

The Goodbye guide



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Foreword

When was the last time you talked to your spouse, family or loved ones about end of life?

While it is a subject that most people are uncomfortable with, it is important for everyone to consider what decisions need to be made and what wishes they would like fulfilled in the event of their passing.

Providing your family or loved ones with this information during periods of trauma or grief can ease the burden, while ensuring that your wishes are being carried out.

On behalf of Council on the Ageing (WA), I am delighted to introduce the Goodbye Guide which is designed to be a helpful tool in planning and collating important documents and information and critically, ensuring that your executor or loved ones are able to locate them at the right time.

The guide can be used by anyone and can even be used as a conversation starter.

Available in both hard copy and online versions, I hope you find the Goodbye Guide valuable.



Christine Allen
CEO, Council on the Ageing (WA)



Introduction

Have you ever been responsible for the affairs of someone who has died? If so, you know only too well how much easier it is, or would have been, if that person had left very clear instructions about the location of important documents and directions about how to access them, especially if they needed to be accessed electronically. Getting your affairs in order creates peace of mind for everyone concerned and results in far less work for those left behind.



What does 'getting your affairs in order' actually mean? Well, simply, it means making sure you know where all your important documents are and ideally putting them in one safe place and making arrangements to deal with any unfinished plans about your life, including your finances and your wishes.

In essence, it involves making sure the right people know your plans, where to find everything and any important information that will make things easier for your loved ones when you're not there to tell them. Make sure several people you trust know where to find the instructions you have written down and the location of your important documents.

Prepare a special box, filing cabinet, safe or some central place to keep important documents. This is also handy if there is a fire or other emergency because you can 'grab it and go'.

Another way you can help those who will be looking after your affairs is to have an annual clean out (be ruthless!) to ensure your important keepsakes don't end up at the tip. Donate items of value to charities, clubs and your loved ones. Put important things (photos, medals, family history) in clearly marked boxes and regularly clean out that shed!

Most people are concerned about issues of privacy and confidentiality as it applies to details like passwords, pins and usernames. You need to include this information, where relevant (e.g. online banking details), so it's important that you find a secure place to store this Guide. Alternatively, you could place all this sensitive information in a secure place specified in the Guide.

Because family members may feel uncomfortable about initiating end of life conversations, it's a good idea for you to be prepared to do this. Some conversation starters could be:

- I need to think about the future. Will you help me?
- I was thinking about what happened, and it made me realise_____.
- Even though I'm okay right now, I'm worried that _____, and I want to be prepared.
- I've been speaking to my doctor, and s/he has asked me to think about a few things.

Finally, and importantly, make peace with everyone. Say what you want to say long before your life ends. Leave loving and positive memories for your loved ones to remember you by.

Chris Jeffery
Chief Policy Officer, Council on the Ageing (WA)

YOUR PAPERWORK

Having all of your paperwork up to date and in one place and informing someone of its location, will make it easier if a family member or trusted friend has to help you with financial and legal matters.



The documents listed in this booklet are intended to be a guide only; some documents listed may not be applicable to you. There may be other documents not listed which are unique to you and your situation that you may also wish to include.

For many people, the completion of a Will constitutes their 'paperwork'. Just as importantly however, you need to leave very clear and accessible directions about all aspects of your life and not just your final wishes.

