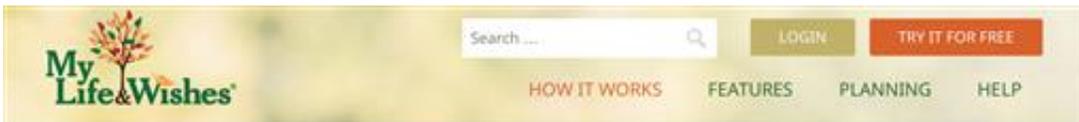


Click here when I die: Sites lay out plans for loved ones

June 22 2016, by Joseph Pisani



Why We Created My Life & Wishes

You're never really prepared when a loved one passes away.

It was no different for us when Michelle's father, Ted, passed away in 2013. Ted's death was unexpected, and while our family was dealing with our sudden loss we were doing our best to make funeral and burial arrangements that we hoped would be pleasing to him. We didn't know what Ted's final wishes were.

As it turned out, that was only the beginning of our struggles. Soon after the final arrangements were made and Ted was laid to rest, we began the task of sorting through his finances. Michelle's father was a private man. He handled all of the household finances and hadn't really shared any information with his wife or the family.

It took us nearly 10 months of digging through boxes and files and making exhaustive phone calls to locate all of the bank accounts, insurance policies, safe deposits, retirement and pension accounts, online accounts, and more. When we spoke with others about our situation, we found we were not alone.



This screen grab image provided by My Life & Wishes shows a page on the My Life & Wishes website featuring founders Jon and Michelle Braddock and their testimony on why they created the site. Several websites are trying to make death easier for the people left behind. Everplans, My Life & Wishes and others are helping subscribers with end-of-life planning. (My Life & Wishes via AP)

Several websites are trying to make death easier—for the people left behind.

Everplans, Everest Funeral, My Life & Wishes and other companies are helping with end-of-life planning. Users can upload digital copies of their wills, plan their funeral or name the person who will take care of the dog when they die. Access to the information can be given to a spouse, child or anyone else you'd like. The idea is to reduce the arguments over funeral plans or the frantic search for documents that can happen after a [death](#). Some of the sites charge fees, but others are free or offer a free service through financial planners or employee benefits.

Financial advisers say everyone should write down important financial information and funeral wishes in a safe place, whether it's on a website or in a notebook. Heirs risk losing out on money if they're in the dark about accounts or insurance policies, says Len Hayduchok, president of Dedicated Senior Advisors in Hamilton, New Jersey.

But getting people to think about their demise is a challenge.

"People just don't want to do it," says Hayduchok. "It's something that is easy to put off."

The sites are trying to make the process more inviting.

Everplans guides users through everything they need to do, such as uploading information about life insurance policies or pensions. There's also room to leave letters to loved ones and a place to put passwords for emails and instructions on what to do with Facebook accounts and other social media sites.

The site charges \$75 a year for the service. But about 150 financial firms and advisers around the country offer Everplans to their clients, sometimes for free, says co-founder and co-CEO Abby Schneiderman. Some employers are also starting to offer Everplans to workers as a

benefit, she says.

Another service, called Everest , is offered as a free perk with employee benefits. On Everest's site, users can write out their funeral wishes or upload photos, their will or other documents. The company also offers concierge service that helps those left behind to plan funeral and deals with all the details. If your employer offers group life insurance from Aetna, Hartford or Voya, ask your human resources office if it comes with Everest. It likely does; more than 25 million people have access to Everest, says CEO Mark Duffey.

My Life & Wishes , which was launched this year, helps put together end-of-life plans online for \$79 a year. Michelle and Jonathan Braddock came up with the idea after Michelle's father passed away and left the couple scrambling to piece together his financial life. My Life & Wishes was first published as a workbook that the couple handed out to clients of the insurance company they owned. But they quickly started working on a [website](#), realizing that updated passwords and new accounts needed to be added to the book.

"Things change so frequently," says Jonathan Braddock.

Fidelity, which manages retirement and brokerage accounts, recently launched a free service called FidSafe that lets users upload passports, wills and other documents. Users can give access to documents to next of kin, and you don't need to be a Fidelity customer to use it.

FidSafe was launched after most Fidelity customers surveyed said that they had never talked about end-of-[life](#) planning with their families, says Daniel Brownell, CEO of Fidelity's document storage management subsidiary Xtrac Solutions.

Not everyone will be comfortable putting all their important information

online. All the companies say that security is a priority, but even the biggest financial institutions have been hacked. Also keep in mind that some of them are just starting up, and there is a chance they may fail before you're gone. The companies say that if that happens, there are ways to download and print out all the information you've posted.

If putting everything online is not for you, writing it all down in a notebook is just as good, says Hayduchok. He gives out notebooks to clients and tells them to list all their accounts, keep paperwork and let a loved one know where everything is.

"You have to communicate properly," he says.

More information: Everest Funeral: www.everestfuneral.com/
Everplans: www.everplans.com/
FidSafe: www.fidsafe.com/
MyLifeAndWishes: www.mylifeandwishes.com/

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