

**EVERYTHING SOMEONE SHOULD KNOW ABOUT YOU
BEFORE YOU DIE,
BUT WERE AFRAID TO ASK**

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Note: There is no legal advice given in this document. Therein are suggestions for things that may need to be done or considered by you, your family and/or executor of your estate.

Welcome

Thank you for your interest in today's topic, "Everything Someone Should Know About You Before You Die, But Were Afraid To Ask." This presentation was created by the Stewardship Ministry as part of its ongoing effort to help us become stewards of our lives and our God given gifts.

It would be nice for your relatives if you had your affairs in order as they can be, before you died. What this amounts to, is having a folder with ALL of the information that they will need to smoothly settle your affairs. The executor of your estate and someone you trust should also have a copy. Any time you change it, they should receive an updated copy.

Death is traumatic enough. There are the funeral arrangements, wake and everything that goes along with that, including the physical disposition of personal items (clothes, furniture, etc.). And then there are the financial affairs. If there was a hospital stay before death, there are other items that need to be addressed.

Today we will go through what items and information would be helpful to you and the loved ones you leave behind.

Planning for your death may not be easy. If you've had a close relative or loved one precede you in death – parent, spouse, aunt, close friend, etc. - you know what you had to contend with. Our hope is that you make it as easy as possible for your loved ones to deal with settling your affairs.

While You Are Mentally and Physically Able -

You May Need A Health Care Agent

Health Care (Medical) Power of Attorney names a person you want to make health care decisions for you if you can't make them for yourself. This person becomes your Health Care Agent. It is someone that you trust to make difficult decisions regarding your medical care and treatment. It should be some one who can stand up for you so that your wishes regarding your health care are carried out. There are simple forms to complete. Your Health Care Agent, doctor, hospital and your family should have copies of your Health Care (Medical) Power of Attorney.

The assignment can be temporary and can be revoked at any time.

Your Health Care Agent and Financial Power of Attorney should have:

- Your Social Security Number
- Your Medicare number
- Several pieces of information about your health insurance provider including:
 - Company name, address, city, state, zip email address, web site, phone number
 - Account number or id
 - A company contact's name, address, city, state, zip email address, phone number

You May Need A Living Will

A Health Care Directive or Living Will as it is referred to, documents what medical services/treatments you may or may not want if you have a incurable and irreversible injury, disease or illness or judged to be in a terminal medical condition by your attending physician. Most people consider this a DNR or Do Not Resuscitate statement. There are simple forms to complete.

Your Health Care Agent, doctor and your family should have a copy of this document. Your Living Will can be temporary and can be revoked at any time.

You May Need A Durable Power of Attorney for Finances

Durable Power of Attorney for Finances names a person you want to make financial decisions for you if you can't make them for yourself. If you are physically incapacitated and can't make your health care decisions, you certainly can't make financial decisions. It has to be someone whom you trust to pay your bills and make financial decisions for you. It would be wise to have a lawyer prepare this document.

The person you name should have an original of this document.

The assignment can be temporary and can be revoked at any time.

You Should Have A Will / Living Trust

A will or a living trust documents who will inherit your assets. You can name beneficiaries and contingent beneficiaries. In these documents you can name an executor of your estate who will carry out your wishes regarding the disposition of your assets. It would be wise to have a lawyer prepare these documents.

If you have a living trust, going to probate court to distribute your assets, can be avoided. Your executor should have:

- A copy of your will and should know the location of the original

Suggestion:

- Make United in Faith a beneficiary (General Fund, Education & Scholarship Endowment Fund, Mission Endowment Fund)

Document Resources

1. Five Wishes

Aging With Dignity

Phone: (850) 681-2010

Toll free: (888) 5WISHES (594-7437)

www.agingwithdignity.org

Five Wishes is a legal document recognized in Illinois in which you can document:

- The Person I Want to Make Care Decisions for Me When I Can't (Power of Attorney for Health)
- The Kind of Treatment I Want or Don't Want (Living Will)
- How Comfortable I want to Be
- How I want People to Treat Me
- What I Want My Loved Ones to Know

Free copy of "Five Wishes" at <http://www.lakelandhealth.org/body.cfm?id=280>

2. Caring Connections

www.caringinfo.com

Caring Connections, a program of the National Hospice and Palliative Care Organization (NHPCO), is a national consumer and community engagement initiative to improve care at the end of life, supported by a grant from The Robert Wood Johnson Foundation.

