

TEN STEPS TO PLANNING A GOOD DEATH

Factsheet

There is a famous saying accredited to Benjamin Franklin that goes “...in this world, nothing is certain except death and taxes”. So, it’s a good idea to accept that one day death comes to us all and the best thing we can do is plan to make that death the best one possible. Thinking about it ahead of time means that we can take into account individual circumstances and wishes and consider those we might leave behind.

1. It’s Good to Talk

The most important step in the whole process is often the one we are least inclined to follow – have a conversation with your loved ones.

Consider how you wish to spend your last days and what arrangements you may need in place to support that. Planning ahead can help you to receive the care you want and may make it easier for your partner and loved ones.

For more information visit nhs.uk/conditions/end-of-life-care/why-plan-ahead/

As well as being clear about your care wishes, discussing how you want your estate to be distributed and to whom can prevent any misunderstanding or upset after you’ve gone. You may also want your family to be aware that you might wish to support a charity or causes that were close to your heart during your lifetime.

2. Make a List

Before you can decide who your beneficiaries will be, you need to understand what the assets within your estate are likely to be.

Make a list of everything you can think of that you own and has value, be it financial value or emotional value. This way you will have a better understanding as to the potential total value of your estate. It might be useful to list any outstanding debts as well.

3. Will-Power

The simplest and most effective way to give clear instruction as to how you want your estate to be distributed is to make a Will.

With your Will in place you won't have to worry about your estate becoming intestate which would mean your assets being distributed under strict rules that might not match what your wishes would have been.

In order to make your Will, you will need Executors. You can choose up to four Executors but most people choose two. Choosing the right executors is very important as these individuals are to be legally responsible for carrying out the instructions in your Will. Some people find a nice balance by having one family member and one solicitor as their Executors. It's a good idea to check that the person you are thinking of as your Executor is happy to do it before placing them in your Will.

To make the process of making a Will as easy as possible, the MCF now collaborates with The Goodwill Partnership to offer a free Will-writing service.

thegoodwillpartnership.co.uk/mcf

Don't forget to review your Will every few years as life events such as marriage, divorce, births and deaths could change your personal circumstances and how you want your estate to be distributed.

4. Make a Wish

Even once you have made your Will it is often a good idea to create a letter of wishes that can be stored with your Will but not appended to it.

The Will remains the legal document that states how your estate is to be distributed. However, the instructions within your letter could help explain to those left behind why certain individuals are being left their legacy gifts, in other words your motivation for making the gift. You could even clarify why somebody isn't receiving a certain legacy! You could explain that a certain gift should only be distributed once a beneficiary reaches a certain age. In short, although not legally binding, a letter of wishes or instructions can be very useful to executors in combination with the actual Will. You could even use your letter to explain where everything is stored; from your Will, through to your savings account book, and the little ruby brooch that Aunt Maud left you that is in the third drawer down on the right in the second bedroom!

PS...for any pet owners out there, a letter of wishes can also be used to provide guidance to your family or executor regarding your pets' care, including their routine, dietary needs, medical history, and the person you would like to care for them.

5. Digital Legacies – The Future is Now

In today's fast paced modern world it is easy to forget that not all our assets are physical. For example, many of us have a variety of social media accounts. If you are one of those people, when you die, your surviving close family members could well want to access your digital accounts for sentimental items such as personal photos and video recordings. We often don't realise that these represent our digital legacy.

Some social media companies now have tools in place that allow you to decide how your loved ones can access your account if you are no longer here. If you are a cryptocurrency account holder you may also want to consider how to make those funds available to loved ones, such as leaving your digital wallet key codes in a safe place or using a cryptocurrency custody service.

Marie Curie has a useful guide to arranging how social media and online accounts will be managed.

<https://www.mariecurie.org.uk/help/support/terminal-illness/planning-ahead/social-media-online-accounts>

6. Trust in a Loved One

A power of attorney can give peace of mind that someone you trust will be in charge of your affairs, if you do not have capacity to make your own decisions.

