

Going Beyond the Will

Help surviving loved ones cope after you're no longer here.



It's often difficult to talk about our own mortality since no one really wants to think about death. However, the reality is, one day you won't be here—but your friends and family will. And if you don't leave behind preferences and other pieces of key information to help them out immediately following your passing, they're going to be twice as stressed.

For instance, if you don't share what you'd like for your memorial service, no one will know. So, they'll guess. In fact, they'll do that with everything else, too. You can help let your loved ones know your last wishes, rather than leave a decision-making burden for them.

If I Leave Here Tomorrow

Losing you will be tough enough—locating your cemetery plot and the like will also make things that much harder. Family friction can often stem from a messy situation caused by confusion in the days following your death.

After you're done listing out the financially focused information you'll want to collect to pass along (search www.hartfordfunds.com for "Client Conversations: Get It Together"), your next project should be compiling all of this information that'll help when you're gone.

Key Points

- Not all the information you'll want to leave behind is of a financial nature.
- Consolidate the various personal choices you'll need to make for how your loved ones can see you off and help tie up loose ends.
- Your financial professional can walk you through the important, but often overlooked, things you can tackle long before you're gone.

Things Just Couldn't Be the Same

With the time between death and a funeral service only being a few days, providing the following information can help everyone take their next steps forward.

1. Name/contact info for whom to call immediately

2. Preference for a funeral home

3. Buried or cremated?

4. Assign which loved ones should do what in preparation. Some family members are better at tackling one area than another.

- Notify friends and family?

- Contact funeral home?

- Arrange viewing/funeral service?

- Arrange a get-together afterward?

- Flowers vs. donation to a charitable group?

I Must Be Traveling On, Now

Chances are, there's going to be a service of some kind to see you off. No one is going to agree on everything, so your input would be greatly appreciated.

1. Help make the guest list for your memorial service

2. Songs or hymns that should be played

3. Who should lead the service?

4. Poems, religious passages, or stories you'd like shared

5. Who should speak at the service?

6. Where do you want to be laid to rest or scattered?

7. Is there a family plot?

8. Preferences for headstone inscription

Would You Still Remember Me?

You've been laid to rest or sprinkled in your favorite place. Yet, your responsibility is not over. There's still a few things left to wrap up.

1. Who would be best to tie up your personal loose ends at home? -----
2. Who did you agree would look after your beloved pet(s)? -----
3. Who will tackle closing down your digital and social-media accounts? -----
4. What charitable organizations would you want your loved ones to continue supporting in your absence? -----

You've just grappled with your mortality for the past few minutes, and it wasn't so tough. Keep it going. All the work you can do to assist now can help out your loved ones.

Believe it or not, your financial professional can walk you through these important, but often overlooked, nonfinancial things you can tackle long before you're gone. You're already turning to this trusted ally for your money matters. As your family gets help in that area, your financial professional will be able to help here, too.

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Talk to a financial professional to help you answer the questions your loved ones will need to navigate after you're gone.

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