Planning for the future

A practical guide to getting your affairs in order.

Yes! This is yet another article on what you need to do and organise before you die. But before you flip over the page and think you have already read it all before, please take just a moment. Double check!

You don't want to die intestate. Unfortunately even the most astute person can get muddled occasionally and this is not something you want to make a muddle of. Not only will it cause those you leave behind some mammoth headaches but it will also be expensive and time consuming to sort out.

Anyone who has lost a loved one knows that the days between their passing and funeral can be a whirlwind. Amidst dealing with the overpowering feelings of grief you need to let friends and family know of the loss, organise a funeral and cremation or burial and entertain guests. It can all be overwhelming, particularly when dealing with the sleep deprivation that often accompanies this season. This is the time when your next of kin needs a folder with all the vital information laid out clearly and concisely, this will ensure your wishes are carried out but also will reduce stress for them. Ensure you have shown them where to find all the necessary information and update it annually or after major life events, informing them of any major changes they should be aware of. Death denial is real and many practice it, but denying you will die won't change the inevitable and will just make things harder for your loved ones, when you do eventually pass without making any practical preparations. Don't leave them scrambling around amongst your paperwork for the vital information they need!

There have been a myriad of articles written concerning making a will and establishing an enduring power of attorney (EPOA). [An EPOA is a legal document that grants a trusted person the authority to make decisions on your behalf if you become unable to make them yourself. Unlike a temporary or ordinary power of attorney, an EPOA remains valid even if you lose mental capacity. There are two main types: one for property and financial matters and one for personal care and welfare decisions.]. For further information about these the Office for Seniors has easy-to-follow information on their website as does the Citizens Advice Bureau and lots of lawyers' websites. Make sure you have written a will and organised your EPOA and have let your loved ones know where your will is and what you have established for your EPOA. Ensure there is a correct record of your lawyer's details and that all the paperwork is easy to locate.

In addition to this information ensure your folder includes clear details of your assets and liabilities. Include insurance policies, bank account details for all your bank accounts, KiwiSaver details and your IRD number. Also make a list of any shares or other investments you have. It is a good idea to have a plan of how your loved ones are going to pay for the costs associated with your death. Do you have funeral cover or life insurance? List any prepaid funeral plans you might have here.

Any personal bank accounts in a sole name will be frozen as soon as the bank is notified of your death. The accounts will stay frozen until the administrator of the estate is able to deal with them, which may take a long time. When someone dies with any joint bank account accounts, they won't be frozen. The other people in the joint account will still have access to the money. Make sure you have a plan in place so your loved ones don't need to worry about finding money to cover funeral related expenses while your estate is sorted out. Perhaps now is a good time to establish at least one joint bank account.

Also record any special funeral or memorial service wishes, although you may have shared them previously your loved ones may find it helpful to have them all recorded in one place, include music and reading requests and also instructions on burial or cremation.

Don't forget your online platforms. When you die, a Facebook account can either be memorialised or permanently deleted You can choose a legacy contact to manage your memorialised account which includes changing the profile picture and pinning a tribute post. Alternatively you can choose to have the account deleted after death, or your estate executor can request removal with proper documentation. Also include access details for your personal email accounts so that someone can keep an eye on them. Make sure it is easy for your loved ones to find details of any other accounts they may need, this could include subscriptions, utilities and memberships, including account numbers and log in details.

As with many other aspects of life the main thing is to remember around all the planning is communication. Keep communication lines open between you and the person or people who are going to deal with your affairs after you have gone, ensure that they know where to find everything they need, and be open to answering questions if they arise. It is understandable that many people don't feel comfortable sharing about finances and feel they should remain private, but bear in mind this desire for privacy can cause issues at a later date when those who are left behind feel they're scrambling around in the dark to understand and sort out your affairs.

There are now a number of workbooks and resources available to guide you through the process of estate planning and recording your wishes and information. If you are comfortable online the government offers an end of life planning service called the Te Hokinga ā Wairua /End of Life Service which you can find at http://endoflife.services.govt.nz/welcome. This can be used to store information and record your wishes, which you can then share with the relevant people. As with any other plan or note system, you need to ensure you revisit this often to ensure it is up to date and a note to remind your loved ones where to find it. Perhaps record a note about it and store it with your printed will and EPOA. Remember to make all your instructions and notes as easy to find and understand as possible; your loved ones may not be thinking as clearly as usual after a bereavement in the family.

Details you need for a death certificate:

- Date and place of birth (town/city and country)
- If not born in NZ, what year did you move here (so they can work out how long you have lived here).
- Usual occupation or profession
- The full name of your father (and name at birth if different)
- The full name of your mother (and name at birth if different)
- Marital status at the time of death (married, widowed, divorced, etc) and details of any previous relationships
- Spouse/partner: first names, surname, sex, and date of birth (so you can calculate the age at the time of the death or partner).
- Marriage/civil union: date, place and spouse/partner's name. Your age at this event.

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