funeral? Celebration of life? A graveside ceremony? A gathering at your favorite restaurant with your favorite playlist? There is no wrong answer. What matters is that it reflects you. Think through

the details: music, readings, who you'd want to speak, and the overall tone — solemn, joyful, or some honest mix of both.

Veterans' Benefits

If you or your spouse served in the military, you may be entitled to benefits that significantly reduce funeral costs: burial in a national cemetery, a headstone or marker, a burial flag, and in some cases a partial reimbursement of funeral expenses. These benefits require documentation of service (typically form DD-214), so locate and store that paperwork with your other important documents, and note the benefit in your worksheet so your family knows to ask.

Pre-Planning and Pre-Payment

Many funeral homes offer pre-arrangement services, letting you choose and pay for your arrangements in advance. Pre-paying locks in current prices and takes the financial burden off your family at their most vulnerable moment. If you move, ask about portability — not all pre-paid plans transfer between funeral homes or states, and you don't want to pay twice.

Alternative Final Disposition Options

Traditional burial and cremation aren't the only paths, and more women are asking about the alternatives every year. If one of these resonates with who you are, it's worth researching availability in your state now:

- **Alkaline hydrolysis (water cremation):** uses water, heat, and gentle pressure rather than flame, and is generally considered a lower-impact process than traditional cremation. Legal in a growing number of states.
- **Bio urns:** a biodegradable urn containing a seed, so your ashes nourish a tree planted in your memory — a living memorial rather than a static one.
- **Reef burial:** cremated remains mixed into an eco-friendly reef structure placed in the ocean, supporting coral growth and marine habitat.
- **Space burial:** a small portion of cremated remains launched into orbit, to the moon, or into deep space — a niche but real option for a lifelong stargazer.

> ### Christine's Note
> *None of these are more 'right' than a traditional burial or cremation — they're simply options more women are asking about, and I'd rather you know they exist than discover them too late to choose one.*

Your Final Resting Place

If you're planning burial, have you secured a plot? If cremation, do you have preferences about where your ashes are kept, scattered, or divided among family members? Document these wishes explicitly — this is an area where families sometimes disagree with each other in the absence of clear direction, and a specific written wish ends the debate before it starts.

Your Goodbye Letter

This isn't legal — it's personal. The things you want your loved ones to know. What you're proud of. What you hope for them. Who you loved, and why. It's one of the most powerful gifts you can leave behind, and unlike almost everything else in this guide, there's no wrong way to write it. You'll find prompts for this in Chapter Nine.

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

What do I actually want my service to feel like — in one word?

Is there a song, a place, or a ritual that feels like 'me'?

Is there anyone I'd specifically want — or not want — involved?

CHAPTER SIX

Your Digital Life After You're Gone

This is the chapter most women skip — and the one their families spend the most weeks untangling.

This is the chapter most women skip — and then their families spend weeks trying to cancel subscriptions, get into banking apps, and figure out what to do with years of photos and Facebook memories. Your digital estate is real, and it needs a plan just like your physical one.

Naming a Digital Executor

Your regular executor can handle your digital assets, but if that person isn't especially tech-comfortable, consider naming a separate "digital executor" in your letter of instruction — someone you trust to actually navigate account recovery processes, two-factor authentication, and platform-specific memorialization requests. It doesn't need to be a formal legal role; it just needs to be someone equipped to do the work.

What to Document

- Email accounts — login, password, and what to do with them.
- Social media accounts — Facebook, Instagram, Pinterest, YouTube — and your preference: close, memorialize, or transfer.
- Online banking and investment platforms.
- Subscription services — they will keep charging your card until someone actively cancels them.
- Cloud storage — Google Drive, iCloud, Dropbox — what's stored there and who should have access.
- A blog, website, or digital business — domain registrar, hosting login, and who inherits or closes it.
- Digital products, courses, or content you've created, and what should happen to them.

- Cryptocurrency or digital assets — these are notoriously difficult to recover without exact access details; if you own any, this section matters enormously.