Caring Connections offers free instructions and forms for “Health Care Directive (Living Will) and Health Care (Medical) Power of Attorney with an option for organ donation.

3. Health Care Decisions

1510 E. Flower St.

Phoenix, AZ 85014

Phone: 602-222-2229

Fax: 602-287-7051

www.hcdecisions.org

Health Care Decisions offers free instructions and forms for “Health Care Directive (Living Will) and Health Care (Medical) Power of Attorney.

4. Organ Donation

www.LifeGoesOn.com

You can sign up online to be an organ donor.

If You Have Underage Children

In your Will / Living Trust you should:

- Name Guardians for your children (they should accept this responsibility before you name them)
- Establish an education trust fund for your children
- Name Trustees to take care of their finances until they are of age or attain an age you specify (they should accept this responsibility before you name them). The Guardians and Trustees can be the same people
- You can name your children as secondary beneficiaries of your life insurance, after your spouse

The services of a lawyer are needed to address the needs of your children in your Will / Living Trust.

You Should Plan for Your Retirement And Senior Years

Planning for your retirement and senior years will require the services of a financial planner. It has to be someone that you trust will help you to plan for the your future.

Items that should be considered:

- A retirement fund like a 401k, Roth Individual Retirement Account, pension, etc. The economy is changing and so is Social Security. Your life and retirement will be financed differently today then it was in past generations. You should contribute as much as you can to a retirement fund while you are gainfully employed.

How is a Roth IRA different from a Traditional IRA?

“With a Roth IRA, you contribute money that's already been taxed (that is, "after-tax" dollars). Any earnings in a Roth IRA grow tax-free as long as they stay in the account. Withdrawals of earnings from Roth IRAs are federal income tax free if a 5-year aging period has been met and the account owner is age 59 ½ or over, disabled or deceased. Roth IRAs are not subject to Minimum Required Distribution (MRD) rules during the lifetime of the original owner, so you can leave your assets in the Roth IRA where they have the potential to continue to grow.

With a Traditional IRA, contributions can be made on an after-tax basis, or a pre-tax (tax-deductible) basis if certain requirements are met. Any earnings in the Traditional IRA are tax-deferred as long as they remain in the account. Withdrawals of pre-tax monies are subject to ordinary income tax when withdrawn. After the owner reaches approximately age 70 ½, Minimum Required Distributions are required from Traditional IRAs.

For both types of IRAs, distributions before age 59 ½ may be subject to both ordinary income taxes and a 10% early withdrawal penalty.”

Source

(<https://calcsuite.fidelity.com/rothconveval/app/help.do?type=help#diffBetnRothAndTrad>)

- **Long Term Care Insurance**
We are living longer and the cost of health care is going up and will continue to rise. If you require Long Term Care in at any point in your life, it could exhaust all of your assets. A Long Term Care Insurance policy is not cheap, but it could keep you from going bankrupt in this situation. Even if you are already retired, this option should be considered. Most policies require you to pay for six months of long term care before the policy will take over the payments of the care.
- **Retirement Village**
A retirement village is not for everyone, but at some point you will not be able to take care of your daily needs. You should look into what services the various retirement homes offer and decide on where you might go if the need arises. These facilities usually can accommodate you during various stages of your life: independent living (you can come and go as you please); assisted living (your activities are restricted and you have some care on a daily basis, like hygiene, dressing and medication); and full 24/7 care.

