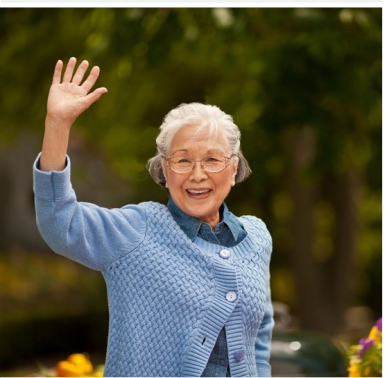


# The Goodbye guide



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# Foreword

Up to half of all Australians will die without a legal will and many more die without having important conversations about what should happen after. This can leave your loved ones in complicated legal situations, making an already hard time for family and friends worse.

In face of life's ultimate certainty, our preparedness often falls short. Discussions surrounding end of life plans evoke discomfort, yet they are crucial.



Don't leave, without saying goodbye.

The Council on the Ageing (WA) GoodBye Guide is crafted to ensure that the necessary conversations about death and dying have been broached well in advance.

The guide serves not only as a repository for your vital documents but also as a catalyst for essential conversations with your loved ones. It is designed to shepherd you and your family through the process of preparing for the inevitable, enabling a focus on celebrating life rather than being encumbered by the logistical complexities of death.

This is the last 'Check List' you will ever need to make. In this guide, are helpful contacts for getting advice and support as well as for making things easier for you and your loved ones.

I am proud to introduce to you the Goodbye Guide: Available in both digital and printed formats it embodies our commitment to empowering individuals and their families with knowledge and tools for a dignified farewell. Let this guide be your ally in transforming a traditionally sombre topic into an opportunity for meaningful connection and peace of mind.

Together, let's change the conversation of death to one of preparedness, dignity, and celebration.

**Mark Kinsela,**  
CEO, Council on the Ageing (WA)

# Introduction

Have you ever been responsible for the affairs of someone who has died? If so, you know only too well how much easier it is, or would have been, if that person had left very clear instructions about the location of important documents and directions about how to access them, especially if they needed to be accessed electronically. Getting your affairs in order creates peace of mind for everyone concerned and results in far less work for those left behind.



What does ‘getting your affairs in order’ actually mean? Well, simply, it means making sure you know where all your important documents are and ideally putting them in one safe place and making arrangements to deal with any unfinished plans about your life, including your finances and your wishes.

In essence, it involves making sure the right people know your plans, where to find everything and any important information that will make things easier for your loved ones when you’re not there to tell them. Make sure several people you trust know where to find the instructions you have written down and the location of your important documents.

Prepare a special box, filing cabinet, safe or some central place to keep important documents. This is also handy if there is a fire or other emergency because you can ‘grab it and go’.

Another way you can help those who will be looking after your affairs is to have an annual cleanout (be ruthless!) to ensure your important keepsakes don’t end up at the tip. Donate items of value to charities, clubs and your loved ones. Put important things (photos, medals, family history) in clearly marked boxes and regularly clean out that shed!

Most people are concerned about issues of privacy and confidentiality as it applies to details like passwords, pins and usernames. You need to include this information, where relevant (e.g. online banking details), so it’s important that you find a secure place to store this Guide. Alternatively, you could place all this sensitive information in a secure place specified in the Guide.

Because family members may feel uncomfortable about initiating end of life conversations, it’s a good idea for you to be prepared to do this. Some conversation starters could be:

- I need to think about the future. Will you help me?
- I was thinking about what happened, and it made me realise\_\_\_\_\_.
- Even though I’m okay right now, I’m worried that\_\_\_\_\_, and I want to be prepared.
- I’ve been speaking to my doctor, and s/he has asked me to think about a few things.

Finally, and importantly, make peace with everyone. Say what you want to say long before your life ends. Leave loving and positive memories for your loved ones to remember you by.

**Chris Jeffery**  
Chief Policy Officer, Council on the Ageing (WA)



# YOUR PAPERWORK

Having all of your paperwork up to date and in one place and informing someone of its location, will make it easier if a family member or trusted friend has to help you with financial and legal matters.



The documents listed in this booklet are intended to be a guide only: some documents listed may not be applicable to you. There may be other documents not listed which are unique to you and your situation that you may also wish to include.

For many people, the completion of a Will constitutes their ‘paperwork’. Just as importantly however, you need to leave very clear and accessible directions about all aspects of your life and not just your final wishes.