A Lasting Power of Attorney (LPA) can only be created whilst you retain mental capacity to do so. There are two types of LPA, health & wellbeing (medical care and care home issues) and financial & property (covering all financial affairs). The MCF has a factsheet with further details on Power of Attorney.

mcf.org.uk/resources/almoner-resources

7. Avoid a Zombie Apocalypse – Life Insurance

Life insurance may not seem that exciting, but did you know that there are genuine policies out there that will cover you in the result of a zombie attack?!

It's unlikely you will need a "zombie clause" however, you should still consider the potential of life insurance. It is a financial product that provides a lump sum payment to the policyholder's designated beneficiaries upon his or her death. The purpose of life insurance is to provide financial security to loved ones who depend on the policyholder's income, and it can also help cover expenses such as funeral costs, outstanding debts (such as a mortgage), and other final expenses. A solicitor can help you determine if the policy would need to be made 'in trust' which is a legal arrangement that can let you leave certain assets to beneficiaries outside of your estate and therefore free from Inheritance Tax.

8. Saying Goodbye

Have you thought about your funeral? Probably not as most adults in the UK have not even made their Will yet!

You have the option to leave instructions in your Will as to how you want your loved ones to say goodbye to you at your funeral, i.e. do you want to be buried and if so where, or do you want to be cremated and if so where, or have you got something else in mind? Do you want your favourite song or piece of music to be played and if so do your loved ones know that? Whatever you decide, you could include in a letter of wishes to state why you have made the decision you have, particularly if you think your loved ones might not understand your decision. Natural burial sites or woodland burial grounds are becoming more popular from an environmental perspective or if you really just want to provide your loved ones with a cheaper alternative, you may wish to consider a direct cremation where your body is cremated without a service and your ashes are returned to your family. It really is personal choice but make it clear to loved ones if you have a preference.

9. Be Prepared

Short-term planning is another step that is often overlooked to the detriment of those loved ones left behind; so it's important.

In the immediate aftermath of your death it is likely that your assets will be frozen. Be prepared and make sure if you have family members that are financially reliant on you, that they have access to cash until assets are distributed. The process of applying for and receiving a grant of probate can potentially take many months, and this is where a joint bank account with your spouse or even a small life insurance policy could be ways of negotiating this often forgotten problem.

The MCF can provide daily living costs grants to alleviate financial strain faced by Freemasons and their families. Grants are also available towards the cost of a simple funeral, if no other funds are available.

10. Safety First

Finally, it may seem obvious but create a file to keep all the documents that will be needed after you die together in one safe place... and tell the relevant people where that place is.

When you have died, your loved ones will go through a period of grieving. It makes things slightly less daunting if they are aware of where they need to go to find all of the relevant documentation. If you have made a Will through a solicitor, it is quite a good idea to let the solicitor hold the original and you can keep a copy of the original in your file along with any other relevant documents such as LPAs, pension, life insurance details and digital passwords.

Find out more

The following list is a small selection of the wide range of organisations which publish information on planning a good death. *The MCF does not endorse or recommend any of the organisations listed.*

- **Age UK**
Advice and information about end of life.
<https://www.ageuk.org.uk/>
- **Dying Matters**
Helping people talk more openly about dying, death and bereavement, and to make plans for end of life.
hospiceuk.org/
- **Independent Age**
Advice, information and stories.
independentage.org/
- **Sue Ryder**
'A better death': How to plan the death you want
sue Ryder.org/sites/default/files/2019-07/Sue-Ryder-Better-Death-Guide-July-2019-FINAL.pdf

Other information

Masonic Charitable Foundation

The MCF provides grants and support for Freemasons and their family members. A wide range of help is available for daily living costs; health, care and wellbeing; and education-related costs for children and young people.

Call 0800 035 60 90 or visit www.mcf.org.uk

MCF Factsheets

You may also be interested in the following factsheets:

- **Bereavement**
- **Power of Attorney**
- **Making a Will Guide**

Scan the QR code below or visit mcf.org.uk/resources/almoner-resources



Whilst every care has been taken to verify accuracy, the information in this factsheet is for guidance only.

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