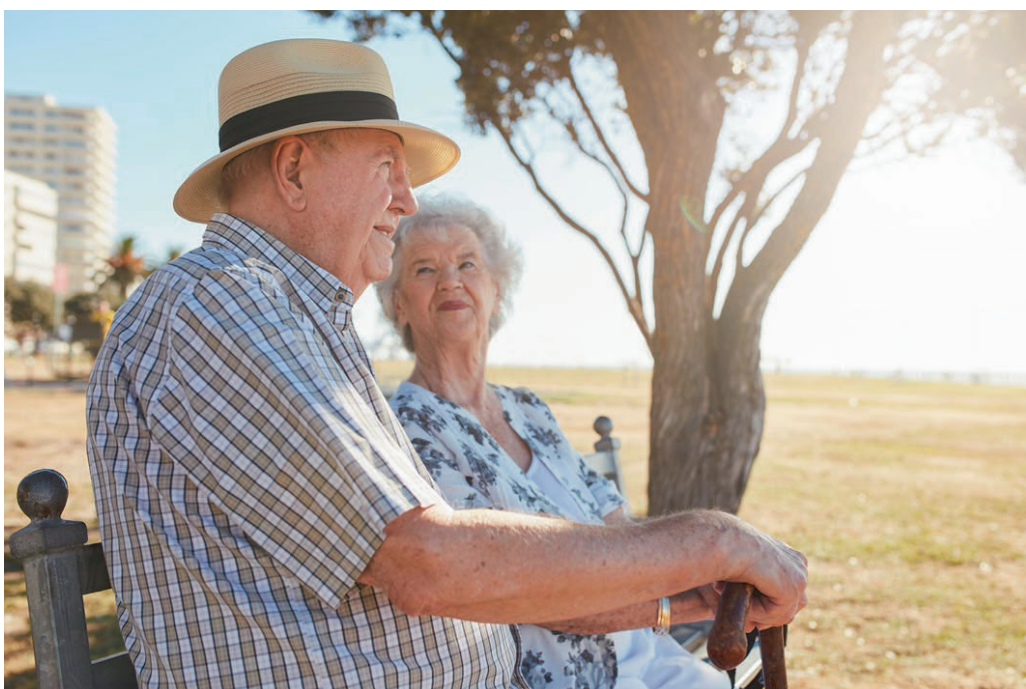
THE CHECKLISTS

PROOF OF IDENTITY	Yes	No	Location of Information
Birth Certificate			
Marriage or Divorce Certificate			
Citizenship Certificate			
Current or expired Passport			
Photo ID issued by National or State Government			
Proof of Age Card with photo or signature issued by State Government			
Legal Change of Name record or Deed Poll Certificate			



HEALTH DETAILS	Yes	No	Location of Information
Medicare + Health Professional/s - Dentist, Doctor, etc.			
Private Health Fund			
Organ Donation			
Home Support			
Aged Care Preferences			

VEHICLE REGISTRATIONS + LICENCES	Yes	No	Location of Information
Car/s			
Boat/s			
Caravan/s			
Driver's Licence			



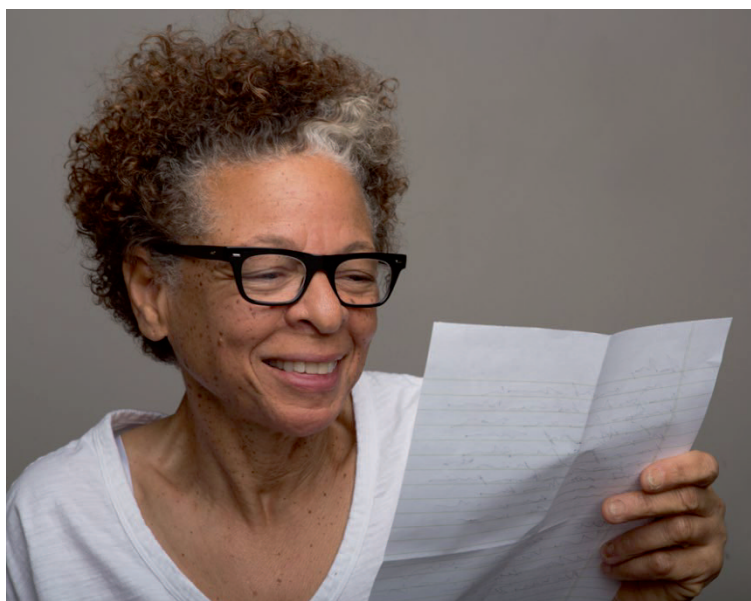
PETS	Yes	No	Location of Information
Pet Ownership + Care Instructions Make certain that your pet/s have a good home. The person caring for your pet/s will need detailed care information including feeding instructions, medication schedule, exercise and grooming requirements, the name of their vet, etc.			