# THE CHECKLISTS

PROOF OF IDENTITY	Ye s	N o	Location of Information
Birth Certificate			
Marriage or Divorce Certificate			
Citizenship Certificate			
Current or expired Passport			
Photo ID issued by National or State Government			
Proof of Age Card with photo or signature issued by State Government			
Legal Change of Name record or Deed Poll Certificate			



<b>HEALTH DETAILS</b>	<b>Ye s</b>	<b>N o</b>	<b>Location of Information</b>
<b>Medicare + Health Professional/s - Dentist, Doctor, etc.</b>			
<b>Private Health Fund + MembershipNumber</b>			
<b>Organ Donation</b>			
<b>Home Support</b>			
<b>Aged Care Preferences</b>			

<b>VEHICLE REGISTRATIONS + LICENCES</b>	<b>Ye s</b>	<b>N o</b>	<b>Location of Information</b>
<b>Car/s</b>			
<b>Boat/s</b>			
<b>Caravan/s</b>			
<b>Driver's Licence</b>			





PET S	Ye s	N o	Location of Information
<p><b>Pet Ownership + Care Instructions</b></p> <p>Make certain that your pet/s have a good home. The person caring for your pet/s will need detailed care information including feeding instructions, medication schedule, exercise and grooming requirements, the name of their vet, etc.</p>			

SOCIAL INFORMATION	Ye s	N o	Location of Information
<b>Library Information</b>			
<b>Sporting Club/s</b>			
<b>Recreational / Social Group/s</b>			
<b>Professional Association/s</b>			



LEGAL DOCUMENTS	Ye s	N o	Location of Information
<p><b>Your Will</b></p> <p>Your Will is a legal document which expresses your wishes regarding your estate after your death. The Public Trustee will help with drafting your Will (for a fee) and store your will with its WA Will bank (free of charge if you deposit it, or for a fee if deposited on your behalf).</p> <p><a href="http://www.publictrustee.wa.gov.au">www.publictrustee.wa.gov.au</a></p>			
<p><b>Advance Health Directive</b></p> <p>An Advance Health Directive (AHD) is a legal document that enables you to make decisions now about the treatment you would want - or not want</p> <p>- to receive if you ever became sick or injured and were incapable of communicating your wishes.</p> <p><a href="http://www.health.wa.gov.au">www.health.wa.gov.au</a></p>			
<p><b>Advance Care Plan</b></p> <p>Western Australia allows for informal advance care planning documentation and an Advance Care Plan with general statements about preferences and values. You can record additional personal wishes not covered in the Advance Health Directive or Enduring Power of Guardianship. Your preferences may not necessarily be health related but will guide your treating health professionals.</p> <p><a href="http://www.health.wa.gov.au">www.health.wa.gov.au</a></p>			
<p><b>Enduring Power of Attorney</b></p> <p>An Enduring Power of Attorney is a legal agreement that enables a person to appoint a trusted person/s to make financial and/ or property decisions on their behalf. For actions concerning property, Enduring Power of Attorney documents must be lodged and registered with Landgate (Register of Titles).</p> <p><a href="http://www.publicadvocate.wa.gov.au">www.publicadvocate.wa.gov.au</a></p>			

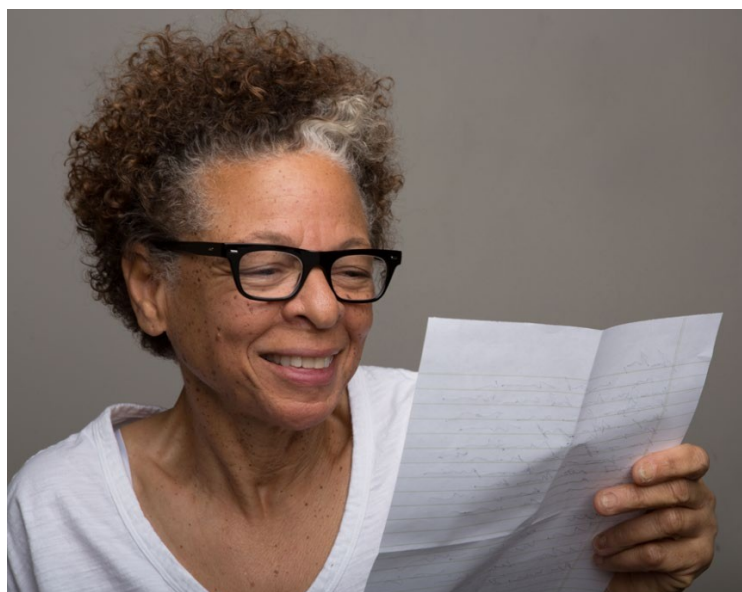


<b>Enduring Power of Guardianship</b>			
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An Enduring Power of Guardianship is a legal document that authorises a person of your choice to make important personal, lifestyle and medical treatment decisions on your behalf should you ever become incapable of making such decisions yourself.