Facebook's Legacy Contact

Facebook lets you name a Legacy Contact in your settings before you die — someone who can manage a memorialized version of your profile, respond to new friend requests, and pin a post, but cannot log in as you or read your private messages. Without a Legacy Contact named in advance, your family's only options after your death are requesting memorialization or removal, both of which require documentation and can take time. This is a five-minute setting to change today, and it removes a real burden later.

Google's Inactive Account Manager

Google offers a similar tool called Inactive Account Manager. You choose a period of inactivity (say, three months) after which Google will notify up to ten trusted people and can automatically share specific data — Gmail, Photos, Drive — with them, or delete the account entirely, per your instructions. Given how much of a modern life lives in a Google account — family photos, tax documents, years of email — this is worth setting up alongside your other planning.

Password Managers

Use a password manager (like 1Password or Bitwarden) and give your trusted person emergency access to the master password, which most password managers now support as a built-in feature. Alternatively, keep a handwritten document in a secure location that only your executor knows about. Never store passwords in plain text in an email or an unsecured document — that's a security risk while you're alive, not just a planning gap after you're gone.

If You Have a Digital Business

If any part of your income comes from a blog, an online shop, digital products, or a content platform, treat it like the business it is. Document the domain registrar and login, the hosting provider, any e-commerce platform (Shopify, ThriveCart, Etsy), your email list provider, and who — if anyone — you'd want to continue running it, sell it, or wind it down. Without this, a business that took years to build can simply go dark within weeks because no one can access the accounts that run it.

Christine's Note

This one is personal for me — between RealMomLife, EmpoweredAgingWomen, and Second Nest Studio, I have logins scattered across a dozen platforms. If something happened to me tomorrow, my own family would need a map. Don't let your digital work disappear simply because you were the only one who knew where the map was.

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

How many accounts do I have that no one else knows exist?

Is there anything digital I'd want deleted rather than found?

Who is tech-comfortable enough in my life to actually handle this?

CHAPTER SEVEN

The Conversation You Need to Have

This isn't a conversation about dying. It's a conversation about love and preparation.

You can do everything in this guide perfectly — and it still won't be enough if the people who need to know don't know. A perfect plan that lives only in a drawer no one opens is, functionally, no plan at all.

I know the conversation feels impossible. Your kids don't want to think about losing you. You don't want to upset anyone. There's always a reason to put it off for another month, another visit, another year.

The Reframe

Here's what helps: this isn't a conversation about dying. It's a conversation about love and preparation. You're not burdening them by having it — you're sparing them a much heavier burden later, at a moment when they'll have far less capacity to handle it.

How to Start

- “I want to tell you where all my important documents are, just so you have it.”
- “I've been working on an end-of-life plan, and I want to share the basics with you.”
- “I've named you as [executor / healthcare proxy / POA], and I want to talk through what that means.”
- “This is the kind of thing I'd want to know if our roles were reversed. So I'm telling you now.”

What to Cover

- Where your important documents are stored, and how to access them.
- Who your executor, healthcare proxy, and power of attorney are.
- Your general wishes regarding medical care and funeral arrangements.
- The location of your financial account information.
- Any special requests or instructions you want honored.

Running a Family Meeting

If you have more than one adult child, or a blended family with multiple people who need the same information, consider one structured conversation rather than several different one-on-one versions that can end up contradicting each other. Set expectations up front: this is informational, not a negotiation, and decisions you've already made (like who your executor is) aren't up for a group vote. A simple agenda helps keep it from spiraling into old family dynamics:

- Where the documents live and how to access them, in an emergency and otherwise.
- Who holds which role — executor, healthcare proxy, POA — and what that role does.
- Your general wishes, at whatever level of detail you're comfortable sharing out loud.
- A chance for questions — and permission for anyone to come to you privately afterward.

When Someone Doesn't Want to Hear It

Sometimes one family member shuts the conversation down — changes the subject, gets upset, or flatly says they don't want to talk about it. You can acknowledge the feeling without abandoning the plan: “I understand this is hard to think about. I'm not asking you to be okay with it, I'm asking you to know where to look.” You don't need everyone's emotional buy-in to give them the information they'll need. Put it in writing and let them know it exists, even if they're not ready to discuss it in detail today.