SOCIAL INFORMATION	Yes	No	Location of Information
Library Information			
Sporting Club/s			
Recreational / Social Group/s			
Professional Association/s			



LEGAL DOCUMENTS	Yes	No	Location of Information
Your Will Your will is a legal document which expresses your wishes regarding your estate after your death. The WA Will Bank is a free community service that offers Western Australians safe Will storage. www.publictrustee.wa.gov.au			
Advance Health Directive An Advance Health Directive (AHD) is a legal document that enables you to make decisions now about the treatment you would want - or not want - to receive if you ever became sick or injured and were incapable of communicating your wishes. www.health.wa.gov.au			
Advance Care Plan Western Australia allows for informal advance care planning documentation and an Advance Care Plan with general statements about preferences and values. You can record additional personal wishes not covered in the Advance Health Directive or Enduring Power of Guardianship. This form records additional personal wishes not covered in other formal documents. Your preferences may not necessarily be health related but will guide your treating health professionals. www.health.wa.gov.au			
Enduring Power of Attorney An Enduring Power of Attorney is a legal agreement that enables a person to appoint a trusted person/s to make financial and/ or property decisions on their behalf. For actions concerning property, Enduring Power of Attorney documents must be lodged and registered with Landgate (Register of Titles). www.publicadvocate.wa.gov.au			
Enduring Power of Guardianship An Enduring Power of Guardianship is a legal document that authorises a person of your choice to make important personal, lifestyle and treatment decisions on your behalf should you ever become incapable of making such decisions yourself. www.publicadvocate.wa.gov.au			

FINANCIAL DOCUMENTS	Yes	No	Location of Information
Pension			
Benefits (e.g. special allowances)			
Centrelink/Veterans Affairs			
Overseas Payments			
Superannuation Beneficiaries <p>To ensure you have appropriately nominated beneficiary arrangements in place for your superannuation money:</p> <ul style="list-style-type: none"> ▪ Check your super fund offers beneficiary arrangements that suit your circumstances ▪ Check that those you are nominating are eligible ▪ If you plan to nominate your legal personal representative, make sure your will is up to date ▪ Complete and sign a nomination of beneficiary/ies form and send the form to your fund <p>If your nominations are lapsing, make sure you review and renew them before they expire.</p>			



FINANCIAL MATTERS	Yes	No	Location of Information
Bank details (including online access)			
Credit Card details			
MyGOV details			
Accountant name and contact details			
Employer information			
Direct Debits Providing a list of your direct debits will prevent your estate from paying bills unnecessarily.			
Property Deeds, Titles and Lease Documents These include the title to your house and land. If the property is under mortgage, the original title will be held by the mortgage lending institution. Lease documents will provide details of the property you are leasing.			
Mortgage and any other loans Include details of mortgage/loan lending institution and copies of loan agreement documentation.			
Investment Details + Documentation These provide evidence of your title to financial dividends, e.g. shares or stocks.			
Taxation Records + Tax File Number Keep copies of your most recent tax return.			
Household Utilities Accounts Info Includes details for telephone, electricity, gas, etc.			
Pre-paid Funerals or Memorial Info Any arrangements that you have made about your funeral, burial or memorial, particularly any pre-paid contract with a funeral provider or cemetery.			

DIGITAL ASSETS	Yes	No	Location of Information
Social Media Accounts Email, Facebook, Instagram, Twitter, etc.			
Online Retail and Payment Systems eBay, Amazon, etc.			
Digital Items Movies, games, eBooks, etc.			
Telecommunication + Subscriptions Telephone, mobile, Internet, streaming services, etc.			

SPECIAL ITEMS OR BEQUESTS	Yes	No	Location of Information
Family documents, ancestry information, photos and letters, etc.			

ENSURE YOUR INFORMATION IS KEPT SAFE
Decide on a safe method of storage for your documents. Notify the people you trust of where your Goodbye Guide is located. Make a plan to update your information in the future.



PREPARING FOR YOUR FUNERAL

There are a range of options to prepare for your funeral, three (3) of the most common are: prepaid, bonds or insurance. These products have been created to offer you some control over your funeral arrangements and expenses, protect your family from unexpected financial issues and give you peace of mind to say goodbye.

