

# Your Guide To

# Dying

Death happens.

In fact, it could happen tomorrow. When it does, you'll leave your family behind—and your leftover responsibilities, like debt. Have you thought about death lately? We didn't think so. Don't feel bad, the average woman hasn't either. But it's time to change the trend. If scaring you with horrifying stats leads you to proactive action, then here we go:

Last year alone, there were approximately 40,100 motor vehicle deaths. Drive lately? In the U.S., more

than 727,000 people pass away each year from cancer or accidental causes. Lay in the sun lately? Most of the time, death is unexpected. What happens if you become one of these statistics?

You can't control death, but you can control what you leave behind. Americans die with an average debt of \$62,000—debts life insurance can help cover—yet 60% of moms go without life insurance, making their loved ones vulnerable to financial burdens. Follow this four step guide to a proactive death plan for your family.



**Prepare now to protect your family later.**

## STEP ONE DETERMINE A POWER OF ATTORNEY

**47%**

of adults haven't gotten around to planning for death. First step: determine your power of attorney so if you're incapacitated they can step in.

### Financial POA (aka your money distributor)

MAKES DECISIONS ON:

- Accounts
- Taxes
- Investments
- Debts
- Properties
- Benefits

**TIP** Your bank may allow you an authorized signer if you haven't yet determined your financial POA.

MAKES DECISIONS ON:

- Medical Needs
- Life Support
- Hospital Care
- Doctors
- Your Home
- Medications
- Food/Diet
- Hygiene

### Medical POA (aka who's in charge of healthcare if you can't make medical decisions)

Discuss all of your debt and finances with your power of attorney in advance.

## STEP TWO CREATE A DEATH WISH LIST

**\$7-10k**

AVERAGE FUNERAL COST

If you die, who is paying for your funeral?

It may seem morbid to create a death wish list, but otherwise, you're leaving a big guessing game for your family to solve. Put your plan in writing—make a detailed list of wishes and requests. Actually write them down or use a planning resource like the Funeral App, Aftering or Everplans' checklist.



### My Death Wish List

#### The ceremony

- Determine type of service
- Funeral (or memorial) service and burial ceremony
- Wake
- Viewing
- Celebration of life party

#### Details:

- Obituary
- Timing (morning, midday, evening, weekday or weekend)
- Conductor or officiant (leading service and reading eulogy)
- Open casket? (What will you wear?)
- Cremation? What should be done with your ashes?
- Burial option (natural, in-ground, above ground, at sea, etc.)
- Cemetery:  Tombstone:
- Create guest list
- Funeral home/location:
- Pianist or musician:
- Floral arrangements:
- Select a photograph
- Transportation

Are there certain things you want to say or leave behind for those big milestones? (From handwritten letters to family heirlooms.)

- Graduations
- Weddings
- Holidays (their first without you)
- Their first child

## THINK CREATIVELY

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- Graduations
- Weddings
- Holidays (their first without you)
- Their first child

## STEP THREE WRITE A WILL

**36**

percent of parents with children under 18 years old have a will, meaning that **64% of parents are leaving their children without instructions**. Writing a will ensures that your children will be left in good hands—not every state automatically places children with family. Don't gamble your child's future.

Your will determines how your family's life goes on (literally) and what happens to things like:

- Property
- Finances
- Debts
- Child Guardians
- Assets
- Beneficiaries
- Special Circumstances

Don't forget a will executor!

A power of attorney takes care of your affairs if you become incapable or incapacitated in your life.

A will executor takes care of your affairs after you die (aka reading and executing of the will).

### Will resources:

willing.com

Budget will creation tools:

Nolo.com

BuildAWill.com

LegalZoom.com

### What to consider in your will:

Debts

Assets

Beneficiaries

Executors + guardians

Special circumstances

80% of Americans think life insurance is more expensive than it actually is, so they don't buy it. But we're here to tell you, you can't afford death without it.

60% of moms aren't protecting their families with life insurance. Why? Um, the traditional process is a pain in the ass. We've built Jenny Life to be your most accessible option, but at the end of the day, we just want to see more moms protected.

\*Disclaimer\* Expensive life insurance is a MYTH. Plans start at \$5/month. Before you decide you don't have time—it only takes 5 minutes (yes, we clocked it). Oh, and no medical exams required. Promise.

Life is expensive. Childcare is expensive. Death costs more.

DID YOU KNOW Your life insurance policy could:

Pay for your funeral

Pay your child's college tuition

Leave behind a tax-free inheritance

Cover your mortgage

Cover home expenses

Donate money to charity

## STEP FOUR GET LIFE INSURANCE

## Extra Credit HAVE THE VULNERABLE CONVERSATIONS

1 Talk responsibilities and death wish plans with your power of attorney and loved ones.

? Does your daughter have specific allergies? Is your son on a certain formula?

2 Prepare a list for your child's guardian on key responsibilities.

? Your role, essential details, childcare routines, babysitters, housekeeping, etc.

3 Build a master folder of essential documents like:

Will

Certificates (birth, marriage, adoption)

Financial information (bank account numbers, retirement, investments, life insurance, debt)

Property information

Social security numbers & cards

IDs & passport

Any life & work records

Contact information (doctors, dentists, babysitters)

How-tos (i.e. how to prep the kids for school, allergies, the sex talk)

Digital presence (passwords to close accounts, online subscriptions, emails, websites)

Essentials for other assets (vehicles, collectibles, keepsakes)

Don't let dying be even harder for your family when you're gone.

**Plan for it.**

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Sources "Traffic deaths edge lower, but 2017 stats paint worrisome picture" <https://www.cnbc.com/2018/02/14/traffic-deaths-edge-lower-but-2017-stats-paint-worrisome-picture.html>; "The top 10 leading causes of death in the United States" <https://www.medicalnewstoday.com/articles/282929.php>; "A healthy 43-year-old woman had a heart attack 'out of nowhere' — how is that even possible?" <https://www.yahoo.com/lifestyle/healthy-43-year-old-woman-heart-attack-005246544.html>; "Haven't Done A Will Yet?" <https://www.aarp.org/money/investing/info-2017/half-of-adults-do-not-have-wills.html>; "What are the Types of Powers of Attorney and What are the Differences?" <http://helpfullegalexpert.com/41833-articles/what-are-the-types-of-powers-of-attorney-and-what-are-the-differences/>

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