Retirement and Senior Year Resources

- **Financial Planner**
 - Thrivent Financial
www.Thrivent.com
Kris Consentino
6936 N Overhill Ave
Chicago, IL 60631
773-594-9491
kristine.cosentino@thrivent.com

- Retirement Homes
 - Central Baptist Village
www.cbvillage.org
4747 N Canfield Ave
Norridge, IL 60706-9813
708-583-8500
 - Bethesda Home & Retirement Center
www.Bethesdahome.com
2833 North Nordica Avenue
Chicago, Illinois 60634-4726
773-622-6144
 - Norwood Crossing
www.norwoodcrossing.org
6016-20 N. Nina Avenue
Chicago, IL 60631-2410
773-631-4856

Have You Considered Organ Donation

If you wish to donate any of your organs, you can document your desire to do so at the Illinois Organ/Tissue Donor Registry at LifeGoesOn.com. Your Health Care Agent, doctor and hospital should have a copy of this document.

Your Final Arrangements -

Your loved ones and executor of your estate will have to make all of these decisions at a very trying time. Here are some items that need to be decided. If you have completed a Funeral Service Planning Form, then it will be easier for your loved ones.

Before The Funeral – your loved ones must:

- Decide on date and length of wake, funeral service and committal
- Notify family, friends, relatives and executor
- Meet with your pastor (see below)
- Revisit the funeral home and review all previous decisions plus -
 - Order Thank You cards
 - Order Memorial cards
 - Decide on Obituary(s)
- If you want flowers, they must be ordered
- If you want to have a luncheon after the funeral service or committal, decide when and where and make the arrangements

Funeral Service Arrangements

It will be necessary to meet with your pastor if there will be a funeral service and/or visitation at your church. Many of the items you have decided with your pastor should be shared with the funeral director.

UiF has a Funeral Service Planning Form. The form documents your wishes regarding your wake, funeral service and burial – type of service, hymns, scripture readings, songs, pall bearers, committal, disposition of your remains, and the like. If you have any preferences, it would be much easier on your loved ones if all these types of decisions have already been made.

Your executor and loved ones should have a copy of your Funeral Service Planning Form. The contents of the form can be changed at any time. Just make sure that your executor and loved ones have a current copy.

The Funeral Service Planning Form is available on United in Faith's website – www.unitedinfaith.org at unitedinfaith.org/StewPDF/FUNERAL%20SERVICE%20PLANNING%20FORM.pdf

Information that can be documented on the form includes:

- Name, address, date of birth, place of birth
- Baptism, date and place of baptism (church, location)
- Marital status, date, name of spouse
- Name, address & contact information of children
- Name, address & contact information of siblings
- Funeral home & contact information
- Cemetery, burial or cremation
- Viewing before service?, graveside service?
- Type of funeral service, communion?
- Pastor to officiate, organist, soloist contact information
- Readers and communion assistants
- Pallbearers
- Scripture readings, hymns, solos, anthems, or other music
- Committal (at cemetery, graveside, or service)
- Flowers and/or memorials
- Luncheon (when and where)

Funeral Home Arrangements, Wake/Viewing, Burial/Cremation

It is recommended that you make preliminary arrangements with a funeral director of your choice. Items that can be decided include:

- Burial (where) or cremation
- Viewing of body or not
- Wake/visitation (at funeral home or at church) (number of days) or not
- Viewing before funeral service or not
- Will there be pallbearers?
- Funeral service at funeral home, cemetery or church
- Committal at grave site or not
- Flowers or memorials in lieu of flowers (where)

Whom to Notify

There are people and organizations that should be notified when you die. You should create a list with the following information: name or organization, address, city, state, phone number, email address, contact person and reason for notification.

The list may include:

- Social security office – the last social check may have to be returned
- Pension plan
- Places where you work
- Businesses you own
- Places where you volunteer
- Your place of worship
- Your funeral home where you made prior arrangements
- Your cemetery
- Your insurance companies (life, home, auto)
- Utility companies
- Family
- Friends, neighbors
- Your Financial Planner / Financial Power of Attorney
- Your Health Care Provider / Health Power of Attorney

The list is not comprehensive, but gives you an idea of the type of people, organizations and companies that should be notified.