You Don't Have to Cover Everything at Once

You don't have to cover everything in one sitting. Start with one conversation. Plant the seed. Let it be ongoing. The goal isn't a perfect meeting — it's an open door that stays open.

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

What's the real fear underneath my putting this conversation off?

Who in my family would take this news hardest, and how can I soften it?

What's one sentence I could say this week to open the door?

CHAPTER EIGHT

Caring for Those Who Depend on You

The standard estate plan misses two things constantly: pets, and blended families. Let's fix both.

Most end-of-life guides stop at people and money. But if you're a mom to a dog who sleeps on your bed, or you've built a family out of “mine, yours, and ours,” your standard documents may be silent on exactly the situations you're most worried about. This chapter covers both.

PART ONE: Providing for Your Pets

Pets are property in the eyes of the law — which sounds cold, but it actually matters practically: you can't leave money directly “to” your dog the way you'd leave money to a person. What you can do is name a caregiver and structure funds so that person actually has what they need to follow through.

The Simple Version

- **Name a caregiver** in your will, and ask them first — don't assume, and don't surprise them at the reading of the will.
- **Name a backup caregiver** in case your first choice can't take on the responsibility when the time comes.
- **Leave a specific gift** of money to the caregiver, earmarked (informally, in your letter of instruction, or formally through a pet trust) for the pet's care.
- **Document the essentials** — vet's name and contact, medications, diet, temperament notes, and anything a new caregiver would need to know on day one.

The More Formal Version: A Pet Trust

Most states now recognize pet trusts, a legal arrangement where you set aside a specific amount of money, managed by a trustee, exclusively for your pet's care, with a designated caregiver receiving disbursements. This is worth considering if you have more than one pet, a pet with ongoing medical needs, or if you simply want stronger legal assurance than an informal gift provides. It costs more to set up than a simple bequest, but it removes the gray area entirely.

> ### Christine's Note
> *I've had clients tear up over this section more than almost any other — the idea of their dog or cat ending up in a shelter, confused and grieving, because no one had a plan. It doesn't take much to prevent that. It takes a name, a phone call, and a paragraph in your will.*

PART TWO: Blended Family and Special Circumstances

If you've remarried, have stepchildren, or have a family that doesn't fit neatly into a generic will template, this section is for you. Blended families are where I've seen the most painful and avoidable estate disputes in thirty-five years of practice.

The Stepchild Trap

Here's what surprises most people: in nearly every state, stepchildren have no automatic inheritance rights. If you die without a will, your assets typically go to your spouse and your biological or legally adopted children — not the stepchildren you helped raise, no matter how close you were, unless you formally adopted them or named them explicitly in your estate plan. If leaving something to a stepchild matters to you, it has to be written down. There is no default that includes them.

The 'Everything to My Spouse' Trap

A common instinct in a second marriage is to leave everything to your new spouse, trusting they'll "do right" by your children from a prior relationship when the time comes. In practice, this is one of the riskiest assumptions in estate planning: once assets pass to your spouse outright, your spouse can leave them to anyone they choose in their own will — including a new partner, if they remarry after you're gone, or their own children, with nothing legally binding them to your wishes for your children. If you want to provide for a spouse while still protecting an inheritance for your own children, ask an attorney about a trust structure (sometimes called a QTIP trust) built specifically for this situation.

Naming Guardians in a Blended Family

If you and a current spouse are both raising children from prior relationships, be explicit about who you want raising which children if something happens to both of you — don't assume it's obvious. Talk to biological parents on the other side where relevant, since a surviving biological parent generally has priority over a stepparent in custody decisions, regardless of what your will says. This is an area where a conversation with an attorney is genuinely worth the cost.

Special Bequests and Family Heirlooms

In blended families especially, specific items — a piece of jewelry, a family photo album, a grandmother's quilt — can carry outsized emotional weight and become flashpoints if they're not addressed directly. A simple, signed list of who gets what sentimental item, referenced in or attached to your will, can prevent a fight that has nothing to do with money and everything to do with feeling remembered.

