

## KENDAL ON HUDSON END-OF-LIFE PLANNING AND INFORMATION GUIDE

It takes a lot to keep your life in motion if you think about it. How many of the details required to manage your household or finance are "unwritten" (because you know them)? Are there things only you know? That might become a problem if others need to help you or step in to handle things after you are gone.

These guidelines, a collaboration between Resident Services and the Resident Council, are here to help you gather your information in one place so that your relatives or Executor has a place to start. We hope that this will give you peace of mind and a way to begin to gather all of your information. Not all of these guidelines will apply to you; however, they might give you an idea of what you may need depending upon your situation.

### IF YOU DO NOTHING ELSE, MAKE SURE YOU HAVE (OR CREATE) THESE ESSENTIAL DOCUMENTS:

1. Healthcare directives designate someone (a healthcare proxy) to make healthcare decisions for you if you cannot. They also share information about what treatments you would (or would not) like to receive. Typically, healthcare directives include a power of attorney for healthcare (designating your healthcare agent or proxy) and a living will (to give guidance on treatment decisions.) All of these documents should be up to date and checked periodically.
2. A durable power of attorney to designate someone to act on your behalf. You decide what conditions "trigger" the agreement and the extent of the powers granted.
3. A will or trust to ensure that property passes according to your wishes in the event of your death.
4. Guardianship designations (if not covered in will or trust documents) to define who will care for your dependents if you cannot.
5. Several other planning "must-haves" ensure your wishes can be easily followed.
  - ◆ Ensure someone has (and securely stores) information on how to access your house, phone, computer(s), primary email account, and passwords for each account.
  - ◆ Ensure beneficiary designations are in place on investment, insurance, and retirement accounts. This is especially important because beneficiary designations and property titles define an account or property inherited. They pass "outside" of a will, so make sure their titles and beneficiaries are set up "correctly" (that is, according to your wishes.) Fund your trust if you have one. If you establish a trust, it's important to "fund" the trust by making sure your assets are titled in the name of the trust. Trust funding is paperwork. If you don't do it, your trust will not work as intended, and assets left outside the trust will most likely need to go through probate (see the Closure section for a primer on estate settlement.)

◆ Align your will with your property, vehicle, or other asset titles. State and local laws determine your choices and define the processes for changing property titles. Investigate online, or work with an attorney.

If you have the above mentioned the following guidelines are particular to Kendal on Hudson:

1. Give Kendal on Hudson instructions about the funeral home you wished to have called upon death or the medical facility's name if your body is being donated. Include the name, telephone number, and email to retrieve the body for the desired funeral home. This website has helpful information on how to donate your body to science. <https://www.sciencecare.com>
2. Give Kendal on Hudson who to contact upon your death along with their contact information.
3. If there is a picture or obituary that you would like to put on the memorial shelf along with the yellow rose, please get in touch with Ellen Ottstadt, Director of Resident Services, at 914-922-1080 or [eottstadt@kohud.kendal.org](mailto:eottstadt@kohud.kendal.org).

Required Procedures After Death (in addition to the above):

1. Death Certificates may be obtained from the funeral home but are less expensive if gotten from the clerk at the Sleepy Hollow Village Hall (assuming one dies within the Village limits). At the time of this writing, they are \$8.00 per certificate, and approximately 6-8 are recommended to have on hand, but more can always be requested. This cost may also be deducted from the estate of the deceased.
2. Medical and Rx policies associated with Medicare/Medicaid will automatically cease once Social Security is notified of the death. If a bank receives a monthly SS check, the bank will also immediately be notified of the death, and the account will automatically be frozen.
3. Mail forwarding: Make arrangements to have mail forwarded. Be careful! Any request to have a deceased's mail forwarded to another person/address can be filed in person at the Sleepy Hollow Post Office or online. Your contact will have to provide valid proof as appointed Executor or administrator to manage the deceased's mail. This cannot be done online. Also, ask Ellen Ottstadt to collect and hold any mail and inform Executor (or another appointed person) there may be mail held at Kendal.

You will find a worksheet attached to help you begin to list all the information that your dependents or Executor may need after your death. A Move Out Guide will be given to the designated party that is clearing out your apartment and detailed information on what is required.

We are here to help you through this process and will continue to update this information as things may change. If you have any questions, please get in touch with Ellen Ottstadt at 914-922-1080 or [eottstadt@kohud.kendal.org](mailto:eottstadt@kohud.kendal.org)