Prepaid funerals, or *advance payment plans*, are part of a range of products offered by funeral businesses and directors. You arrange to plan, contract and pay for your funeral beforehand through your chosen funeral director, at current prices.

Depending on your wishes, funeral costs may involve director fees, transport, coffin or cremation processing, death certificates and permits, burial and arrangements. The final amount can vary considerably between businesses so it's essential to shop around for the best deal. By prepaying a funeral, you can cover some, or all of your expenses in full, make a deposit or pay it off in regular payments.

Currently in Western Australia, funeral directors are not required to put your money into a registered and regulated funeral fund to protect you against business closure. However, a new code of conduct will come into effect on 1 March 2021 that updates the rules on how such contracts and funds are managed.

Funeral bonds provide an investment account, paid out at the time for funeral expenses. After making an initial deposit, you make regular payments over time and increase the amount you have saved for a funeral with interest earned. You cannot withdraw your money early and its final amount can only be used for your funeral. Funeral bonds are offered by funeral directors, friendly societies and life insurers and allow you to choose a funeral director.

Funeral insurance involves taking out a policy and paying an ongoing premium to cover some expenses at the time of your funeral. Insurance provides immediate cover and a lump sum. However, exclusions apply depending on the length of time you have been covered by insurance. As with other insurance products, the amount you pay may increase over time and you don't receive a refund if you stop payments. If you are considering insurance, think about how much you may end up paying as well as your future income and premiums.

If you are thinking about preparing financially for a funeral, you can also consider setting up a term deposit or high-interest savings account separate from your everyday bank account or accessing your superannuation. Remember to tell your family and leave instructions so that they can use your savings the way you want them to. The following is a general checklist to help you plan for and make an informed decision about your funeral.

THE CHECKLIST

ISSUE	YES	NO	COMMENTS
Check if you already have funeral cover as part of bereavement payments, superannuation, health insurance or veterans cover.			
If you are choosing a funeral product, shop around for different quotes and coverage.			
When you decide on a product, ensure you understand the description or product disclosure statement and have the opportunity to ask questions.			
Receive an itemised breakdown of all the costs, fees and charges involved beforehand.			
Discuss extra fees and charges, including administration, cancellation, refunds and transfers.			
Name your funeral organiser, and what happens if they are unavailable.			
Check for a cooling off period and use it to re-evaluate your satisfaction with your product and decision.			
Talk to a trusted person, financial planner or community worker about your decision.			
Discuss your arrangements with family and friends and talk about what you want to happen.			

HELPFUL LINKS

Description	Link
<u>Consumer Protection and Funeral Checklists</u>	1300 304 054 https://www.commerce.wa.gov.au/publications/prepaid-funerals-checklists
<u>Moneysmart</u> Paying for Funerals for Indigenous and Torres Strait Islander People	https://moneysmart.gov.au/indigenous/paying-for-funerals
<u>Department of Veterans Affairs</u> Funeral Bonds and Prepaid Plans	https://www.dva.gov.au/financial-support/income-support/what-changes-your-payments/your-business-or-investments/funeral



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LEGAL DOCUMENTS

- ❖ Western Australian Public Advocate
- ❖ Government of WA Department of Health
- ❖ WA Public Trustee
- ❖ Palliative Care WA

LEGAL MATTERS

- ❖ Older People's Rights Service (OPRS) - Northern Suburbs Community Legal Centre
- ❖ Seniors Rights Advocacy Service (arm of Legal-Aid)
- ❖ Subiaco Justice Centre Inc.
- ❖ Community Legal Centres WA

INFORMATION FOR PEOPLE FROM CULTURALLY AND LINGUISTICALLY DIVERSE BACKGROUNDS

- ❖ OMI Office of Multi-Cultural Interests - Translating and Interpreting Service (TIS)

IF YOU WANT INFORMATION ON ELDER ABUSE

- ❖ Advocare
- ❖ Aboriginal Language Interpreting Service (Elder Abuse)
- ❖ Advocare Elder Abuse Helpline

SUPPORT FOR LGBTI OLDER ADULTS

- ❖ LGBTI Rights in Ageing Inc. (GRAI)

DIRECTORY OF RESOURCES

LEGAL DOCUMENTS

Western Australian Public Advocate

1300 858 455

The Office of the Public Advocate (OPA) works to promote and protect the human rights of more than 65,000 Western Australian adults with decision-making disabilities. This website provides information to help families, friends, carers, health professionals, legal practitioners, primary care givers and accommodation service providers, to meet the needs of adults with decision-making disabilities.