Christine's Note

Please don't let a generic online template handle your blended family. I've watched a beautiful, thoughtful marriage get shadowed after death by exactly the fight everyone was trying to avoid — not from anyone's bad intentions, but from a will that was never built for their actual family. This is worth the cost of a real conversation with a real attorney.

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

Who in my life would be forgotten by a generic estate plan?

Have I actually asked my chosen pet caregiver, or just assumed?

Is there a sentimental item I've never told anyone I want passed down?

CHAPTER NINE

Your Legacy — What You Want to Leave Behind

This is the part most planning guides skip entirely — and the part that has nothing to do with death.

Here's the part I love most — and the part most planning guides skip entirely. Your legacy isn't just your assets. It's your values. Your stories. The way you showed up for people. The things you believed in. The lessons you want to pass down.

A legacy doesn't require wealth or fame. It requires intention.

Ways to Build and Document Your Legacy

- **Write a legacy letter or ethical will.** Not legally binding — personally meaningful. Your life philosophy. Your regrets and your joys. What you hope for the people you love.
- **Record your stories.** Interview yourself on video. Write your memoir, even just a few chapters. Document the family history only you carry.
- **Identify a cause.** Is there something you'd want to support financially or with your time in your final years? A scholarship, a charity, a community project?
- **Pass down wisdom intentionally.** Letters to grandchildren for future milestones — graduations, weddings, hard days. They'll read them when you can't be there.
- **Consider a legacy project.** Something that extends your impact: a garden, a quilt, a cookbook, a recording, a foundation.

"The goal is not to live forever. The goal is to create something that will." — Chuck Palahniuk

Your Legacy Letter: A Few Ways In

If a blank page feels intimidating, try answering just one of these prompts to start, in your own words, without worrying about how it sounds. You'll find the full worksheet with space to write later in this guide:

- The values I've tried to live by are...
- What I am most proud of in my life is...
- The biggest lessons life has taught me are...
- What I hope for my children and grandchildren is...
- The things I'd tell my younger self are...
- What I want people to remember about me is...

Legacy Isn't Only for the End

One last thought before you move on: you don't have to wait until you're gone for any of this to matter. Write the letter now and give a copy to your daughter for her birthday. Start the scholarship this year instead of funding it through your estate. Tell your grandchildren the story instead of just writing it down for later. A legacy you get to see land while you're still here is, in some ways, the best kind there is.

This guide's own legacy note: "Heal what's broken. Reclaim who you are. Love what comes next." That's the spirit this whole chapter is written in — and it applies to the legacy you leave just as much as it applies to the life you're living right now.

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

If I had to summarize my life's lesson in one sentence, what would it be?

What do I want to be true about how I'm remembered, that isn't true yet?

What's one story only I can tell, that I haven't written down?

CHAPTER TEN

Putting It All Together

A quick-start summary for the version of you who just wants to know: where do I actually begin?

If you've read straight through, you now know more about end-of-life planning than most people ever learn. If you skipped ahead to this chapter first because the rest felt like too much — welcome. This is your on-ramp.

If You Only Do Five Things This Month

- **1. Name your healthcare proxy and POA** in writing, even on a simple state form, and tell them today.
- **2. Check your beneficiary designations** on every retirement account and life insurance policy — this takes twenty minutes and fixes the single most common estate-planning mistake.
- **3. Write a one-page letter of instruction** so someone else could find what they need without you.
- **4. Set your Legacy Contact on Facebook and Inactive Account Manager on Google** — five minutes, real protection.
- **5. Have one honest conversation** with the person you'd trust most, even a short one.

A Realistic Order of Operations

There's no single right order, but if you want one, this is the sequence I recommend to clients who feel overwhelmed:

- Start with Chapter Two and name your healthcare proxy, POA, and (if needed) guardian — these protect you and your dependents fastest.
- Move to Chapter Four and check beneficiary designations — highest impact, lowest effort.
- Fill out the Key People & Contacts worksheet so the rest of this guide has somewhere to attach itself.