[www.publicadvocate.wa.gov.au](http://www.publicadvocate.wa.gov.au)

FINANCIAL DOCUMENTS	Ye s	N o	Location of Information
<b>Pension and/or Superannuation details</b>			
<b>Benefits (e.g. special allowances)</b>			
<b>Centrelink/Veterans Affairs</b>			
<b>Overseas Payments</b>			
<p data-bbox="140 555 596 591"><b>Superannuation Beneficiaries</b></p> <p data-bbox="140 622 775 743">To ensure you have appropriately nominated beneficiary arrangements in place for your superannuation money:</p> <ul data-bbox="140 775 775 1254" style="list-style-type: none"> <li data-bbox="140 775 775 851">■ Check your super fund offers beneficiary arrangements that suit your circumstances</li> <li data-bbox="140 882 775 958">■ Check that those you are nominating are eligible</li> <li data-bbox="140 990 775 1111">■ If you plan to nominate your legal personal representative, make sure your will is up to date</li> <li data-bbox="140 1142 775 1254">■ Complete and sign a nomination of beneficiary/ies form and send the form to yourfund</li> </ul> <p data-bbox="140 1285 734 1397">If your nominations are lapsing, make sure you review and renew them before they expire.</p>			



<b>FINANCIAL MATTERS</b>	<b>Ye s</b>	<b>N o</b>	<b>Location of Information</b>
<b>Bank details (including online access)</b>			
<b>Credit Card details</b>			
<b>MyGOV details</b>			
<b>Accountant name and contact details</b>			
<b>Employer information</b>			
<b>Direct Debits</b> Providing a list of your direct debits will prevent your estate from paying bills unnecessarily.			
<b>Property Deeds, Titles and Lease Documents</b> These include the title to your house and land. If the property is under mortgage, the original title will be held by the mortgage lending institution. Lease documents will provide details of the property you are leasing.			
<b>Mortgage and any other loans</b> Include details of mortgage/loan lending institution and copies of loan agreement documentation.			
<b>Investment Details + Documentation</b> These provide evidence of your title to financial dividends, e.g. shares or stocks.			
<b>Taxation Records + Tax File Number</b> Keep copies of your most recent tax return.			
<b>Household Utilities Accounts Info</b> Includes details for telephone, electricity, gas, etc.			
<b>Pre-paid Funerals or Memorial Info</b> Any arrangements that you have made about your funeral, burial or memorial, particularly any pre-paid contract with a funeral provider or cemetery.			

DIGITAL ASSETS	Ye s	N o	Location of Information
<b>Social Media Accounts</b> Email, Facebook, Instagram, Twitter, etc.			
<b>Online Retail and Payment Systems</b> eBay, Amazon, etc.			
<b>Digital Items</b> Movies, games, eBooks, etc.			
<b>Telecommunication + Subscriptions</b> Telephone, mobile, Internet, streaming services, etc.			

SPECIAL ITEMS OR BEQUESTS	Ye s	N o	Location of Information
Family documents, ancestry information, photos and letters, etc.			

**ENSURE YOUR INFORMATION IS KEPT SAFE**

Decide on a safe method of storage for your documents.  
 Notify the people you trust of where your Goodbye Guide is located.  
 Make a plan to update your information in the future.





# PREPARING FOR YOUR FUNERAL

There are a range of options to prepare for your funeral. Three (3) of the most common are: prepaid, bonds or insurance. These products have been created to offer you some control over your funeral arrangements and expenses, protect your family from unexpected financial issues and give you peace of mind to say goodbye.

**Prepaid funerals**, or *advance payment plans*, are part of a range of products offered by funeral businesses and directors. You arrange to plan, contract and pay for your funeral beforehand through your chosen funeral director, at current prices.

