



WHAT MY LOVED ONES
NEED TO KNOW
FINAL WISHES

A financial planning guide for
after you're gone

GWS&A

GLOBAL
WEALTH
STRATEGIES &
ASSOCIATES

UNDERSTANDING MY FINAL WISHES

Putting Them in Your Own Words

Documenting your final wishes can go a long way to help your loved ones carry them out. Grief is powerful, and this guide can be a valuable resource when your friends and family are faced with tough decisions.

Your final wishes are an extremely personal matter, and what works for you may not work for someone else. But what is important is that you are letting your loved ones know — in your own words — what you want them to do and why.

GWS&A has provided you with this planning document to use as you see fit. You may choose to use all of it or just parts of it. The idea is that you utilize the sections that work for you and then leave the rest. This is simply about helping your loved ones to better understand your final wishes.

Be sure that a trusted advisor has all of your information and can contact your family in the event of your illness or death. Try to make sure that the loved one closest to you also has this advisor's contact information and knows to get in touch with them in case of an emergency.

Please Remember

that this section in no way replaces the value of a legal last will and testament. If you don't already have a will, you should speak with an estate attorney about drafting one.



UNDERSTANDING MY FINAL WISHES

My Final Arrangements

Burial/Cremation

After my death, I wish to be: Buried Cremated Other (specify):

If cremated, I wish to have the following person(s) take responsibility/possession of my remains:

Preplanning

I have already preplanned (paid for) my funeral: Yes No

Funeral Home

The name of the funeral home that should take care of my final arrangements is:

Name: _____

Address: _____

Telephone: _____

Name of Funeral Director: _____

Notifications

Please notify the following individuals or organizations of my death:

Name: _____

Name: _____

Email Address: _____

Email Address: _____

Telephone: _____

Telephone: _____

Name: _____

Name: _____

Email Address: _____

Email Address: _____

Telephone: _____

Telephone: _____

UNDERSTANDING MY FINAL WISHES

My Final Arrangements (continued)

Notifications

Name: _____

Name: _____

Email Address: _____

Email Address: _____

Telephone: _____

Telephone: _____

Name: _____

Name: _____

Email Address: _____

Email Address: _____

Telephone: _____

Telephone: _____

Name: _____

Name: _____

Email Address: _____

Email Address: _____

Telephone: _____

Telephone: _____

Name: _____

Name: _____

Email Address: _____

Email Address: _____

Telephone: _____

Telephone: _____

Obituary

Check this box if applicable:

- I have done my preplanning. My obituary information is with the funeral home indicated on Page 4.
Please consult the funeral home for more information.

I have already written my obituary Yes No

If "Yes," my obituary text is located (specify location):

Please publish my obituary in the following newspapers/online publications (specify): _____

In my obituary, please include the following information about me (specify): _____

In my obituary, please mention the following charitable organizations for friends and family to make contributions to in my memory (specify): _____

My Pre-Funeral Services

Check this box if applicable:

I have done my preplanning. My pre-funeral services information is with the funeral home indicated on Page 4.
Please consult the funeral home for more information.

I wish to have pre-funeral services, such as a wake/visitation: Yes No

I wish to have the wake/visitation take place (specify time, relative to the funeral): _____

I wish for my casket to be: Open Closed n/a

I wish to wear the following clothes/jewelry for my pre-funeral services (specify): _____

I wish to be buried with the following jewelry/other items (specify): _____

I wish to have the memorial card include the following information/prayer (specify): _____

I wish to have the following clergy member (priest/pastor/rabbi/other) attend my pre-funeral service (specify name): _____

I wish to have flowers at my pre-funeral services: Yes No

UNDERSTANDING MY FINAL WISHES

My Final Arrangements (continued)

My Pre-Funeral Services

I wish to have the following type(s) of flowers on my casket (specify): _____

Additional notes on my pre-funeral services: _____

My Funeral/Memorial Service

Check this box if applicable:

I have done my preplanning. My funeral/memorial service information is with the funeral home indicated on Page 4.

Please consult the funeral home for more information.

I wish to have a funeral/memorial service: Yes No

I wish to have my service conducted at:

Name: _____

Address: _____

Telephone: _____

Name of Contact Person: _____

Military Service

I was a member of the military and wish to have a representative from my branch of service

at my funeral (if eligible): Yes No Specify branch of service and number of years served:

Flowers

I wish to have flowers at my funeral service (in addition to any flowers that are at my wake/ visitation): Yes No

I wish to have the following type(s) of flowers at my funeral (specify):

Instead of flowers, I would prefer that donations be made to this organization: _____

Songs/Music

I wish to have specific music/a specific type of music at my funeral service: Yes No

I wish to have the following songs/type of music at my service (specify):

Readings/Prayers/Poetry

I wish to have specific readings/prayers/poems at my funeral: Yes No

I wish to have the following readings/prayers/poems at my funeral:

I wish to have the following individual(s) read the readings/prayers/poems at my funeral (specify):

Eulogy

wish to have the following individual(s) at my funeral deliver the eulogy (specify):

Pallbearers

“A pallbearer is one of several participants who help carry the casket at a funeral”

I wish to have the following individuals at my funeral serve as pallbearers (specify):

I wish to have the following individuals at my funeral serve as honorary pallbearers (specify):

Additional notes on my funeral/memorial service:

UNDERSTANDING MY FINAL WISHES

My Final Arrangements (continued)

My Burial

Check this box if applicable:

- I have done my preplanning. My funeral/memorial service information is with the funeral home indicated on Page 4.
Please consult the funeral home for more information.