The Settling Your Affairs -

Your Financial Affairs

Several of your **personal documents** will be required by your executor and Durable Power of Attorney for Finances agent to settle your financial affairs, these include:

- Birth Certificate - original
- Marriage Certificate – original
- DD214 – Military Discharge at www.archives.gov (eVetRecs)
- Social Security card (or number) & Medicare card (or number)
- Passport (not required for anything, just informational)
- Will / Living Trust
- Last year's state and federal tax forms and attachments (w2s, 1099s, etc.) - Your taxes will have to be paid for the year that you died

What your executor and Financial Power of Attorney will need to know is the specifics of each of your **financial entities**.

- **Life Insurance** - the actual paper policies are unimportant – is not taxable
What is needed are:
 - The company name, address, city, state, zip, phone number, email address, website of the insurance company
 - Policy number

- Account representative name, address, city, state, zip, phone number and email address
- Loans against the policy (how much, payment cycle, amount, how paid)
- Beneficiary and secondary beneficiary information – name, address, city, state, zip and phone number

Suggestion:

- Make United in Faith a beneficiary (General Fund, Education & Scholarship Endowment Fund, Mission Endowment Fund)

- **IRAs** – note: if a traditional IRA is inherited it IS taxable

What is needed are:

- The institution's name, address, city, state, zip, phone number, email address, website of the company
- Policy number
- Account representative name, address, city, state, zip, phone number and email address
- Distribution specifics –
 - How much
 - How often monies are received and how
 - If direct deposit:
 - The institution's name, address, city, state, zip, phone number, email address, website of the company
 - Account number
- Account representative name, address, city, state, zip, phone number and email address
- Beneficiary and secondary beneficiary information – name, address, city, state, zip; phone number, email address

- **Pension**

What is needed are:

- The institution's name, address, city, state, zip, phone number, email address, website of the company
- Policy number
- Account representative name, address, city, state, zip, phone number and email address
- Distribution specifics:
 - How much
 - How often monies are received and how
 - If direct deposit:
 - The institution's name, address, city, state, zip, phone number, email address, website of the company
 - Account number
 - Account representative name, address, city, state, zip, phone number and email address
- Beneficiary and secondary beneficiary information – name, address, city, state, zip; phone number, email address

- **Financial Accounts - Savings, Checking, Investments, CDs & Savings Bonds**

What is needed are:

- The institution's name, address, city, state, zip, phone number, email address, website of the company
- Account number and location of pass book
- Account representative name, address, city, state, zip, phone number and email address
- Also for CDs and Savings Bonds –
 - Maturity amount
 - Maturity date
- Account representative name, address, city, state, zip, phone number and email address

- **Credit/Debit Cards**

What is needed are:

- The company name, address, city, state, zip, phone number, email address, website of the insurance company
- Card number and card location
- Account representative name, address, city, state, zip, phone number and email address
- For money owed: (how much, payment cycle, amount, how paid)

- **Mortgages, Money owed, Loans, Liens**

What is needed are:

- The company or persons name, address, city, state, zip, phone number, email address, website (of company)
- Policy number and loan/lien document
- Account representative name, address, city, state, zip, phone number and email address
- Payment - how much, payment cycle, amount, how paid

- **Bills Paid Automatically**

If you have bills that are paid automatically, your Financial Power of Attorney should know several important pieces of information. For each bill that is paid automatically through a credit card or checking account or savings account:

- What bill is being paid
- When payment is due
- How much is being paid
- Is bill fixed or variable
- When bill will be paid up
- How the bill is paid (credit card, checking account or savings account, etc.)
 - Company name, address, city, state, zip, email address, web site, phone number
 - Account number, id or card number
 - A company contact's name, address, city, state, zip email address, phone number, email address)

There are several **institutions** that need to be notified of your death:

- Landlord - if renting/ leasing / sub-leasing
- Newspaper – to stop delivery
- Phone company – to stop service after domicile vacated or sold
- Electric company – to stop service after domicile vacated or sold
- Gas/coal company – to stop service after domicile vacated or sold
- Cell/phone – to stop service after domicile vacated or sold
- Internet service (cable/DSL/dial-up) – stop service
- Prescriptions – to stop automatic refills
- Care givers – to stop service
- Medical supplies (oxygen, etc.) – to stop service
- Rental equipment – return equipment and stop rental
- Doctors – cancel medical appointments / procedures
- Delivery service (Peapod, Meals-On-Wheels) – stop service
- Post Office – to forward mail to executor
- Pension & Social security – to stop disbursement
- Life Insurance companies – to distribute monies

Distribution of Assets

Your will / trust should document who will inherit your assets. What your executor will need to know is the location of the titles to your assets, who your beneficiaries are and their address, city state, zip, email address and phone number and the information listed below for each tangible.

