



# Making the most of your final years

Practical and spiritual things to think about and plan for end of life



We value your feedback – If you have any comment on this document or ideas on how we could improve it, please write to us:

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## Introduction

Many of us find thinking about the end of life difficult. This can mean we do not get to make decisions. Planning could improve our care and help us and our families deal with our deaths. By discussing end of life, we might understand it and can be less frightened by it. We can accept it as something that happens to us all.

This leaflet has a list of practical and spiritual issues for you to think about. It may help you accept, understand and prepare, for the end of your life. You can then live more fully knowing that the end is taken care of.

### **Practical matters**

#### Advance care plans

You can have a say in what medical treatment you receive. As long as you are conscious and clear-thinking, you can participate in decisions about your treatment. Before you receive treatment, you will be asked if you want it. And you have every right to refuse it or ask that it be stopped. If you can't make decisions because of severe injury or illness, your doctors will make them for you. They will discuss the treatment options with your family. If you haven't taken the time beforehand to discuss what medical care and treatment you want, they will be simply guessing. You can act now by deciding what treatment and care you would want in the future. Make an advance care plan. Talk about this with your family and others who are important to you, to make sure they understand what you want. Then talk with your healthcare team.

# You might want to think and talk about:

- what type of care you would like towards the end of your life
- where you would like to die
- whether you have any particular worries about being ill and dying.

#### Organise your affairs

After a death, the family can be distressed to find that their loved one's affairs are not in order. Take a moment to put all important documents (will, insurance policies, bank accounts, mortgage and so on) into one safe place. Include passwords, keys and instructions on how to deal with the day-to-day things you do automatically.

#### **Financial matters**

Your bank account will be frozen when you die, so your family won't be able to access funds until your estate is settled. This can take months. Speak to your bank manager or financial advisor about how to keep enough money available for your family.

### **Legal documents**

Will – if you want to leave clear instructions on what should happen to your valuables, do this officially in your will. Enduring powers of attorney (EPA) - these are legal documents which set out who can take care of your personal or financial matters if you can't. There are two types of EPA one for your property, and one for your personal care and welfare. You can discuss these legal documents with Public Trust (0800 371 471) or a lawyer.

### Ask your healthcare providers for all the information

You have the right to an honest and full explanation of your state of health and the treatment available to you now and in the future. Make sure your doctor knows how much information you want.

#### **Donating tissue and organs**

If you would like to donate organs and tissues, you should tell your family. Your family will be asked for their consent to donation after you have died.

Visit www.donor.co.nz for more information.

#### **Burial or cremation, funeral costs**

Does your family know if you would like to be buried or cremated? Do they know where you would like your grave or where you want your ashes kept or scattered? Think about any financial burden this could have on your family. Maybe you want to plan for the cost of your funeral by taking out insurance. Whatever you choose, you should talk about it with your family and friends.

# **Emotional and spiritual work**

#### Talking about dying

Try not to wait until you are seriously ill before you think and talk about the end of your life. If you wait, you may be too ill or overcome to think about or prepare for it. While you are well, talk about your end-of-life wishes with the people who are important to you.

#### Saying what needs to be said

Too many of us wish we had said or done more for a parent, friend or acquaintance who has died. You have the chance now to repair broken relationships, talk more, love more and show gratitude to all the people in your life.

#### **Legacy and gifts**

Many of us want to leave something behind – something that tells the story of our life, our history, our values. You could capture your life lessons for your children or grandchildren.

Maybe you want to leave a journal or scrapbook of memories. Some people even choose to record a DVD or voice recording.

The gift or legacy can be a lasting remembrance of you,