I wish to have my remains buried:

- Buried in the ground Interred in a mausoleum Kept in an urn
 Other _____

If you wish to be cremated and your remains to be scattered, check the laws of the location you have selected.

I wish to have my burial at (name of cemetery): _____

Address: _____

Telephone: _____

Name of Contact Person: _____

I wish to be buried in my family plot: Yes No n/a

My family plot is located at (specify plot/drawer number): _____

I wish to be buried next to (specify name of individual who is already buried in your family plot, at whose side you wish to be buried): _____

I wish to have my headstone and footstone engraved as follows (specify):

Additional notes on my burial: _____

UNDERSTANDING MY FINAL WISHES

My Final Arrangements (continued)

My Pets

I wish for you to contact the following individuals and ask them to take custody of my pets:

Pet Name: _____

Name of Person to Contact: _____

Telephone: _____

Email Address: _____

I have contacted this person to ask him/her to care for this pet in the event of my death

Yes No

Pet Name: _____

Name of Person to Contact: _____

Telephone: _____

Email Address: _____

I have contacted this person to ask him/her to care for this pet in the event of my death

Yes No

Pet Name: _____

Name of Person to Contact: _____

Telephone: _____

Email Address: _____

I have contacted this person to ask him/her to care for this pet in the event of my death

Yes No

Pet Name: _____

Name of Person to Contact: _____

Telephone: _____

Email Address: _____

I have contacted this person to ask him/her to care for this pet in the event of my death

Yes No

PREPLANNING INFORMATION

Preplanning a funeral — which involves planning and paying for a funeral in advance — is not for everyone. But it can be an excellent way to help relieve your loved ones of a significant burden at the time of your passing. In this section, we provide you with:

- The benefits of preplanning.
- Information you need to know if you do your own preplanning.

The Benefits of Preplanning

There are many advantages to preplanning your funeral, including these:

- There is no need for your loved ones to “guess” about what you wanted with respect to your final arrangements; it’s all done in advance. You can leave detailed instructions with your funeral director, such as the songs, hymns, etc.
- You may be able to lock in the price of your funeral or some of the products and services associated with your final arrangements.
- There is less stress on your loved ones after you’ve passed, since major decisions, such as the choice of your casket, the kind of service you want, etc., have already been made by you.
- Preplanning can save your loved ones money. Those who are grieving are vulnerable and may pay more than they need to for funeral products and services, especially if they don’t know what your wishes are.

What You Need to Know About Preplanning

If you decide you want to do your own preplanning, the first thing you need to do is select a funeral home. This is one of the most important steps in the preplanning process, since you need to select a funeral home you feel you can trust with both your planning information and the money you’re going to give the funeral home to prepay for your funeral products and services.

There are many ways to complete your preplanning, but there are some important things you need to know before you begin.

How Preplanning Works

When you preplan your funeral, you will need to select a funeral home. You will then make an appointment to consult with the funeral director, who will help you decide what kind of funeral services you want, whether you prefer burial or cremation, the products and services you wish to purchase (such as a casket and the rental of mourners’ cars), and where you would like your funeral or memorial services to be held. You will also work with the funeral director to find out the current cost of those products and services, and whether or not you can “lock in” any of the prices — or whether your family or executor may have to pay additional money at the time of your death. You will then pay the funeral home for the estimated cost of your funeral products and services.



One thought to consider...

The day that you meet with the funeral director to complete your preplanning, you may wish to bring a friend or loved one with you to assist with decision-making and moral support.

Once you've made your choices, the funeral home should provide you with a pre-need agreement (the name of this document may vary). Some of the items this document will include are:

- An itemized list of the products and services you have chosen, along with their prices.
- An explanation of your rights and obligations under the contract.
- Whether or not the funeral home will guarantee the price of goods and services you are purchasing, and who is responsible for paying any additional funds that may be due at the time of your death.
- Whether or not you may cancel your pre-need agreement and how much of the funds you prepaid will be refunded.
- What happens to your money if you pay too much under the agreement.

Note

Be sure to store your pre-need agreement in a safe place — but you may not want to choose your safe deposit box. Some banks freeze access to safe deposit boxes after the death of the owner for a specified period of time. When this happens, no one can access the safe deposit box while it is frozen.

PREPLANNING INFORMATION

(continued)

Selecting Your Funeral Home

One of the best ways to choose a funeral home is by either relying on your own experience with a funeral home in your area, or consulting friends and acquaintances to see if they can refer you to a funeral home that they trust. Another idea is to consult your trusted advisors — such as your attorney, accountant or other financial professional — for suggestions. As business people within your community, they may be able to provide you with some solid recommendations.