- Work through Chapters Three, Five, and Six at whatever pace feels sustainable.
- Save Chapters Eight and Nine — pets, blended family, and legacy — for a slower, more reflective pass.
- Have the conversation from Chapter Seven once you have even a partial plan in place.

Where Everything Should Live

Once you've completed some or all of the worksheets in this guide, keep the physical or digital copies somewhere both secure and findable — a fireproof home safe, a bank safe deposit box (with a duplicate will kept outside it, per Chapter Four), or a shared, encrypted digital folder your executor knows how to access. A perfect plan that no one can locate is, in a practical sense, no plan at all. Tell at least one person, in plain language, exactly where to look.

> ### Christine's Note
> *If you take nothing else from this guide, take this: done imperfectly and shared is worth infinitely more than done perfectly and hidden. Start small. Start today. You've got this.*

For Reflection

Before you move on, take a few minutes with these. There's no wrong answer.

Which one of the five things in this chapter can I do this week?

What would it feel like to have this genuinely off my plate?

Who deserves to hear that I've started?

CHAPTER ELEVEN

Questions I Hear Most Often

Straight answers to the questions women ask me again and again — in my office, and after every workshop.

Do I really need a lawyer, or can I use an online template?

For a simple, uncomplicated estate — no minor children, no blended family, no business interests, and a small, straightforward set of assets — a reputable online service can be workable. The moment any of those things apply to you, the cost of an attorney is almost always smaller than the cost of a mistake. Think of the online template as a starting draft, not a finished plan.

What happens if I die without a will?

Your state's intestacy laws take over, distributing your assets according to a fixed formula that has nothing to do with your actual wishes, relationships, or family situation. It typically favors a spouse and biological children, in an order set by statute — and it never includes a partner you weren't legally married to, or a stepchild you never formally adopted.

Can I write my own will by hand?

Some states recognize a handwritten, or "holographic," will under specific conditions, but many don't, and the rules for validity vary widely. This is one of the riskiest shortcuts in estate planning — a technically invalid will can be worse than no will at all, because it creates confusion and potential litigation about your intent.

How often should I update these documents?

Review everything after any major life event — marriage, divorce, a birth, a death in the family, a significant move, or a significant change in assets — and do a baseline review every three to five years even if nothing has obviously changed. Laws change too, sometimes in ways that affect older documents.

My adult kids don't get along. How do I handle that in my planning?

Be as specific and unambiguous as possible — vague language is where sibling disputes take root. Consider naming a neutral executor (a professional fiduciary or an attorney) rather than one of the siblings, if you're worried the role itself will become a source of conflict. And say your reasoning out loud to them while you're alive; silence gets filled with worse assumptions than the truth usually is.

What if I move to a different state?

Have your documents reviewed by an attorney in your new state. Wills are generally honored across state lines, but healthcare directives, POA requirements, and certain provisions (especially around trusts and property) can vary enough that a document valid in one state may not function the way you expect in another.

Is a joint bank account with my adult child a substitute for a POA?

No — and this is a common, costly mix-up. A joint account gives your child ownership rights to that money right now, which can create gift-tax questions, expose the funds to your child's creditors or divorce, and doesn't give them authority over your other accounts at all. A POA grants authority to act on your behalf without changing who owns what.

What's the difference between an executor and a trustee?

An executor carries out your will and settles your estate through probate — a role that ends once the estate is distributed. A trustee manages assets held in a trust, which can be an ongoing role lasting years, for example if a trust is providing for a minor child until they reach a certain age. The same person can hold both roles, but they don't have to.

Do I need separate documents for my business?

Yes, generally. A will and POA address you personally, but a business — even a small one — often needs its own succession plan: who can access accounts, sign contracts, or make decisions if you're suddenly unavailable. This is easy to overlook precisely because it feels separate from “estate planning,” but an unaddressed business can become a serious liability for whoever inherits it.