Email opa@justice.wa.gov.au

Website www.publicadvocate.wa.gov.au

Government of WA Department of Health

08 9222 4222

WA Health is Western Australia's public health system. With a State spanning over 2.5 million square kilometres, it is the largest area in the world covered by a single health authority.

They are focused on ensuring that Western Australians receive safe, high quality and accessible health care, no matter where they live.

With a focus on prevention, they work to provide a high quality continuum of care spanning health promotion, early intervention and primary care, through to diagnosis, treatment, rehabilitation and palliation.

Website www.health.wa.gov.au

WA Public Trustee

1300 746 116

The Public Trustee offers independent, professional trustee and asset management services to the WA community. These include Will and Enduring Power of Attorney drafting, deceased estate administration, executor support, financial administration and trust management services.

Email public.trustee@justice.wa.gov.au

Website www.publictrustee.wa.gov.au

Palliative Care WA

1300 551 704

Palliative Care WA works for the community and with the palliative care, aged care and community services sectors to ensure access to quality palliative care services for all Western Australians. Within the WA community they raise awareness and provide information and support on three main areas: advance care planning - discussing and documenting your future health care wishes; palliative care - an approach to care that supports people living with a terminal illness or condition and dying, grief and loss.

Website <https://palliativecarewa.asn.au/>

DIRECTORY OF RESOURCES

LEGAL MATTERS

Older People's Rights Service (OPRS)

Mirrabooka: 08 9440 1663

Northern Suburbs Community Legal Centre

Joondalup: 08 9301 4413

Comprised of a senior lawyer and nurse advocate. Service is funded by Department of Communities providing legal advice, information and support to older adults at risk of or experiencing elder abuse in Perth Metropolitan and City of Mandurah.

Email info@nsclegal.org.au

Website nsclegal.org.au

Seniors Rights Advocacy Service (arm of Legal-Aid)

1300 650 579

The Seniors Rights and Advocacy Service is a specialist legal advice and assistance service located in the Civil Law Division at Legal Aid WA. We help older Western Australians to safeguard their rights and prevent elder abuse.

Website <https://www.legalaid.wa.gov.au/sites/default/files/inline-files/Video-Fact-Sheet-SRAS.pdf>

Subiaco Justice Centre Inc.

08 6500 0227

Subiaco Justice Centre provides legal advice and representation to disadvantaged persons.

Website www.subiaco.legal

Community Legal Centres WA

08 9221 9322

Community Legal Centres (CLCs) are not for profit, non-government organisations that provide legal and welfare services to people in need. CLC has 28 community legal centres which are located throughout metropolitan, regional and remote Western Australia.

Website http://www.cabwa.com.au/images/CLC_Chart.pdf

DIRECTORY OF RESOURCES

INFORMATION FOR PEOPLE FROM CULTURALLY AND LINGUISTICALLY DIVERSE BACKGROUNDS

OMI Office of Multi-Cultural Interests

08 6551 8700

Free Call: 1800 620 511 (Country Callers)

Website www.omi.wa.gov.au

If you find it hard to communicate in English, the WA Interpreter Card lets government agencies know you need an interpreter and in what language.

For the Translating and Interpreting Service (TIS)

13 14 50

Website www.omi.wa.gov.au/Languages/Pages/TranslatingInterpreting.aspx

If you have a speech or hearing impairment, contact OMI through National Relay Service.

National Relay Service (OMI)

Free Call: 1800 555 677

IF YOU WANT INFORMATION ON ELDER ABUSE

Advocare

1300 724 679

08 9479 7566

Free Call: 1800 655 566 (Country Callers)

Advocare provides an advocacy service for elder abuse. Services are free, confidential and guided by you. If you speak a language other than English, assistance will be via the Translating and Interpreting Service (TIS).

