**ADDITIONAL CONSIDERATIONS**

While researching issues experienced by widows/widowers, which could have been minimised if actions had been put in place prior to significant disablement or death, the following additional topics were identified as items worthy of consideration. These topics, although not relevant to all, often fly under the radar, and are examples of where relatively little work done in preparation can be of significant value to those charged with managing your estate.

A useful exercise in considering ‘additional considerations’ is to imagine what difficulties would arise if you were to die in your sleep tonight. What can I do now to minimise those difficulties?

As with the other documents, consideration/addressing of the following topics would not only be welcomed by those we leave behind, but would likely to be an assistance/comfort to ourselves as we transition into our later years.

We have identified the following four common items. Please add further items to address your own particular circumstances.

* **Getting organised**
* **Getting rid of clutter**
* **Writing an autobiography**
* **Asset list**

**Getting Organised**

If there’s a surviving partner, that partner will need to review their future accommodation requirements and make a decision as to whether to continue to live at the current address or move to another location.

Whatever the decision, in the interim, bills, accommodation maintenance, expenses, insurance, application passwords, financial account details, etc will all continue to need to be addressed. If the surviving partner is the one who already undertakes these tasks, it is not so much an issue. If not, it can be the source of significant stress. If there is no remaining partner, the executor of the Will, and family members, will need to address the issues and quick and easy access to records will significantly reduce their workload.

Some find the following a good way to manage their affairs.

Using a filing cabinet, create and tag separate folders for all your documentation for that particular topic. As an example:

* **“Car”** folder. Include car warranty, insurance papers, registration, repair/maintenance records, RACV membership etc. This makes it extremely easy for the remaining partner, or Executor, to locate the records and make whatever arrangements are required.

Do the same for all your other affairs such as house insurance, the pet dog, the computer, tax, warranties/appliances, bank, superannuation, DVA, medical, gas, electricity, rates, etc. etc.

The passing of a partner will most likely require the revision of cost of living expenses. If adopting the folder system identified above, it will enable a relatively easy identification of your current/future living expense requirements.

**Getting Rid of Clutter**

Another task that will simplify the task of administering the reallocation of our belongings is to identify what we own of value, and to organise it in a way that is easy to process once we have passed.

A not uncommon problem for our generation is the lifetime build-up of “stuff”, particularly if we have lived at the one location for a long period of time. We are baby boomers and were often brought up with the values of our parents, who in many cases were affected by the difficult times of the 1930’s. Things were tight and a “waste not, want not” mentality, where very little was discarded, was the norm for the time. As examples, remember the “button jars” our mothers kept, and the old sheets of corrugated iron that “may come in handy someday”, but never did. Unfortunately much of this rubbed off on us with the result that many of us hoard stuff for that “project we want to get around to one day” or “is too good to throw out” etc.

The problem is that when we pass on, it becomes a problem for those left behind. What do we do with it? For consideration, an approach to reducing clutter is as follows:

* Identify belongings, with no real value, which you realistically are never going to use. Arrange for their disposal. Be ruthless.
* Identify belongings, with value, which you are never going to use, and dispose by garage sale, give to a relative, friend or neighbour, pass on to an Opportunity Shop, etc.
* Document items of value you have left over and include them on your “Assets List”

This approach will reduce the workload/decision making placed on those you leave behind. It is also one less thing you have to worry about as you age.

**Writing an Autobiography/Memoir**

***“All that family history/stories/family experiences went with him. I wish he had written it down, there were so many funny stories***.”

Why write a biography? The question is more likely – why not?

Even though we may personally not recognise it, we should not underestimate the value of our own lives, the contribution we have made, and the effect we have had on others. Although sometimes it may not seem our lives were that grand in the scheme of things, we all have a story to tell to our families, friends and to those of future generations. In a way it is your story “living on in the minds of others”

An autobiography, if written in a readable fashion, is a way for us to connect with our family and a way to reach out to the generations to come. In most cases the more historic it becomes the greater the interest for our descendants. Things which may have seemed mundane and unimportant to us can become quite entertaining and can assume quite historic interest for future generations. Who wouldn’t be interested now, to sit down and read their great grandfather/grandmother’s autobiography?

A family autobiography doesn’t need to be a literary marvel, but there are certain elements that will increase its value to the reader. It will be read more often if it is balanced, touches on the human elements and gives insight into the character and personality of the writer.

For consideration, some comments on what could help to make an interesting family autobiography as follows.

* Consider presenting it in a chronological order. Begin with your family background, your earliest childhood memories through to your current years. The last chapter is likely to be written as a postscript by a family member – treat that person kindly.
* Set it out in chapters to give it structure and enable readers to quickly find parts important to them.
* If you can, avoid going into too much detail of topics of special interest to you which may be of limited interest to the reader.
* As much as possible keep it light and breezy, positive, and with a lot of references to things of interest to the reader as well as funny anecdotes.
* Incorporate images important to you as well as images which will be of importance to the reader.
* Talk about your family and friends, how much you love them and proud you are of them and their accomplishments. These will be the most frequently re-read chapters of the autobiography.
* You have lived through a lifetime that has been full of change – talk about that change. Talk about your hopes for the future and reflect on some of the things that seem to have been “lost”. This will give both an interesting historic perspective and an insight into the writer.
* Talk to your family/friends. What would they be interested to read about you?
* Other topics could include your hobbies and interests, holidays/travel, school, your career, family traditions, accomplishments, significant influences and life changing events/turning points, your health, what you did in your spare time, favourite music/entertainment, etc.
* Reflecting back, what are the lessons you learned? What positive messages/observations/advice do you want to pass onto those remaining after you have passed on?

Reviewing your life and writing an autobiography can be a very rewarding experience. Why not make a start now.

**Asset List**

A list of your assets, and comments on their reallocation, will be of significant benefit to the person charged with managing your estate. To simplify the process, think about consolidating your assets.

* If you have more than one Super account, consolidate them into one
* Consolidate bank accounts as much as possible.
* If you have an old parcel of shares that were given to you, sell them.

Sometimes the value of particular items may be overlooked in the clearing out phase. What items would you most regret losing if your house burnt down? This section gives you the opportunity to identify those items of value. Where possible include an image to help in easy identification.

These sample considerations are provided as a starter.

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| **Sample Asset List** | **Sample Items of Value/Sentimental Value** |
| Life InsuranceBank AccountsSuperannuationCollectionsJewelleryVehiclesTools | Old vaseAntique clockMum’s wedding ring (image)Dad’s medalsCollectible old books (image)Paintings (image)Photo albums |

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| **ASSET LIST** |
| **Item** | **Instruction** |
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| **ITEMS OF VALUE/SENTIMENTAL VALUE** |
| **Item** | **Instruction** |
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