I'm procrastinating. Where do I actually start?

Start with Chapter Ten's five things. Not because the rest doesn't matter, but because momentum matters more than order. The single best predictor of whether someone finishes this kind of planning isn't how organized they are — it's whether they did something small in the first week.

APPENDIX

A Plain-Language Glossary

The vocabulary of estate planning, translated out of legalese.

Advance Directive	A written statement of your medical treatment preferences if you can't communicate them yourself. Sometimes called a living will.
Beneficiary	A person or organization legally entitled to receive assets from a will, trust, retirement account, or life insurance policy.
Codicil	A formal amendment to an existing will, used to make small changes without rewriting the whole document.
Estate	Everything you own at the time of death — property, accounts, possessions, and debts.
Executor	The person named in your will to carry out its instructions and settle your estate.
Guardian	A person legally responsible for the care of a minor child or dependent adult.
Healthcare Proxy	A person you authorize to make medical decisions on your behalf if you're unable to.
Intestacy	The condition of dying without a valid will; your state's default inheritance laws take over.
Irrevocable Trust	A trust that generally cannot be changed or cancelled once created, often used for tax or asset-protection purposes.
MOLST / POLST	A physician-signed medical order (name varies by state) specifying the level of life-sustaining treatment you want; unlike an advance directive, it's an actionable medical order.

POD (Payable on Death)	A bank account designation that transfers funds directly to a named beneficiary outside of probate.
Power of Attorney (POA)	A document granting someone authority to act on your behalf in financial or legal matters; it ends at death.
Probate	The court process of validating a will and legally settling an estate; can take months and, in some states, is a matter of public record.
Revocable Living Trust	A trust you create and can change or cancel during your lifetime, often used to avoid probate.
TOD (Transfer on Death)	Similar to POD, but used for investment accounts or, in many states, real estate.
Trustee	The person or institution responsible for managing assets held in a trust, according to its terms.

What to Verify With a Local Attorney

Because laws vary so much by state — and this guide is educational, not a substitute for legal advice — here are the categories worth confirming with an attorney licensed where you live, before you finalize anything:

- Whether your state requires notarization or specific witnessing rules for a POA or healthcare proxy.
- Whether your state recognizes holographic (handwritten) or oral wills, and under what conditions.
- Your state's estate or inheritance tax thresholds, if any — these are separate from the federal estate tax.
- The surrogate decision-making hierarchy that applies if you have no healthcare proxy on file.
- Community property vs. common law rules, which affect what a spouse is entitled to regardless of your will.
- Whether pet trusts are recognized in your state, and any funding limits that apply.

WORKSHEET

Key People & Contacts

The names and numbers your family will reach for first.

My Executor (Will)

Full Name

Relationship **Phone / Email**

Alternate Executor Name

My Financial Power of Attorney

Full Name

Relationship **Phone / Email**

Alternate POA Name

My Healthcare Proxy

Full Name

Relationship **Phone / Email**

Alternate Healthcare Proxy

My Attorney, Financial Advisor & Doctor

Attorney / Firm **Phone / Email**

Location of Original Documents

Financial Advisor / Firm **Phone / Email**

Primary Care Doctor / Practice **Phone**

WORKSHEET

Key Documents to Gather

The physical and digital originals your executor will need to locate.

Beyond the legal documents this guide focuses on, your executor will need access to a handful of everyday records that are easy to overlook until someone goes looking for them. Check off each as you locate and store it somewhere findable.

- ☐ Birth certificate
- ☐ Social Security card
- ☐ Passport
- ☐ Marriage certificate (and divorce decree, if applicable)
- ☐ Military discharge papers (DD-214), if applicable
- ☐ Property deeds and vehicle titles
- ☐ Insurance policies (life, health, home, auto, long-term care)
- ☐ Most recent tax returns
- ☐ Recent bank and investment statements
- ☐ Mortgage or loan documents

Where these documents are stored

WORKSHEET

My Legal Documents Tracker

Where everything lives, and whether it's up to date.