- **Real Estate** title, keys, insurance
For all real estate:
 - Location of the real estate, its title and keys
 - Specifics on loans, liens or mortgages on the property (for lending institution and lien holder) –
 - Company name, address, city, state, zip email address, web site, phone number
 - Account number or id
 - A company contact's name, address, city, state, zip email address, phone number)
 - Specifics on Lenders Mortgage Insurance (LMI), also known as Private Mortgage Insurance (PMI) paid to lenders upon your death (for lending institution):
 - Company name, address, city, state, zip email address, web site, phone number
 - Account number or id
 - A company contact's name, address, city, state, zip email address, phone number)
- **Vehicles**, title, keys, liens, loans
For each vehicle:
 - Location of the vehicle, its title and keys

- Specifics on loans, liens or mortgages on the property (for lending institution and lien holder – company name, address, city, state, zip email address, web site, phone number; Account number or id
 - A company contact's name, address, city, state, zip email address, phone number
- **Cemetery Plot, title**
For each cemetery plot:
 - The location of the title; cemetery name, address, city, state, zip email address, web site, phone number
 - Plot id or location
 - A company contact's name, address, city, state, zip email address, phone number)
 If you have made arrangements for a head stone:
 - Documentation regarding specifics of the arrangements and company name, address, city, state, zip email address, web site, phone number
 - Account number or id
 - A company contact's name, address, city, state, zip email address, phone number
- **Valuables**
For each valuable:
 - An inventory of all your valuables (gold, silver, jewelry, collectables, etc.)
 - An appraisal of each if you have them
 - The location of each item

Distribution of Personal Effects

If you wish to donate the personal effects of a loved one, here are a few places that will accept items and what they will accept. Not-for-profit institutions to which you donate items should provide you with a list of items donated and their estimated cost so that you can claim the non-monetary donations on your income tax.

- **Clothing & Non-perishable Food**
St. Cyprian's Ecumenical Food Pantry
6535 W. Irving Park Road
Chicago, IL 60634
Phone: 773-283-9178
Drop-off - Monday and Thursday 9:00 AM - 11:00 AM
- **Clothing, Furniture, Household Items, Books, Sports Equipment**
AMVETS Department of Illinois
<http://www.ilamvets.org/donate.cfm>
Phone: 708-388-7800
Drop-off and pickup
- **Vehicles, Trailers & Boats**
Kars4Kids
<http://www.kars4kids.org/car-donation-chicago.htm>
Phone: 1-312-291-4969
Pick-up

- **Clothing, Books, Collectibles**
Luther North Thrift Shop
6059 W. Addison
Chicago, IL 60634
773-725-4406
Drop-off
 - **Furniture, Clothing, Cars, Real Estate**
Salvation Army
5040 N. Pulaski Road
Chicago, IL 60630
(773) 725-1100
<http://www.salarmychicago.org/donate/>
Drop-off and pickup
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Information Repositories - Suggested Contents

Information Folder

Other signatories of your safe deposit box should have the first document.

Your Health Care Agent should have the first four documents / information.