The Federal Trade Commission enacted the Funeral Rule in 1984 (amended in 1994). It requires all funeral providers to give consumers complete information about the goods and services they are purchasing when planning a funeral. To learn more about funeral planning and the Funeral Rule, visit www.FTC.gov. Various state laws have also

been enacted with respect to preplanning. Contact your attorney or your state attorney general's office, or go online for more information on the laws that are in effect in your state.

Another idea is to research funeral homes online. For example, the National Funeral Directors Association, a funeral service association with 19,000 individual members who represent more than 10,000 funeral homes in the world, has an online search engine that allows you to look for a funeral home in any area of the United States. The website also contains helpful information on planning a funeral. For more information, visit www.nfda.org. (Keep in mind that this is just one website where you can find helpful information and guidance on preplanning. By using an online search engine, you can find many other resources on your own.)

Important!

If you complete the preplanning process, be sure to tell a loved one, or at the very least, your attorney, and give him or her the name and address of the funeral home you have chosen. It is critical that those closest to you know about your preplanning. If they do not, you could wind up paying for your funeral twice.



Prepaying for Your Funeral

As noted earlier, part of the preplanning process involves paying for your funeral expenses in advance. When you do this, your money is placed in a trust for your benefit. This helps to protect your money in the event that the funeral home goes out of business. Whether or not the money you prepaid can be refunded depends on whether your money is placed in an irrevocable trust (which can't be changed after it is created) or a revocable trust, which can be modified after its creation.

Once your preplanning has been completed, the interest on your trust account (where your preplanning funds are held until the time of your death) will be reported each year to the IRS on Form 1099-INT. You will receive a copy of this form during tax reporting season. Be sure to provide your accountant or other tax professional with the amount of interest on your 1099-INT, so he or she can include it as part of your income for the preceding year when preparing your income tax return(s).

NOTES

NOTES

NOTES

GLOSSARY

This Glossary defines terms used throughout this guide. For more information on any of these terms, consult your legal advisor or financial professional.

Beneficiary

A person or other legal entity that receives assets – including, but not limited to, money from someone else.

Estate

The sum of an individual's assets at a given point in time.

Executor

The person or institution named by an individual creating a will to carry out his or her wishes as specified in the will.

Grantor

A legal term that refers to a person who is creating a trust. This person can also be referred to as a “settlor” or “trustor.”

Guardian

An individual appointed by a court, and often named in a will, to take care of a child in the event of the death of that child's parents.

Health Care Proxy

A legal document that designates the individual you want to make health care decisions for you in the event that you are unable to make those decisions yourself.

Irrevocable Trust

A trust that, once drafted and signed by the grantor, is NOT changeable and gives the grantor little to no control over the trust. If done correctly, placement of assets in an irrevocable trust results in their removal from the grantor's estate.

Living Will

A legal document that specifies the medical care you want or don't want under a specified set of circumstances.

Power of Attorney

A legal document that provides written authorization to an individual to act on behalf of another individual in legal, financial and, possibly, medical matters.

Probate

The legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased person's property under a valid will.

Revocable Trust

A trust where, during the life of the grantor, the terms of the trust may be changed and assets may be added or withdrawn by the grantor. With a revocable trust, trust assets remain in the estate of the grantor.

Successor Trustee

The person or institution designated to administer a trust according to its terms after the death, resignation or incapacity of the original trustee.

Trust

A legal tool through which property is held for the benefit of another person.

Trustee

The person or institution designated to administer a trust according to its terms.

Will

A legal document by which a person provides for the transfer of property at his or her death and names an executor to carry out the transfer.

You've helped your family feel more comfortable about tomorrow.

By completing the planning guide, you're sharing your final wishes and providing loved ones with the information they need to make decisions. It's important to review this guide annually and update it as needed. Your GWS&A financial professional can help you with these updates and offer guidance in tandem with your other trusted advisors.

Important!

Please be sure to keep this highly personal and sensitive information in a safe and secure place. And let your family members, executor and attorney know where that place is. If you need assistance, feel free to contact your GWS&A financial professional at any time.

GWS&A

GLOBAL
WEALTH
STRATEGIES &
ASSOCIATES

3200 Cherry Creek South Drive, Suite 280 Denver, CO 80209 | www.gwsa.us

Investment Advisory Services offered through Global Wealth Strategies & Associates, LLC, a Registered Investment Adviser. Global Wealth Strategies & Associates, LLC's web site is limited to the dissemination of general information pertaining to its advisory services, together with access to additional investment related information, publications, and links. Accordingly, the publication of Global Wealth Strategies & Associates, LLC's web site on the Internet should not be construed by any consumer and/or prospective client as Global Wealth Strategies & Associates, LLC's solicitation to effect, or attempt to effect transactions in securities, or the rendering of personalized investment advice for compensation, over the Internet. For information pertaining to the registration status of Global Wealth Strategies & Associates, LLC, please contact the SEC, FINRA or the state securities regulators for those states in which Global Wealth Strategies & Associates, LLC, maintains a filing. A copy of Global Wealth Strategies & Associates, LLC's current written disclosure statement discussing Global Wealth Strategies & Associates, LLC's business operations, service, and fees is available from Global Wealth Strategies & Associates, LLC upon written request.