Last Will and Testament

Date Created / Last Updated

Location of Original

Attorney Who Drafted It

Financial Power of Attorney

Date Created / Last Updated

Location of Original

Notarized? (Y/N)

Healthcare Power of Attorney

Date Created / Last Updated

Location of Original

Notarized? (Y/N)

Living Will / Advance Directive

Date Created / Last Updated

Location of Original

Copy Given to Doctor? (Y/N)

Trust Documents (if applicable)

Type of Trust	Date Created	Trustee Name

WORKSHEET

My Medical Wishes

In your own words, for the people who will need to know.

In the event I am terminally ill with no reasonable expectation of recovery, my wish regarding life-sustaining treatment is:

My wish regarding CPR / Do-Not-Resuscitate is:

My preferences for pain management are:

Regarding organ and tissue donation, my wishes are:

My preference for end-of-life care setting (home, hospital, hospice facility) is:

Other medical wishes I want documented:

WORKSHEET

My Financial Inventory

Every account your executor will need to find.

Assets & Accounts

Asset / Account	Institution	Account #	Beneficiary

Debts & Liabilities

Debt / Liability	To Whom Owed	Approx. Balance	Notes

WORKSHEET

My Funeral & Memorial Wishes

Take the guesswork off the table for the people planning your service.

My preference for disposition of remains (burial, cremation, other)

Preferred Funeral Home (if any)

Veterans' Benefits Apply? (Y/N)

Type of service I'd like (traditional, celebration of life, graveside, etc.)

Location of service

Music I'd like played

Readings, poems, or scripture I'd like included

People I'd like to speak or participate

Flowers, donations, or special requests

Inscription or words for gravestone / memorial (if applicable)

Anything else I want my family to know about my final wishes

WORKSHEET

My Digital Life Inventory

Accounts, access, and what should happen to each one.

Account / Platform	Username / Email	Password / Location	What To Do With It

Password manager used (if any) and where the master password / recovery info is kept

WORKSHEET

My Pet Care Instructions

Everything a new caregiver would need to know on day one.

Pet's Name

Species / Breed

Age

Primary Caregiver

Backup Caregiver

Veterinarian / Clinic

Phone

Medications, allergies, or ongoing medical needs

Food, feeding schedule, and any special diet needs

Temperament notes — anything a new caregiver should know

Funds set aside for this pet's care, and where / how they're held

Repeat this page for additional pets.

WORKSHEET

Blended Family & Special Bequests Notes

Nothing here is legally binding on its own — bring it to your attorney to formalize.

Stepchildren or others I want specifically included in my estate plan

Notes on providing for a spouse while protecting an inheritance for my children

Guardian preferences, if I'm co-parenting a blended family

Sentimental Items & Who Should Receive Them

Item	Who Receives It	Notes / Why It Matters

WORKSHEET

My ‘I Love You’ Draft

Not a legal document — a warm, plain-language starting point to bring to your attorney.

Before the legal language and the formal will, try writing your wishes the way you'd actually say them out loud to the people you love. This isn't binding, and it doesn't replace anything else in this guide — but it often makes the formal version easier to write, because you'll already know what you're trying to say.

The people in my life I most want to provide for

What I want [spouse/partner's name] to know and to have

What I want each of my children to know and to have

Who I'd trust to raise my children, and why

Who I'd trust to carry out my wishes, and why

What I want to be true about how this all gets handled

Christine's Note

Take this page to your attorney. It won't replace a properly drafted will, but it will save you both time — and it often surfaces the things that matter most before the legal language has a chance to flatten them.

WORKSHEET

A Sample Goodbye Letter

For inspiration only — write yours in your own voice, not this one.

If a blank page feels impossible, here's one example to show you the shape of it. Yours doesn't need to sound like this — it just needs to sound like you.

My dearest ones,

If you're reading this, I want the first thing you feel to be how loved you are — not how much you've lost. Our time together was the best part of my life, and I don't say that lightly.

To my partner: thank you for the ordinary Tuesdays as much as the big moments. You made a life with me, and that's the whole thing I ever wanted. Please keep living fully — it won't be a betrayal of me, it will be a continuation of us.