Your Financial Power of Attorney should have ALL of the following information:

- Safe deposit box information and inventory
- List of information in the Information Folder
- Living Will
- Power of Attorney for Health
- Health Insurance / Medicare
- Organ Donation desires
- Funeral Arrangements/Desires
- Real Estate information and location of keys
- Vehicle information and location of keys
- Cemetery Plot information
- Valuables information and inventory
- Life Insurance information
- IRA information
- Pension information
- Financial Accounts - Savings, Checking, Investment, CDs & Savings Bonds
- Credit/Debit Cards information
- Mortgages, money owed, loans, liens information
- Automatically Paid Bills information
- Birth Certificate
- Marriage Certificate
- DD214 – Military Discharge
- Social Security, Medicare card information
- Passport location
- Location of all keys and what they are for
- Whom to notify when you die

Safe Deposit Box

Your safe deposit box might contain:

- Safe deposit box inventory
 - Copy of your Information Folder
 - Durable Power of Attorney – Finances
 - Will / Living Trust
 - Last Year's Tax Forms – state, federal
 - Real Estate, title, liens, loans, mortgages
 - Vehicles, title, liens, loans
 - Cemetery Plot, title
 - Valuables, inventory of and appraisal of (gold, silver, jewelry, collectables)
-

How United In Faith Can Help

Services Available

United in Faith is a community church. It exists to serve all children of God. Some of the services available include:

- Funeral Service – arrangements can be made with the Church Office for a funeral service
- Facilities for Visitation of a Deceased – arrangements can be made with the Church Office to have visitation at the church – Members-custodial fee, non-members rental fee + custodial fee
- Facilities for coffee and - arrangements can be made with the Church Office for coffee and after the service or during visitation at church – Members-custodial fee, non-members rental fee + custodial fee
- Facilities for a luncheon after the service, etc. - arrangements can be made with the Church Office to have a luncheon at the church – Members-custodial fee, non-members rental fee + custodial fee
- Cemetery Plots – several cemetery plots are available for those in need
- Opportunities to Make a Bequest – United in Faith can be made a beneficiary of life insurance or other assets
- Funeral Service Planning Form – on website or available upon request

Pastor Greg Moser
6525 W. Irving Park Road
Chicago, IL 60634
Cell Phone: 773-504-4851

Office Phone: 773-283-2326
Office Manager Email: unitedinfaith@unitedinfaith.org

Website: www.unitedinfaith.org
Webmaster Email: webmaster@unitedinfaith.org

Documents You Can Request

You can find this document and sample forms including the following, on the website or you can email the Webmaster for them:

- **EVERYTHING SOMEONE SHOULD KNOW ABOUT YOU BEFORE YOU DIE, BUT WERE AFRAID TO ASK**
 - **Funeral Service Planning Form**
 - **Living Will**
 - **First Person Consent – How It Will Work - Organ Donor Information**
 - **Planning for Important Health Care Decisions – Instructions and forms for Power of Attorney for Health & Advanced Directives (Living Will)**
 - **Health Care Directive & Health Care (Medical) Power Of Attorney With Mental Health Authority (and Instructions)**
 - **Ways to Give - Leave a Legacy for Ministry to UIF**
-

Places & Services You Can Use in Time of Need

These places and services are either owned by a member of United in Faith or suggested by members of united in faith

Preston's Flowers (member owned)

1726 Central St.
Evanston, IL 60201
847-864-1816
www.prestonsflorist.com/

Meiszner Funeral Home (member owned)

5624 W Irving Park Rd.
Chicago, IL 60634
773-736-9000

Allied Realty Corporation

5214 N. Western Avenue Suite 100
Chicago, IL 60625
Dale Tippett Sr. (former member)
773-334-1100
dtippettrealtor@sbcglobal.net

White Eagle Banquets & Restaurant (member suggested)

6839 North Milwaukee Avenue
Niles, IL 60714
847-647-0660
whiteeaglesales@thewhiteeagle.com

Edelweiss Restaurant (member suggested)

7650 W Irving Park Rd
Norridge, IL
708-452-6040
www.edelweissdining.com

Lone Tree Manor Restaurant (member suggested)

7730 N Milwaukee Ave
Niles, IL 60714
847-967-0966
www.lonetreemanor.com

Banquets by Biagio (member suggested)

4242 N. Central Avenue
Chicago, IL 60634
773-736-9009
www.biagioevents.com

Jolly Inn Restaurant & Banquet (member suggested)

6501 W Irving Park Rd.
Chicago, IL 60634
773-736-7606

Corky's Catering (member suggested)

630-932-3200
corkyscatering.com
