List of Considerations & Preparations for Life Events

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Life can change in a single moment. I found that out the hard way.

One minute, I was out enjoying an adventure; a few hours later, I was sitting in an Emergency Room being told I had an aggressive brain tumour. I needed immediate, life-altering surgery. In that moment of absolute shock, my first instinct wasn't just fear - it was panic because I wasn't prepared. I literally begged the doctors for 24 hours just to go home and get my affairs in order.

We never think the unexpected will happen to us until it does. I don’t want you to ever find yourself begging for time to protect your family, your business, or yourself. That’s why I put together this checklist.

I hope it inspires you to take control of your details today, so you can have total peace of mind for whatever is around the corner.

Hugs, Heidi

1 Personal Documents

Will: Ensure that a legally binding will is in place outlining asset distribution and guardianship for dependents. Does your Executor know where it is?

Enduring Power of Attorney: Designate someone to manage finances and make decisions if incapacitated.

Advance Directive: Outline preferences for medical treatment in case of incapacitation.

Death Certificate: Know where to obtain this; it's necessary for many legal processes.

Body Donation: If you want your body to be assigned and accepted for organ donation or to medical science, include the acceptance certificate in your EOL file. Your decision regarding the donation affects the process of obtaining a Death Certificate.

To obtain a death certificate when a body is donated, the process involves coordination among the Executor, the Body Donation Program, and the funeral home contracted by the program. The death certificate is formally issued by the funeral home handling the donation for the Organ Donation Program.

Marriage Certificate: Important for legal matters and benefits.

Marriage Contract: Legal Contract and terms of separation

Medical Assistance in Dying: Find out if your country of residence has any policies relating to this.

In British Columbia, for example, I learned that you must be 'capable' of making the request, and remain capable until MAiD is provided (with the exception of a Waiver of Final Consent, in specific instances). It requires two assessments and approval from two Medical Practitioners. Contact your local MAiD Coordinator office.

2 Financial Information

Bank Accounts: List all accounts, including joint and individual, with access information.

Investment Accounts: Provide details on stocks, bonds, retirement accounts, and access credentials.

Insurance Policies: Have copies of life, health, and property insurance policies, along with beneficiaries.
Very Important: Critical Illness (CI) / Disability / Life insurance – Summarize terms.

Subscriptions: List of subscriptions and passwords for cancellation.

Debts and Liabilities: Document all outstanding debts, including credit cards, loans, and mortgages.

3 Business Considerations & Continuity

Business Structure: Ensure that business ownership and shares are clearly documented, including any partnership agreements.

Business License and Permits: Keep these documents accessible for legal continuity.

Client Contracts: Maintain copies of contracts with clients, outlining responsibilities and obligations.

Financial Records & CRA: Create a folder with accounting records, tax returns, and business bank statements.

Access to Business Accounts: Ensure someone can access business banking and payment-processing accounts.

Business Will: Ensures that the business can continue operating

4 Digital Assets

Password Manager: Use a secure password manager to store passwords for accounts, including email, social media, and financial services. - Even an Excel sheet with an extremely strong password is good - Update (at least) quarterly.

Cloud Storage Access: Ensure important documents are backed up in the cloud and accessible by a trusted person.

Passwords!!! To Social Media accounts, bank accounts, subscriptions, and media platforms.

5 Estate Planning

Trusts: Consider setting up a trust for asset management and to bypass probate.

Beneficiary Designations: Regularly update beneficiaries on financial accounts and insurance policies.

Estate Plan Review: Schedule regular reviews of the estate plan with a lawyer.

6 Support System

Emergency Contacts: Maintain a list of contacts, including family, friends, and other relevant stakeholders.

Professional Advisors: Have contacts for lawyers, accountants, and financial planners who are familiar with your situation.

Support Groups: Identify local or online support groups for grief or loss to help with emotional coping.

7 Medical File

If terminal, keep a file with all medical records and reports.

- List medical support team contacts.
- Ask your Primary Care Practitioner (PCP) for a No CPR or MOST order designating No CPR.
- If you want to – or might – die at home, ask if your PCP has something like an an Expected Death in the Home (EDitH) form.

8 Communication Plan

Inform Key Individuals: Create a list of people to notify in the event of death, with contacts including family and business associates. Write the announcement if it makes sense to do so.

Instructions for Handling Immediate Affairs: Write down instructions for managing day-to-day responsibilities and any urgent matters.

9 Practical Arrangements

Home Arrangements: Document key details about home maintenance, utilities, and emergency contacts for repairs.

Pets: Plan for the care of any pets, including veterinary contacts and care instructions.

10 Final wishes for the service / Celebration of your life

Funeral Arrangements: Document preferences for burial or cremation, as well as any specific wishes regarding the service. Is there a specific service that you'd want to use? Name them, go see them and put down your requirements in writing with them.

Memorial Wishes: Outline any preferences for memorial services or charitable donations in lieu of flowers.

Write your own obituary: If there are specific things you want said or highlighted at your Celebration of Life? Write it down and request who you would like to read it. Document the music and or videos/photos you would like used at the service.

11 Regular Updates

Annual Review: Set a reminder to review and update all documents and arrangements annually.

Family Meetings: Hold discussions with family members about plans to ensure everyone understands your wishes. Everyone is always uncomfortable with this discussion. If you are clear about what you want, it makes the event way less stressful for your loved one.

By organizing these elements, you can minimize stress and burden at a critical time. When your affairs can be managed smoothly, and your business can continue operating with minimal disruption, you provide the gift of peace of mind and space to truly grieve.

12 Grief Support

Churches, community groups, online forums, and volunteer organizations exist to support you and your loved ones. Find the best support and organizations in your country of residence and have their details on file, for in case you or your loved ones need them.