

# 12 End-of-Life Documents You May Need

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CTW FEATURES

Death and taxes — Benjamin Franklin once says that these are the two certainties in life. We all prepare our taxes every year, but why don't we prepare for our own death?

It's probably because nobody wants to talk about our own death, but the reality is that it's going to happen whether you're prepared for it or not. To help make it easier for the loved ones that you'll leave behind, here are 11 end-of-life documents that you consider signing before your time comes.

## 1. Last Will and Testament

You've worked hard and you have things — money, investments, a house, car, souvenirs and sentimental tchotchkes. Who gets it all?

"The Last Will and Testament dictates how your legacy — your hard work, your assets and everything you've put together throughout your lifetime — will be distributed after your death," says Vincent Averaimo, an attorney with Milford Law in Milford,

Connecticut, a firm that handles wills and estate planning. "It outlines how your assets are going to be distributed, who is going to facilitate the distribution and, if there are any minor children, who the guardian will be."

A will can be changed hundreds of times. "It has no legal enforceability until your death," he says.

## 2. Living Will

It sounds similar to a Last Will and Testament, but it isn't. "If it's determined that you will be in a persistent vegetative state with no hope of recovery, a Living Will states that you do not want to be kept on certain life support systems, such as feeding and breathing tubes," says Averaimo. "A Living Will takes away all the anguish and burden associated with determining whether or not to 'pull the plug' on someone."

## 3. Do Not Resuscitate

A Living Will is not to be confused with a Do Not Resuscitate, or a DNR. "If something happens and you're

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