Depending on your wishes, funeral costs may involve director fees, transport, coffin or cremation processing, death certificates and permits, burial and arrangements. The final amount can vary considerably between businesses so it's essential to shop around for the best deal. By prepaying a funeral, you can cover some, or all of your expenses in full, make a deposit or pay it off in regular payments.

*Currently in Western Australia, funeral directors are required to forward your money to an investment manager e.g., life insurance company, Public Trustee, friendly society. The money can only be released when the funeral has taken place. The funeral contract must also cover what happens if the funeral organiser closes down before the funeral takes place.*

**Funeral bonds** provide an investment account, paid out at the time for funeral expenses. After making an initial deposit, you make regular payments over time and increase the amount you have saved for a funeral with interest earned. You cannot withdraw your money early and its final amount can only be used for your funeral. Funeral bonds are offered by funeral directors, friendly societies and life insurers and allow you to choose a funeral director.

**Funeral insurance** involves taking out a policy and paying an ongoing premium to cover some expenses at the time of your funeral. Insurance provides immediate cover and a lump sum. However, exclusions apply depending on the length of time you have been covered by insurance. As with other insurance products, the amount you pay may increase over time and you don't receive a refund if you stop payments. If you are considering insurance, think about how much you may end up paying as well as your future income and premiums.

**If you are thinking about preparing financially for a funeral**, you can also consider setting up a term deposit or high-interest savings account separate from your everyday bank account or accessing your superannuation. Remember to tell your family and leave instructions so that they can use your savings the way you want them to. The following is a general checklist to help you plan for and make an informed decision about your funeral.

# THE CHECKLIST

ISSUE	YES	NO	COMMENTS
Check if you already have funeral cover as part of bereavement payments, superannuation, health insurance or veterans cover.			
If you are choosing a funeral product, shop around for different quotes and coverage.			
When you decide on a product, ensure you understand the description or product disclosure statement and have the opportunity to ask questions.			
Receive an itemised breakdown of all the costs, fees and charges involved beforehand.			
Discuss extra fees and charges, including administration, cancellation, refunds and transfers.			
Name your funeral organiser, and what happens if they are unavailable.			
Check for a cooling off period and use it to re-evaluate your satisfaction with your product and decision.			
Talk to a trusted person, financial planner or community worker about your decision.			
Discuss your arrangements with family and friends and talk about what you want to happen.			

# HELPFUL LINKS

Description	Link
<p><b><u>Consumer Protection and Funeral Checklists</u></b></p>	<p>1300 304 054</p> <p><a href="https://www.commerce.wa.gov.au/publications/prepaid-funerals-checklists">https://www.commerce.wa.gov.au/publications/prepaid-funerals-checklists</a></p>
<p><b><u>Moneysmart</u></b></p> <p>Paying for Funerals for Indigenous and Torres Strait Islander People</p>	<p><a href="https://moneysmart.gov.au/indigenous/paying-for-funerals">https://moneysmart.gov.au/indigenous/paying-for-funerals</a></p>
<p><b><u>Department of Veterans Affairs</u></b></p> <p>Funeral Bonds and Prepaid Plans</p>	<p><a href="https://www.dva.gov.au/financial-support/income-support/what-changes-your-payments/your-business-or-investments/funeral">https://www.dva.gov.au/financial-support/income-support/what-changes-your-payments/your-business-or-investments/funeral</a></p>



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- ❖ Palliative Care WA

## LEGAL MATTERS

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- ❖ Seniors Rights Advocacy Service (arm of Legal-Aid)
- ❖ Subiaco Justice Centre Inc.
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## INFORMATION FOR PEOPLE FROM CULTURALLY AND LINGUISTICALLY DIVERSE BACKGROUNDS

- ❖ OMI Office of Multi-Cultural Interests - Translating and Interpreting Service (TIS)

## IF YOU WANT INFORMATION ON ELDER ABUSE

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## SUPPORT FOR LGBTI OLDER ADULTS

- ❖ LGBTI Rights in Ageing Inc. (GRAI)



# DIRECTORY OF RESOURCES

## LEGAL DOCUMENTS

### **Western Australian Public Advocate**

**1300 858 455**

The Office of the Public Advocate (OPA) works to promote and protect the human rights of more than 65,000 Western Australian adults with decision-making disabilities. This website provides information to help families, friends, carers, health professionals, legal practitioners, primary care givers and accommodation service providers, to meet the needs of adults with decision-making disabilities.