Email rights@advocare.org.au

Free Interpreting Service 1300 575 847

Website www.advocare.org.au

tisnational.gov.au

Aboriginal Language Interpreting Service (Elder Abuse)

1800 330 331

Advocare recommends that to access an Aboriginal language interpreting service regarding elder abuse, please call Aboriginal Interpreting WA (AIWA).

Website <https://aiwaac.org.au/>

SUPPORT FOR LGBTI OLDER ADULTS

LGBTI Rights in Ageing Inc. (GRAI)

Available Online ONLY

The GRAI mission is to be responsive and inclusive while promoting and supporting quality of life for older people of diverse sexualities and gender identities. GRAI has information on its website to provide LGBTI elders with some useful resources to help with day to day challenges.

Email info@grai.org.au

Facebook <https://www.facebook.com/GRAI.org/>

Website grai.org.au/grai-covid-19-response

EXAMPLE OF COMPLETED CHECKLIST ITEMS

PROOF OF IDENTITY	Yes	No	Location of Information
Birth Certificate	X		Westpac Bank St Georges Terrace Perth WA – Safety Deposit Box
HEALTH DETAILS	Yes	No	Location of Information
Medicare + Health Professional/s	X		Address book - bedside drawer
VEHICLE REGISTRATIONS + LICENCES	Yes	No	Location of Information
Car/s	X		Top drawer – study (desk)
PETS	Yes	No	Location of Information
Pet Ownership + Care Instructions	X		Filing cabinet in study
SOCIAL INFORMATION	Yes	No	Location of Information
Library Information	X		Kitchen – bottom drawer
LEGAL DOCUMENTS	Yes	No	Location of Information
Your Will	X		Westpac Bank St Georges Terrace Perth WA
FINANCIAL MATTERS	Yes	No	Location of Information
Bank details (including online access)	X		Filing cabinet in study
DIGITAL ASSETS	Yes	No	Location of Information
Social Media Accounts	X		Bottom drawer – study (desk)
SPECIAL ITEMS OR BEQUESTS	Yes	No	Location of Information
Family documents	X		Filing cabinet in study

YOUR IMPORTANT CONTACTS

Contact Name	Contact Number

About Council on the Ageing Western Australia

Council on the Ageing (WA) Inc. (COTA (WA)) was established in 1959 as the peak body representing the interests of people aged over 50 in Western Australia.

As a member of the COTA Federation, COTA (WA) collaborates with the other state COTAs as well as COTA Australia to advocate and influence (on a state and national level) on matters that are important to older Australians. In December 2018, the COTA Federation launched the first comprehensive national study of Australians aged 50 and over. Titled State of the (Older) Nation, the landmark national survey will be undertaken again in 2021. <https://www.cota.org.au/policy/state-of-the-older-nation>

In July 2020, COTA (WA) was formally appointed by the State Government as the first ever Vulnerable Seniors Peak in Western Australia. The announcement was made by the Hon. Mick Murray MLA, Minister for Seniors and Ageing; Volunteering; Sport and Recreation.

COTA (WA) represents the interests of Western Australia's seniors on many advisory committees and reference groups. Our advocacy work includes collaboration with sector partners on issues such as health, elder abuse, affordable housing, mature age employment and vulnerable cohorts including Aboriginal and Torres Strait Islander, CaLD and LGBTI.



COTA (WA) delivers community presentations on request:

- Mall Walking
- Strength for Life (formerly Living Longer Living Stronger)
- Aged Care System Navigation
- Mentoring 2 Work

Publications currently in circulation are:

- The Goodbye Guide
- The At Home Guide

Acknowledgment of Country

COTA (WA) acknowledges the Traditional Owners of Country. We pay our respects to their Elders both past and present and acknowledge that the land on which we live and work, is and always will be, Aboriginal land.

Acknowledgment of Compatible Care

COTA (WA) acknowledges Compatible Care for its sponsorship of the printing of the The Goodbye Guide.

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