To my children: I am so proud of who you are, not just who you've become. Take care of each other. Argue less than you're tempted to and forgive each other faster than feels natural. You were, without question, my greatest work.

To everyone I'm not naming individually: if we loved each other, you already know it, and that love doesn't end because I'm not here to say it out loud anymore.

Live well. Laugh often. Don't let grief be the only thing you remember about me — remember the joy too. That's what I'd want most.

All my love, always.

A few ideas for what to include, whoever you're writing to: express your gratitude and love plainly. Share a specific memory, not just a general sentiment. Offer encouragement for the road ahead. Remind them of a strength you've always seen in them. And if it's true, tell them you'll be with them still — in whatever way feels honest to you.

WORKSHEET

My Legacy Letter Prompts

Write freely. This page is for you as much as for them.

The values I've tried to live by are:

What I am most proud of in my life:

The biggest lessons life has taught me:

What I hope for my children / grandchildren:

The things I'd tell my younger self:

What I want people to remember about me:

The people I am most grateful for, and why:

Anything else I want to say — that I've never quite said:

WORKSHEET

My Letter of Instruction

The informal, plain-language companion to your legal documents — for Chapter Four.

This is the page your executor will actually reach for first. Fill in what applies; leave the rest blank rather than guessing.

Immediate Steps

Who to call first (beyond my healthcare proxy / executor)

Employer to notify

Recurring Bills & Accounts on Autopay

Bill / Account	Company	Amount / Frequency

Where Things Are

Checkbook, spare keys, safe combination

Insurance policies (originals or copies)

Anything else only I would know to look for

WORKSHEET

Your 30-Day Getting-Started Plan

One manageable step at a time — you don't have to do this all at once.

Week One: The Essentials

- ☐ Name (or confirm) your Healthcare Proxy and Financial POA in writing.
- ☐ Check beneficiary designations on retirement accounts and life insurance.
- ☐ Tell your named proxy and POA directly — don't let them find out from a document.

Week Two: Getting It in Writing

- ☐ Draft or update your Last Will and Testament (or book the attorney appointment).
- ☐ Complete your state's Living Will / Advance Directive form.
- ☐ Fill out the Key People & Contacts worksheet in this guide.

Week Three: The Practical Layer

- ☐ Set your Facebook Legacy Contact and Google Inactive Account Manager.
- ☐ Start your Digital Life Inventory worksheet.
- ☐ Gather the documents from the Key Documents to Gather checklist.

Week Four: The Personal Layer

- ☐ Complete your Funeral & Memorial Wishes worksheet.
- ☐ Write at least one page of your Legacy Letter.
- ☐ Have one honest conversation with the person you trust most.

Christine's Note

If a week takes you two weeks, that's fine. The plan is a compass, not a countdown clock.

WORKSHEET

The One-Page Emergency Summary

Photocopy this page and keep it somewhere your family will actually find it.

Healthcare Proxy — Phone

Executor — Phone

Attorney — Phone

Location of my will, POA, and healthcare directive

Advance directive / DNR on file with (hospital or doctor)

Current medications and known allergies

Pet caregiver and vet contact

Anything that needs attention immediately (pets, plants, a running business, etc.)

WORKSHEET

My Annual Review Log

A place to note that you checked in — and what changed.

Estate plans go stale the same way anything else does: quietly, while life keeps moving. Use this log once a year — a birthday or New Year's is an easy anchor — to note that you reviewed things, even if nothing needed to change.

Date	What I Reviewed	What Changed (if anything)

WORKSHEET

Notes

Extra space for anything this guide didn't ask about, but you need to say.

WORKSHEET

Notes

Extra space for anything this guide didn't ask about, but you need to say.

You Did It.

Completing this guide — even partially — is an act of love. It means the people you care most about won't be left guessing when they need guidance most.

Heal what's broken. Reclaim who you are. Love what comes next.

Christine Moriarty | Attorney · Author
RealMomLife.com | EmpoweredAgingWomen.com