**Email**      [opa@justice.wa.gov.au](mailto:opa@justice.wa.gov.au)

**Website**    [www.publicadvocate.wa.gov.au](http://www.publicadvocate.wa.gov.au)

### **Government of WA Department of Health**

**08 9222 4222**

WA Health is Western Australia's public health system. With a State spanning over 2.5 million square kilometres, it is the largest area in the world covered by a single health authority.

They are focused on ensuring that Western Australians receive safe, high quality and accessible health care, no matter where they live.

With a focus on prevention, they work to provide a high quality continuum of care spanning health promotion, early intervention and primary care, through to diagnosis, treatment, rehabilitation and palliation.

**Website**    [www.health.wa.gov.au](http://www.health.wa.gov.au)

### **WA Public Trustee**

**1300 746 116**

The Public Trustee offers independent, professional trustee and asset management services to the WA community. These include Will and Enduring Power of Attorney drafting, deceased estate administration, executor support, financial administration and trust management services.

**Email**      [public.trustee@justice.wa.gov.au](mailto:public.trustee@justice.wa.gov.au)

**Website**    [www.publictrustee.wa.gov.au](http://www.publictrustee.wa.gov.au)

### **Palliative Care WA**

**1300 551 704**

Palliative Care WA works for the community and with the palliative care, aged care and community services sectors to ensure access to quality palliative care services for all Western Australians. Within the WA community they raise awareness and provide information and support on three main areas: advance care planning - discussing and documenting your future health care wishes; palliative care - an approach to care that supports people living with a terminal illness or condition and dying, grief and loss.

**Website**    <https://palliativecarewa.asn.au/>

# DIRECTORY OF RESOURCES

## LEGAL MATTERS

**Older People’s Rights Service (OPRS)  
Northern Suburbs Community Legal Centre**

**Mirrabooka: 08 9440 1663  
Joondalup: 08 9301 4413**

Comprised of a senior lawyer and nurse advocate. Service is funded by Department of Communities providing legal advice, information and support to older adults at risk of or experiencing elder abuse in Perth Metropolitan and City of Mandurah.

**Email**      [info@nsclegal.org.au](mailto:info@nsclegal.org.au)

**Website**    [nsclegal.org.au](http://nsclegal.org.au)

**Seniors Rights Advocacy Service (arm of Legal-Aid)**

**1300 650 579**

The Seniors Rights and Advocacy Service is a specialist legal advice and assistance service located in the Civil Law Division at Legal Aid WA. We help older Western Australians to safeguard their rights and prevent elder abuse.

**Website**      <https://www.legalaid.wa.gov.au/sites/default/files/inline-files/Video-Fact-Sheet-SRAS.pdf>

**Subiaco Justice Centre Inc.**

**08 6500 0227**

Subiaco Justice Centre provides legal advice and representation to disadvantaged persons.

**Website**      [www.subiaco.legal](http://www.subiaco.legal)

**Community Legal Centres WA**

**08 9221 9322**

Community Legal Centres (CLCs) are not for profit, non-government organisations that provide legal and welfare services to people in need. CLC has 28 community legal centres which are located throughout metropolitan, regional and remote Western Australia.

**Website**      <https://cabwa.com.au/get-legal-advice/community-legal-centres-wa/>

# DIRECTORY OF RESOURCES

## INFORMATION FOR PEOPLE FROM CULTURALLY AND LINGUISTICALLY DIVERSE BACKGROUNDS

**OMI Office of Multi-Cultural Interests**

**08 6551 8700**

**Free Call: 1800 620 511 (Country Callers)**

**Website** [www.omi.wa.gov.au](http://www.omi.wa.gov.au)

If you find it hard to communicate in English, the WA Interpreter Card lets government agencies know you need an interpreter and in what language.

**For the Translating and Interpreting Service (TIS)**

**13 14 50**

**Website** <https://www.omi.wa.gov.au/languages/translating-and-interpreting>

If you have a speech or hearing impairment, contact OMI through National Relay Service.

**National Relay Service (OMI)**

**Free Call: 1800 555 677**

## IF YOU WANT INFORMATION ON ELDER ABUSE

**Advocare**

**1300 724 679**

**08 9479 7566**

**Free Call: 1800 655 566 (Country Callers)**

Advocare provides an advocacy service for elder abuse. Services are free, confidential and guided by you. If you speak a language other than English, assistance will be via the Translating and Interpreting Service (TIS).

**Email** [rights@advocare.org.au](mailto:rights@advocare.org.au)

**Free Interpreting Service 1300 575 847**

**Website** [www.advocare.org.au](http://www.advocare.org.au)

[tisonational.gov.au](http://tisonational.gov.au)

**Aboriginal Language Interpreting Service (Elder Abuse)**

**1800 330 331**

Advocare recommends that to access an Aboriginal language interpreting service regarding elder abuse, please call Aboriginal Interpreting WA (AIWA).

**Website** <https://aiwaac.org.au/>

## SUPPORT FOR LGBTI OLDER ADULTS

**LGBTI Rights in Ageing Inc. (GRAI)**

**Available Online ONLY**

The GRAI mission is to be responsive and inclusive while promoting and supporting quality of life for older people of diverse sexualities and gender identities. GRAI has information on its website to provide LGBTIQ+ and elders with some useful resources to help with day to day challenges.

**Email**      [info@grai.org.au](mailto:info@grai.org.au)

**Facebo  
ok**

<https://www.facebook.com/GRAI.org/>

**Website**      <https://grai.org.au/>



## EXAMPLE OF COMPLETED CHECKLIST ITEMS

<b>PROOF OF IDENTITY</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Birth Certificate	X		Westpac Bank St Georges TerracePerth WA – Safety Deposit Box
<b>HEALTH DETAILS</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Medicare + Health Professional/s	X		Address book - bedside drawer
<b>VEHICLE REGISTRATIONS + LICENCES</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Car/s	X		Top drawer – study (desk)
<b>PETS</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Pet Ownership + Care Instructions	X		Filing cabinet in study
<b>SOCIAL INFORMATION</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Library Information	X		Kitchen – bottom drawer
<b>LEGAL DOCUMENTS</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Your Will	X		Westpac Bank St Georges TerracePerth WA
<b>FINANCIAL MATTERS</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Bank details (including online access)	X		Filing cabinet in study
<b>DIGITAL ASSETS</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Social Media Accounts	X		Bottom drawer – study (desk)
<b>SPECIAL ITEMS OR BEQUESTS</b>	<b>Ye s</b>	<b>No</b>	<b>Location of Information</b>
Family documents	X		Filing cabinet in study

## YOUR IMPORTANT CONTACTS

Contact Name	Contact Number

## About Council on the Ageing Western Australia

Council on the Ageing (WA) Inc. (COTA (WA)) was established in 1959 as the peak body representing the interests of people aged over 50 in Western Australia.

As a member of the COTA Federation, COTA (WA) collaborates with the other state COTAs as well as COTA Australia to advocate and influence (on a state and national level) on matters that are important to older Australians. In December 2018, the COTA Federation launched the first comprehensive national study of Australians aged 50 and over. Titled State of the (Older) Nation, the landmark national survey is regularly undertaken to provide a comprehensive overview of how older people are faring. <https://www.cota.org.au/policy/state-of-the-older-nation>

In July 2020, COTA (WA) was formally appointed by the State Government as the first ever Vulnerable Seniors Peak in Western Australia. The announcement was made by the Hon. Mick Murray MLA, Minister for Seniors and Ageing; Volunteering; Sport and Recreation.

COTA (WA) represents the interests of Western Australia's seniors on many advisory committees and reference groups. Our advocacy work includes collaboration with sector partners on issues such as health, elder abuse, affordable

housing, mature age employment and vulnerable cohorts including Aboriginal and Torres Strait Islander, CaLD and LGBTI.

COTA (WA) delivers community presentations on request:

- Mall Walking
- Strength for Life (formerly Living Longer Living Stronger)
- Aged Care System Navigation

Publications currently in circulation

are:

- The Goodbye Guide
- The At Home Guide
- Understanding the Mistreatment of Older people
- Let's make it Legal Guide
- Interruptions to Daily Living Guide
- Understanding Voluntary Assisted Dying



## Acknowledgment of Country

COTA (WA) acknowledges the Traditional Owners of Country. We pay our respects to their Elders both past and present and acknowledge that the land on which we live and work, is and always will be, Aboriginal land.

## Acknowledgment of Compatible Care

COTA (WA) acknowledges Compatible Care for its sponsorship of the printing of the The Goodbye Guide.

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<https://creativecommons.org/licenses/by-nd/4.0/>

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